

Property information:

2142 Leavenworth St
San Francisco, CA 94133
Listing Price: \$750,000

Represented by:

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Financing options from Wells Fargo

Rates are as of 05/12/22 and are subject to change without notice.
These financing options assume the property will be owner-occupied.

Conforming 30-year Fixed	
Sales price	\$750,000
Down payment	\$150,000 / 20%
Loan amount	\$600,000
Estimated cash to close	\$163,138
Interest rate / APR	5.875% / 5.9169%
Years 1 - 30	
Principal & interest	\$3,549
Mortgage insurance	+ 0
Estimated taxes, insurance & other fees	+ 1,055
Est. total monthly payment	\$4,604

Conforming 20-year Fixed	
Sales price	\$750,000
Down payment	\$150,000 / 20%
Loan amount	\$600,000
Estimated cash to close	\$163,138
Interest rate / APR	5.875% / 5.9308%
Years 1 - 20	
Principal & interest	\$4,255
Mortgage insurance	+ 0
Estimated taxes, insurance & other fees	+ 1,055
Est. total monthly payment	\$5,310

Conforming 15-year Fixed	
Sales price	\$750,000
Down payment	\$150,000 / 20%
Loan amount	\$600,000
Estimated cash to close	\$162,707
Interest rate / APR	4.625% / 4.6927%
Years 1 - 15	
Principal & interest	\$4,628
Mortgage insurance	+ 0
Estimated taxes, insurance & other fees	+ 1,055
Est. total monthly payment	\$5,683

Mortgage rates quoted may include up to 1.0 discount point as an upfront cost to borrowers. Mortgage insurance may be required for loans with less than a 20% down payment. These scenarios are estimates based on a credit score of 780 for jumbo products and 740 for all other products. The actual interest rate may vary depending on the specific characteristics of the loan transaction and the borrower's credit profile up until the time of closing. Other financing options are available. Property taxes, homeowners insurance, and homeowners/condo fee are assumed constant at their initial amounts but are subject to increase.



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BANK OF SAN FRANCISCO FINANCING SOLUTIONS

Residential Lending – Portfolio Loan Program SFR and Condo Financing

At Bank of San Francisco, we believe in providing our clients with the most competitive residential loan programs in the market. As part of our expanding residential loan platform, we are pleased to offer a suite of programs tailored to meet the needs of those clients looking to purchase/refinance primary or secondary homes/residences in the Bay Area.



The benefits of our program include:

- Local and quick decision making
- Financing for TICs, co-ops, 1-4 unit SFRs and condos
- A dedicated, single point-of-contact
- Loan amounts up to \$3 million
- Pre-qualifications available

LOAN PROGRAM	PAYMENT TERMS	INTEREST RATE	APR*	ORIGINATION FEE	INITIAL MONTHLY PAYMENT	LTV	MARGIN	TERM
SAMPLE LOAN AMOUNT OF \$500,000.00 WITH NO CASH OUT ON OWNER-OCCUPIED PROPERTIES								
3/1 ARM ¹	Interest Only	3.000%	4.253%	1.000%	\$1,250.00	80%	3.250%	30 YRS
7/1 ARM ²	Principal and Interest	3.050%	3.935%	1.000%	\$2,121.53	80%	3.250%	30 YRS
10/1 ARM ³	Principal and Interest	3.300%	3.891%	1.000%	\$2,189.77	80%	3.250%	30 YRS

SAMPLE PAYMENTS AND OTHER PROGRAM FEATURES

OWNER-OCCUPIED PROPERTY WITH LOAN AMOUNTS UP TO \$3,000,000	For purchase/refinance with no cash out, MAX LTV: 80% for loan amounts up to \$2,000,000; 75% for loan amounts higher than \$2,000,000	MAX TOTAL DTI 43%	MIN FICO 700
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¹Sample payment and Annual Percentage Rate (APR) are based on a \$500,000 30-year loan with 36 monthly interest-only payments followed by 324 monthly principal-and interest-payments and no prepayment penalty. At the end of the 3-year initial fixed rate period, your initial rate adjustment will be based on the then one-year CMT rate plus margin referenced above, not to exceed 2% above your initial fixed rate. Annually thereafter, your rate will adjust based on the then one-year CMT rate plus margin referenced above, not to adjust more than 2% per annum, and a lifetime cap of 6% above your initial fixed rate.

²Sample payment and Annual Percentage Rate (APR) are based on a \$500,000 30-year loan with 360 monthly principal and interest payments and no prepayment penalty. At the end of the 7-year initial fixed rate period, your initial rate adjustment will be based on the then one-year CMT rate plus margin referenced above, up to a maximum 5% per annum. Annually thereafter, your rate will adjust based on the then one-year CMT rate plus margin referenced above, not to adjust more than 2% per annum, and a lifetime cap of 5% above your initial fixed rate.

³Sample payment and Annual Percentage Rate (APR) are based on a \$500,000 30-year loan with 360 monthly principal and interest payments and no prepayment penalty. At the end of the 10-year initial fixed rate period, your initial rate adjustment will be based on the then one-year CMT rate plus margin referenced above, up to a maximum 5% per annum. Annually thereafter, your rate will adjust based on the then one-year CMT rate plus margin referenced above, not to adjust more than 2% per annum, and a lifetime cap of 5% above your initial fixed rate.

*Interest Rates and Annual Percentage Rates (APRs) are accurate as of February 28, 2022, and subject to change without notice. Rate, points, and APR may be adjusted based on several factors including, but not limited to, property location, loan amount, documentation type, loan type, occupancy type, property type, loan-to-value, and your credit score. Your final rate and points may be higher or lower than those quoted based on information relating to these factors, which may be determined after you apply. The APR is the cost of credit over the term of the loan expressed as an annual rate. The APR calculations above are based on the current 1-year CMT rate (1.160%) as of February 23, 2022, plus the stated margin and a total fee estimate of 2.00% (1.00% origination fee, underwriting, processing, appraisal, title and escrow fees). Loan amounts exceeding \$2 million will require two appraisals. All appraisals will require an appraisal review. For TIC properties, Bank of San Francisco must review and approve the TIC Agreement for the building before close of escrow. The interest rate includes a ¼% discount for establishing an ACH auto-payment from a Bank of San Francisco deposit account. Payments shown do not include amounts for taxes and insurance. Actual payment obligation will be higher. For adjustable-rate loans, after the initial period, rates and payments are based on index plus margin. For interest-only loans, the initial payments do not include principal.

All applicants are subject to credit approval by Bank of San Francisco.

WITH YOU WHEN IT MATTERS

TO BE AN ESSENTIAL PARTNER IN THE SUCCESS OF OUR RICH AND DIVERSE COMMUNITIES BY PROVIDING EXCEPTIONAL FINANCIAL SERVICES AND EXPERTISE TO SUPPORT THE GOALS AND ASPIRATIONS OF INDIVIDUALS, BUSINESSES AND NONPROFITS.

WHO WE ARE

We created BSF to match the entrepreneurial energy of the diverse Bay Area, where we live and work. Our ownership is primarily local and our decision-making is entirely local – no big-bank mentality here! We are a forward-thinking community bank that reflects the best qualities of the Bay Area’s rich culture.

We combine advanced, modern technology with the traditional values of high-touch, personalized financial services, delivered with agility and accountability. Like the businesses, nonprofits, individuals and families we serve, the Bay Area is our home. We take our motto, “With You When It Matters” seriously; our bankers are never more than a phone call, text or email away.

We encourage you to contact us to learn more about BSF and to join our family of community-minded clients, employees and investors.

BSF trades on OTC Markets under the symbol “BSFO.”

Samuel M. Clonmell
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