

9340 THERMAL STREET

OAKLAND, CALIFORNIA

\$699,000

3 BED | 3 BATH | 1,277 SQFT



4.99% RATE
FOR THIS HOME!*

This special rate is available to lock as of 09/02/2025* - **CALL NOW! (855) 855-4491**

YOUR STARTING RATE **4.99%***

Save on your monthly payments for 2 YEARS with a Temporary Rate Buydown - covered entirely by JVM Lending!
This is a value of **\$13,028** given toward reducing your payments in the first 2 years.

Here is what you'll pay for the first 2 years with this home's exclusive lender-paid rate buydown offer:*

INTEREST RATE

MONTHLY PAYMENT REDUCED BY

MONTHLY LOAN PAYMENT

TAXES AND INSURANCE (EST.)

TOTAL MONTHLY PAYMENT (EST.)

YEAR 1	YEAR 2
4.99%	5.99%
\$718	\$368
\$2,998	\$3,349
\$1,019	\$1,019
\$4,018	\$4,368

At the start of **YEAR 3**, your rate will adjust to **6.99%** with an APR of **7.134%** and a monthly payment of **\$4,736**

SEE HOW YOU CAN GET THIS RATE!



*RATES QUOTED AS OF 09/02/2025. NOTE: Rates are dependent on market conditions and can fluctuate daily. Payments and savings depend on the buydown program chosen. These buydowns are covered entirely by JVM Lending. If buyers refinance before the buydown period ends, remaining funds are applied to their loan principal. Buyers who use this program remain eligible for the JVM Certified Free-fi. Subject to approval, including income limits and credit score minimums. Their rate remains fixed and can never increase above the starting rate amount after the buydown period ends. Loan scenario assumes a 30-year loan term, 20% down payment of \$139,800, and the cost of 1 point.



MORTGAGE QUESTIONS? ASK ME!
Andrei Paduraru
Sr. Manager & Client Advisor | NMLS 1713519
JVM Lending
(925) 855-4491
jvmteam@jvmlending.com



REAL ESTATE QUESTIONS? ASK ME!
Trang Dunlap
REALTOR® | DRE # 01712941
Intero Real Estate Services
(415) 606-2967
trangsf@gmail.com



INTERO **TRANG DUNLAP**
A Signature Mortgage Affiliate





JVM'S RATE DROP FREE-FI™

If rates fall, we will refinance you at **no cost**.*



When will rates fall?



There are no guarantees, but many of the macroeconomic experts we closely follow predict that rates may fall soon. So, buying in a higher-rate environment like today can be an advantage because there is far less competition, and you will likely be able to refi into a lower rate afterwards.

We also have numerous tools to help you lower your rate and payment if you buy in a higher-interest environment.

For information in regard to any of this, we encourage you to reach out to one of our experts at JVM Lending.

Thinking about buying a home & want to talk to an expert first?

Scan the QR code to start your loan pre-approval or schedule a time to talk with one of JVM Lending's mortgage experts.

Buy your home with JVM to lock in your **Free-fi™** and we will notify you as soon as rates drop.



BUY NOW, REFI LATER FOR FREE.*

📞 (855) 855-4491

✉ jvmteam@jvmlending.com

*ELIGIBILITY: 1) Client must first purchase their home with JVM Lending with a closing date occurring between 10/24/2022 and 12/31/2026 in order to be eligible for JVM's Rate Drop Free-fi. 2) Eligible for primary residences only. 3) Refinance offer must be claimed by locking the initial rate between 120 days and 36 months from the purchase closing date. 4) Refinance loan must be on the same subject property as the original purchase loan. 5) JVM Lending will cover the following fees as a lender-paid credit: first appraisal fees only (if additional appraisals are needed, that cost will be covered by the client), credit report, tax certification, mortgage recording fee, flood certification and life of loan, notary fees, and if a conventional loan, processing and underwriting fees. 6) Eligibility subject to loan approval. Please note that "specialty" loan programs including but not limited to Down Payment Assistance (DPA) mortgages, Non-Qualified Mortgages (Non-QM), Brokered/Wholesale Mortgages, and Bridge Loans may have additional loan approval criteria that impact offer eligibility and availability. 7) Refinance must have a minimum loan amount of \$250,000. 8) Maximum closing costs credit limited to \$4,500. For the most up-to-date eligibility requirements, refer to jvmlending.com/refinance/rate-drop-free-fi.

This offer cannot be combined with any other JVM promotional offers or discounts. No cash value. Offer void if loan application doesn't close. Client may utilize this offer as many times as desired within a few months of purchase, so long as the new loan funds after the early payoff date has passed (around 6 months after close - please inquire with JVM for the exact date on your loan). This offer is subject to changes or cancellation at any time at the sole discretion of JVM Lending. Additional restrictions/conditions may apply. This is not a commitment to lend and is contingent on qualification per full underwriting guidelines. Questions about this offer? Contact JVM Lending at (855) 855-4491, email jvmteam@jvmlending.com, or visit jvmlending.com/contact-us.

