



# Financing options for your dream home

211 Lakeshire Dr Daly City, CA 94015  
Sales price: \$1,138,000

Home financing options	Jumbo 30 Yr Fixed	Jumbo 7/6 ARM <sup>^</sup>	Jumbo 10/6 ARM <sup>†</sup>
Down Payment (%)	20%	20%	20%
Down Payment (\$)	\$227,600	\$227,600	\$227,600
Loan amount	\$910,400	\$910,400	\$910,400
Interest Rate	4.375%	3.875%	4.000%
APR	4.435%	3.573%	3.754%
Principal & Interest Payment	\$4,545.00	\$4,281.00	\$4,346.00
Mortgage Insurance (MI)	\$0	\$0	\$0
Estimated monthly taxes	\$1,185.42	\$1,185.42	\$1,185.42
<b>Total estimated monthly payment<sup>1</sup></b>	<b>\$5,730.42</b>	<b>\$5,466.42</b>	<b>\$5,531.42</b>

ARM rate may increase after consummation.

<sup>†</sup>For 10/6 ARM, the initial fixed rate for the first 120 months will be 4%, and the monthly payment will be \$5,531.42, and is estimated to adjust based upon the sum of the current index plus margin to 5% for the next 12 months and the monthly payment will be \$4,022.88. The interest rate may adjust annually thereafter.

<sup>^</sup>For 7/6 ARM, the initial fixed rate for the first 84 months will be 3.875%, and the monthly payment will be \$5,466.42, and is estimated to adjust based upon the sum of the current index plus margin to 5% for the next 12 months and the monthly payment will be \$3,972.05. The interest rate may adjust annually thereafter.

<sup>1</sup>Estimated monthly payment includes principal, interest, taxes and mortgage insurance (if applicable). Payment does not include homeowners insurance, which may be part of your monthly mortgage payment if you're required to escrow and your monthly payment may be higher.

**Tiffany Dun**  
Home Lending Officer  
NMLS #1188180

Office: 510.821.3989  
Cell: 510.821.3989  
tiffany.dun@citi.com  
citi.com/tiffanydun



796 Laurel St.  
San Carlos, CA 94070

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Jumbo loans are loans that exceed the conforming loan amounts. Conforming loans are loans that are up to \$647,200 or up to \$970,800 in certain high cost markets. Citi's Jumbo loan program requires a minimum of six months reserves and eligible balances of at least \$50,000 in post-close traditional assets with Citi. Citi's Jumbo High Net Worth loan program requires a minimum of \$500,000 or more in investable post-close assets, and at least \$50,000 in traditional assets on deposit with Citi. Ask a mortgage representative for details on eligible balances. Jumbo loan options displayed above are based on 12 months reserves.

Rates are based on 780 FICO score and 60 day rate lock. Actual interest rate may vary depending upon loan-to-value and credit score. Rates may include discount points at or near one point. Rates are subject to change daily. These rates are as of 2022-05-11.