

Welcome

- My name is Gabriel Quezada. Thank you for being with us tonight.
- This presentation will be fast paced because there's a lot to cover
- As you all know, interest rates are on the rise and the market is shifting
- Sam and I will be having an interactive dialogue designed to keep you informed and entertained at the same time
- Feel free to ask questions during the presentation

About Gabriel Quezada

- One of the youngest top producing originators in the country
- Helped lead a team who has become consistently ranked nationally on the Scotsman Guide Magazine, NAHREP Top 250 Rankings, and many more
- Avid Investor with a passion for value-add, multifamily and distressed property acquisitions
- Hold a Bachelors of Arts in Public Policy and Pre-Law from the University of Redlands

Where Are Rates Headed

- After 10 years of lowering rates, it's starting to pick back up
- Federal Reserve Announcement
- "I would say 50 basis points will be on the table for the May meeting." - Jerome Powell April 22, 2022
- Short Term, rates will go up in the next 12 months as we combat inflation
- Some analysts speculate we could see prime rates up to 7% by year end

How Mortgages Work and What Higher Rates Mean

- Payment + Debt / Income
- Loan Amount of \$600,000 at 2.5% = \$2370
- Loan amount of \$600,000 at 4.5%= \$3040
- Conclusions, Affordability may go down as rates increase

How Do I Get The Lowest Rates?

- Understanding Loan Level Pricing Adjustments (LLPAs)
- Property Types, Loan to value (LTV), Transaction Type, Product Type, Documentation Type, Loan Amount, Debt To Income, FICO Scores and More

What if I Can't Control My LLPAs, or Other Solutions?

- Are you working with the right lender?
- Buydown v Credits
- What is the goal of your purchase?
- Is it cashflow?
- Funds Out of Pocket?
- Short term hold?

Contact Information



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