



# COAST CAPITAL GROUP

A Mortgage Management Company

2811 WILSHIRE BOULEVARD, SUITE 420

SANTA MONICA, CA 90403

www.coastcapitalgroup.com

7/19/04

\* In reference to loan with:  
Washington Mutual Bank Fa\*

[REDACTED] 34  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

**NEW 1.75%**  
**5-Year Fix Pay**  
**purchase special!!**  
(APR 3.812)

**“Federal Funds Rate raised by 25%, but rates fall to lowest level since April!”** July 8, 2004, CNBC

Dear [REDACTED],

Whether you are considering **refinancing into a lower rate, cashing out some of the equity in your home, consolidating debt or purchasing again**, let my team and I handle your Real Estate financing needs. My name is Christian Salceda and I specialize in financing super jumbo loan amounts. My company constantly searches over 100 of the nations top mortgage lenders to assure our clients are getting the most competitive rates and loan programs on the market.

Here are a few examples on your loan with Washington Mutual Bank Fa in the original amount of \$1,000,000.00:

**MTA ARM Loan Payment @ 1.25% = \$3,332.52 APR 3.610 NO POINTS**  
**Libor ARM 3 Year Fixed Payment @ 1.50% = \$3,451.20 APR 3.792 NO POINTS**  
**Libor ARM Interest Only Payment @ 3.50% = \$2,916.67 APR 3.528 NO POINTS**

**NO TAX RETURN, NO ASSET VERIFICATION, NO JOB PROGRAMS AVAILABLE!**

Contact Christian Salceda today for a free consultation 24 hours a day at 310-500-6070 or by email at [christian@coastcapitalgroup.com](mailto:christian@coastcapitalgroup.com). Apply online at [www.coastcapitalgroup.com](http://www.coastcapitalgroup.com). I look forward to servicing your financing needs.

Sincerely,

Christian Salceda  
President

Licensed by the California Department of Real Estate #01374996

Example - A 5 year fixed monthly payment ARM with a loan amount of \$1,000,000 at 5.00% (APR 5.113%) for a term of 30 years will have a fixed principal and interest payment of \$5869 for 60 months. Minimum Equity 20% or PMI will be required. (Interest only mortgages prove popular for those wanting to maximize their tax benefit while conserving cash flow.) \*All rates subject to change without notice. Interest rates effective as of July 8, 2004.