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[Click here to go the 203K more information page.](#)


Purchase & Renovate With One Loan


Sample Financing Sheets From Pinnacle Capital Mtg. Current Properties For Sale

Experienced Renovation Mortgage Experts:



Kris Floyd
 Mortgage Advisor
 NMLS ID 1339239
 Cell 925-297-7903
kfloyd@pcmlan.com





Tim Floyd
 Mortgage Advisor
 NMLS ID 453609
 Cell 510-277-5000
tfloyd@pcmlan.com

Office: 303 Arlington Ave Ste 1A Kensington, CA 94707

Education is a key strategy in my success and ability to provide exceptional service to my clients. As a member of my local Board of Realtors I list and sell properties in the EBRD MLS (East Bay Regional Data) which hosts property listings cities in Alameda and Contra Costa Counties.

OAKLAND | BERKELEY
ASSOCIATION OF REALTORS®

CALIFORNIA
ASSOCIATION
OF REALTORS®

REALTOR **MLS**

NATIONAL
ASSOCIATION of
REALTORS®
Official Designation

Senior Real Estate Specialist

SRES

SRS
SELLER REPRESENTATIVE SPECIALIST

Seller Representative Specialist

PSA

Pricing Strategy Advisor

CNE

Certified Negotiation Expert

INSTITUTE for
LUXURY HOME
MARKETING

MEMBER

Institute for Luxury Home Marketing

Real Estate Source Inc. is my Broker Bre # 01869619 Main Office: Folsom, Ca.

1020 Willow St Oakland, CA 94607



PURCHASE & RENOVATE WITH ONE LOAN!

Eligible Repairs:

- Termites damage
- Foundation
- Room addition or garage
- Remodel kitchens and baths
- Update appliances
- Flooring, tiling and carpeting

- Modernize plumbing, heating, AC and electrical
- Install or repair well or septic system
- Major landscaping, decks and fencing
- Structural alterations & additions

Listing Price:

\$375,000

2 Bed | 1 Bath | 1055 Sq Ft
Lot Size 6000 Sq Ft

	30YR Fixed Mortgages (Owner Occupied)		
	FHA 203k	FHA 203k	FHA 203k
Sales price	\$375,000	\$500,000	\$500,000
Renovation Costs	\$150,000	\$150,000	\$200,000
Total Acquisition Price	\$525,000	\$650,000	\$700,000
% Down Payment	3.50%	3.50%	N/A
Cash Down Payment	\$18,375	\$22,750	\$63,850
Base Loan Amount	\$506,625	\$627,250	\$636,150
Amortized over (years)	30	30	30
Interest Rate	4.625%	4.625%	4.625%
APR	5.621%	5.621%	5.621%
P&I Monthly Payments	\$2,604.76	\$3,224.94	\$3,270.70
Mortgage Insurance	\$358.86	\$444.30	\$450.61
Estimated Taxes	\$500.00	\$666.67	\$666.67
Estimated Insurances	\$75.00	\$75.00	\$75.00
Total Monthly Payment	\$3,538.62	\$4,410.91	\$4,462.97

Tim Floyd

Branch Manager
NMLS #453609
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tfloyd@pcmlloan.com

303 Arlington Ave Ste 1A
Kensington, CA 94707



1214 Oregon St Berkeley, CA 94702



PURCHASE & RENOVATE WITH ONE LOAN!

Eligible Repairs:

- Termite damage
- Foundation
- Room addition or garage
- Remodel kitchens and baths
- Update appliances
- Flooring, tiling and carpeting

- Modernize plumbing, heating, AC and electrical
- Install or repair well or septic system
- Major landscaping, decks and fencing
- Structural alterations & additions

Listing Price:

\$539,000

2 Bed | 1 Bath | 1255 Sq Ft
Lot Size 3500 Sq Ft

	30YR Fixed Mortgages (Owner Occupied)		
	FHA 203k	FHA 203k	FHA 203k
Sales price	\$539,000	\$650,000	\$650,000
Renovation Costs	\$100,000	\$100,000	\$150,000
Total Acquisition Price	\$639,000	\$750,000	\$800,000
% Down Payment	3.50%	N/A	N/A
Cash Down Payment	\$22,365	\$113,850	\$163,850
Base Loan Amount	\$616,635	\$636,150	\$636,150
Amortized over (years)	30	30	30
Interest Rate	4.625%	4.625%	4.625%
APR	5.621%	5.621%	5.621%
P&I Monthly Payments	\$3,170.36	\$3,270.70	\$3,270.70
Mortgage Insurance	\$436.78	\$450.61	\$450.61
Estimated Taxes	\$718.67	\$866.67	\$866.67
Estimated Insurances	\$80.00	\$80.00	\$80.00
Total Monthly Payment	\$4,405.81	\$4,667.97	\$4,667.97

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1431 73Rd Ave Oakland, CA 94621



PURCHASE & RENOVATE WITH ONE LOAN!

Eligible Repairs:

- Termite damage
- Foundation
- Room addition or garage
- Remodel kitchens and baths
- Update appliances
- Flooring, tiling and carpeting

- Modernize plumbing, heating, AC and electrical
- Install or repair well or septic system
- Major landscaping, decks and fencing
- Structural alterations & additions

Listing Price:

\$269,000

2 Bed | 1 Bath | 1055 Sq Ft
Lot Size 6000 Sq Ft

	30YR Fixed Mortgages (Owner Occupied)		
	FHA 203k	FHA 203k	FHA 203k
Sales price	\$269,000	\$370,000	\$370,000
Renovation Costs	\$50,000	\$50,000	\$100,000
Total Acquisition Price	\$319,000	\$420,000	\$470,000
% Down Payment	3.50%	3.50%	3.50%
Cash Down Payment	\$11,165	\$14,700	\$16,450
Base Loan Amount	\$307,835	\$405,300	\$453,550
Amortized over (years)	30	30	30
Interest Rate	4.625%	4.625%	4.625%
APR	5.621%	5.621%	5.621%
P&I Monthly Payments	\$1,582.70	\$2,083.81	\$2,331.88
Mortgage Insurance	\$218.05	\$287.09	\$321.26
Estimated Taxes	\$358.67	\$493.33	\$493.33
Estimated Insurances	\$75.00	\$75.00	\$75.00
Total Monthly Payment	\$2,234.42	\$2,939.23	\$3,221.48

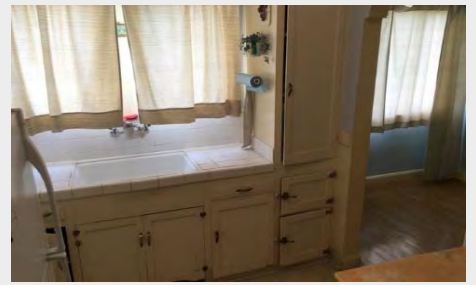
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303 Arlington Ave Ste 1A
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3429 Esmond Ave Richmond, CA 94805



PURCHASE & RENOVATE WITH ONE LOAN!

Eligible Repairs:

- Termite damage
- Foundation
- Room addition or garage
- Remodel kitchens and baths
- Update appliances
- Flooring, tiling and carpeting

- Modernize plumbing, heating, AC and electrical
- Install or repair well or septic system
- Major landscaping, decks and fencing
- Structural alterations & additions

Listing Price:

\$375,000

3 Bed | 2 Bath | 1765 Sq Ft
Lot Size 5000 Sq Ft

	30YR Fixed Mortgages (Owner Occupied)		
	FHA 203k	FHA 203k	FHA 203k
Sales price	\$375,000	\$450,000	\$450,000
Renovation Costs	\$75,000	\$75,000	\$125,000
Total Acquisition Price	\$450,000	\$525,000	\$575,000
% Down Payment	3.50%	3.50%	3.50%
Cash Down Payment	\$15,750	\$18,375	\$20,125
Base Loan Amount	\$434,250	\$506,625	\$554,875
Amortized over (years)	30	30	30
Interest Rate	4.625%	4.625%	4.625%
APR	5.621%	5.621%	5.621%
P&I Monthly Payments	\$2,232.65	\$2,604.76	\$2,852.83
Mortgage Insurance	\$307.59	\$358.86	\$393.04
Estimated Taxes	\$390.63	\$468.75	\$468.75
Estimated Insurances	\$80.00	\$80.00	\$80.00
Total Monthly Payment	\$3,010.87	\$3,512.37	\$3,794.62

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3715 Virden Oakland, CA 94619



Eligible Repairs:

- Termite damage
- Foundation
- Room addition or garage
- Remodel kitchens and baths
- Update appliances
- Flooring, tiling and carpeting

- Modernize plumbing, heating, AC and electrical
- Install or repair well or septic system
- Major landscaping, decks and fencing
- Structural alterations & additions

Listing Price:

\$619,950

4 Bed | 2 Bath | 1650 Sq Ft
Lot Size 3325 Sq Ft

30YR Fixed Mortgages (Owner Occupied)

	FHA 203k	FHA 203k	FHA 203k
Sales price	\$619,950	\$720,000	\$720,000
Renovation Costs	\$100,000	\$100,000	\$150,000
Total Acquisition Price	\$719,950	\$820,000	\$870,000
% Down Payment			
Cash Down Payment	\$83,800	\$183,850	\$233,850
Base Loan Amount	\$636,150	\$636,150	\$636,150
Amortized over (years)	30	30	30
Interest Rate	4.625%	4.625%	4.625%
APR	5.621%	5.621%	5.621%
P&I Monthly Payments	\$3,270.70	\$3,270.70	\$3,270.70
Mortgage Insurance	\$450.61	\$450.61	\$450.61
Estimated Taxes	\$826.60	\$960.00	\$960.00
Estimated Insurances	\$90.00	\$90.00	\$90.00
Total Monthly Payment	\$4,637.90	\$4,771.30	\$4,771.30

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