SHINING STAR FUNDING
A DIVISION OF AMERICAN PACIFIC MORTGAGE CORPORATION | NMLS 1850

LOOKING TO UPGRADE?

SCAN CODE
TO FIND OUT MORE

HAVE YOU CONSIDERED UPGRADING YOUR HOME?

IF SO THEN ALL THE BELOW MIGHT BE TRUE

YOUR CURRENT HOME SELLING FOR 10-20% LESS THAN PEAK PRICES

INTEREST RATES ARE WAY HIGHER NOW

YOU ARE LOCKED INTO AN EXCELLENT INTEREST RATE ON YOUR CURRENT LOAN

LET'S CONSIDER IT LIKE THIS

SAY YOUR CURRENT HOME AT PEAK VALUES WOULD GET YOU A MILLION DOLLARS.

IT WILL NET YOU ONLY 800K NOW. YOU PULLED BACK. HOWEVER, IF THE INTENTION IS TO UPGRADE AND SAY YOU HAD PLANNED TO BUY A HOME AT 2 MN AT PEAK PRICES.

WHAT, IF YOU CAN GET THIS HOME AT 1.6 MN TODAY?

ABOUT SHINING STAR FUNDING

We are a team of two successful loan officers, **Depac & Akshay**. Shining Star Funding is a division of American Pacific Mortgage Corporation. APM is a nationwide lender that has helped over **50,000 families** in the **last 12 months**.

- 22 YEARS OF COMBINED MORTGAGE EXPERIENCE
- QUICK CLOSINGS, COMPETITIVE RATES
- OFFER WIDE RANGE OF LOAN PRODUCTS TO MEET MOST LENDING NEEDS
- DIRECT LENDERS WITH INHOUSE UNDERWRITING AND FUNDING

LET'S REVIEW THIS WITH AN EXAMPLE

Current Home	
Peak Value	$1,000,000
Current Value	$800,000
Loan	$450,000
Peak Equity	**$550,000**
Current Equity	**$350,000**

Proposed Home		
	Peak Scenario	**Current Scenario**
Market Value	$2,000,000	$1,600,000
Proposed Loan	$1,600,000	$1,280,000
Interest Rate (7 yr ARM)	3.000%	4.625%
Principal and Interest	$6,746	$6,581
Taxes	$2,000	$1,600
Insurance	$150	$150
PITI	**$8,896**	**$8,331**
Down	**$400,000**	**$320,000**

QUESTIONS:

1. Would you prefer a lower loan balance?
   In this scenario balance is lower by $320,000.
2. Taxes are lower by $400 per month.
3. Your head start GAIN in purchase price is $400,000.
4. Payment is already lower due to lower loan balance.
   It will only go lower once rates drop and you refinance.
5. Historically, home values have always steadily risen above previous highs.
   So if you buy low you tend to make more equity as compared to buying at peak.

THIS IS NOT SUGGESTED IN THE FOLLOWING SITUATIONS

You plan to sell your existing home but delay your purchase.
OUR ADVICE, WAIT FOR MARKET TO IMPROVE.

You plan to sell and downsize.
OUR ADVICE, WAIT FOR MARKET TO IMPROVE.

SCHEDULE A ONE ON ONE CALL WITH US TO SEE IF THIS STRATEGY WORKS FOR YOU.

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