



Mi'Guel DeVaughn

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miguel@clear toclose.mor tgage

MORTGAGE QUOTE


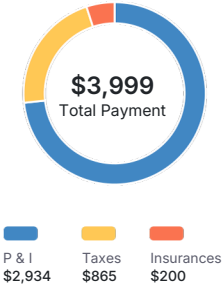
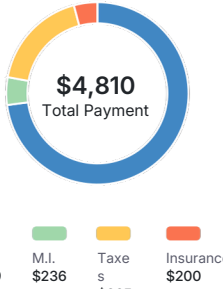
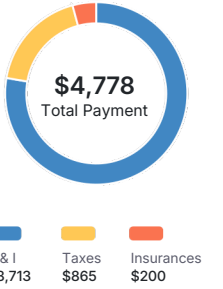
602 Jewett St B, Houston, TX 77009

Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.

Quote Number: 10725707

Preparation Date: 04/24/2026 11:27 AM CDT

Loan Purpose:	Purchase	Property Type:	Single Family (1-4 Units)	Occupancy:	Primary Residence
Credit Score:	Estimated	ZIP / State:	77091 / Texas	No. of Units:	1
Lien Position:	First	Escrow:	None Waived		

	20% Down - Conventional	3% Down - Conventional	VA 30 Year Fixed
	 <p>\$3,999 Total Payment</p> <p>P & I: \$2,934 Taxes: \$865 Insurances: \$200</p>	 <p>\$4,810 Total Payment</p> <p>P & I: \$3,509 M.I.: \$236 Taxes: \$865 Insurances: \$200</p>	 <p>\$4,778 Total Payment</p> <p>P & I: \$3,713 Taxes: \$865 Insurances: \$200</p>
Purchase Price	\$619,900.00	\$619,900.00	\$619,900.00
Loan Amount / LTV	\$495,920.00 / 80.00%	\$601,303.00 / 97.00%	\$619,900.00 / 100.00%
Rate / APR	5.875% / 6.076%	5.750% / 6.310%	5.990% / 6.039%
Monthly Payment	\$2,933.55 P + I	\$3,744.55 P + I + MI	\$3,712.63 P + I
Points or Credit	1.500% / \$7,439.00	1.500% / \$9,020.00	-0.451% / \$-2,796.00
Lock Period	30 Days	30 Days	30 Days
Prepayment Penalty	No PPP	No PPP	No PPP
Lender Fees	\$1,175.00	\$1,075.00	\$1,120.00
Other Closing Costs	\$13,825.15	\$13,891.83	\$11,015.60
Estimated Cash to Close	\$136,418.95	\$32,583.38	\$2,135.60
Loan Term	30-Year	30-Year	30-Year

This estimate is provided for illustrative and informational purposes only based on the initial basic loan scenario provided. This is not a loan approval or commitment to lend. Rates effective as of 04/24/2026 and are subject to change. Annual Percentage Rate (APR) is an estimate based on criteria provided. Until you lock your rate, APR and terms are subject to change or may not be available at commitment or closing.

