



7821 Crestwood Lane
Oakland, CA 94605

1,990 SQ FT
4 bed - 3 bath

Purchase Price
\$ 420,000

REDUCED MORTGAGE PAYMENTS TO THE BUYER FOR FIRST 3 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](http://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 3-2-1 Buydown reducing the buyer's
interest rate and payments for the first three 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	\$1,120	\$13,442
Savings Year 2	\$766	\$9,196
Savings Year 3	\$392	\$4,708
	Payment Savings to Buyer	\$27,346

	MARKET RATE	Year 1 (Reduced 3%)	Year 2 (Reduced 2%)	Year 3 (Reduced 1%)
Purchase Price	\$750,000			
Down Payment %	20.00%			
Loan Amount	\$600,000			
Interest Rate/(APR)	6.875%/(7.010)	3.875%	4.875%	5.875%
Mortgage Payment	\$3,942	\$2,821	\$3,175	\$3,549
Total Payment (inc. Insurance, Taxes, HOA est.)	\$4930	\$3,809	\$4,163	\$4,537



Faramarz Moeen-Ziai

CrossCountry Mortgage
NMLS342090
415.377.1147
fmzteam@fmzloans.com
fmzteam.com

FMZ TEAM



Agent Name

Realtor®
Team/Brokerage
111.111.1111
Agent Email
Agent Website

(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 an FHA Approved Lending Institution and is not 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.