



**7821 Crestwood Lane**  
Oakland, CA 94605

**1,315 SQ FT**  
3 bed - 2 bath

Purchase Price  
**\$ 749,000**

## 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. FMZ Loans at SiFi Lending 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 [sifilending.com/terms-of-service](http://sifilending.com/terms-of-service).

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 SiFi Lending for more information.

This property qualifies for a 2-1 Buydown reducing the buyer's interest rate and payments for the first two years. Buyer is not obligated to use FMZ Team of SiFi Lending to have offer accepted however must use FMZ Team to qualify for the credit.

|                       | Monthly Payment Savings         | Annual Payment Savings |
|-----------------------|---------------------------------|------------------------|
| <b>Savings Year 1</b> | \$765                           | \$9,184                |
| <b>Savings Year 2</b> | \$392                           | \$4,702                |
|                       | <b>Payment Savings to Buyer</b> | <b>\$13,885</b>        |

|  | MARKET RATE     | Year 1 (Reduced 2%) | Year 2 (Reduced 1%) |
|--|-----------------|---------------------|---------------------|
| <b>Purchase Price</b>                                  | \$749,000       |                     |                     |
| <b>Down Payment %</b>                                  | 20.00%          |                     |                     |
| <b>Loan Amount</b>                                     | \$599,200       |                     |                     |
| <b>Interest Rate/(APR)</b>                             | 6.875%/(6.987%) | 4.875%              | 5.875%              |
| <b>Mortgage Payment</b>                                | \$3,936         | \$3,171             | \$3,544             |
| <b>Total Payment (inc. Insurance, Taxes, HOA est.)</b> | \$5,300         | \$4,534             | \$4,908             |



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