

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		Proposed Home	
Peak Value	\$1,000,000	Peak Scenario	Current Scenario
Current Value	\$800,000	Market Value	\$2,000,000
Loan	\$450,000	Proposed Loan	\$1,600,000
Peak Equity	\$550,000	Interest Rate (7 yr ARM)	3.000%
Current Equity	\$350,000	Principal and Interest	\$6,746
		Taxes	\$2,000
		Insurance	\$150
		PITI	\$8,896
		Down	\$400,000
			\$320,000

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

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.



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This is not a commitment to lend. Prices, guidelines and minimum requirements are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when making a financial decision. Any materials were not provided by HUD or FHA. It has not been approved by FHA or any other Government Agency. A pre approval is not a loan approval, rate lock, guarantee or commitment to lend. An underwriter must review and approve a completed loan application after you are preapproved in order to obtain financing.

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