



7821 Crestwood Lane
Oakland, CA 94605

2,275 SQ FT
4 bed - 3 bath

Purchase Price
\$ 460,000

REDUCED MORTGAGE PAYMENTS TO THE BUYER FOR FIRST 2 YEARS!

This is not a substitute for a Loan Estimate. Sample rate provided for illustration purposes information below. Rate(s), APR(s) and payment info is valid as of 07/01/2025

This is not a commitment to lend or commitment for a specific interest rate. Sample rate provided for illustration purposes only and is not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. CrossCountry Mortgage, LLC cannot predict where rates will be in the future. Refinancing may result in higher total finance charges over the life of the loan. For more licensing, please visit crosscountrymortgage.com/licensing-and-disclosures.

Program assumes a first lien position, 740 FICO score, 30 day rate lock, based on a single family home. All terms are subject to underwriting guidelines and applicants credit profile, not all applicants will be approved. Contact Faramarz Moeen-Ziai at CrossCountry Mortgage for more information.

This property qualifies for a 1-1 Buydown reducing the buyer's interest rate and payments for the first two years. Buyer is not obligated to use FMZ Team of CrossCountry Mortgage to have offer accepted however must use FMZ Team to qualify for the credit.

| | Monthly Payment Savings | Annual Payment Savings |
|---------------------------------|-------------------------|------------------------|
| Savings Year 1 | \$241 | \$2,888 |
| Savings Year 2 | \$241 | \$2,888 |
| Payment Savings to Buyer | | \$5,775 |

| | MARKET RATE | Year 1 (Reduced 1%) | Year 2 (Reduced 1%) |
|--|-----------------|---------------------|---------------------|
| Purchase Price | \$460,000 | | |
| Down Payment % | 20.00% | | |
| Loan Amount | \$368,000 | | |
| Interest Rate/(APR) | 6.875%/(7.008%) | 5.875% | 5.875% |
| Mortgage Payment | \$2,417 | \$2,177 | \$2,177 |
| Total Payment (inc. Insurance, Taxes, HOA est.) | \$3,706 | \$3,466 | \$3,466 |



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FMZ TEAM



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(Agent Logo)



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of HUD/FHA or the Federal government. CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of the Veteran Affairs Office or any government agency. Certificate of Eligibility required for VA loans.