Financing options for your dream home

712 Pacific Street, Santa Monica, CA 90405
Sales price: $2,995,000

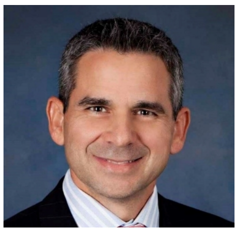
Home Financing Options	Jumbo 7/6 ARM^	Jumbo 10/6 ARM†	Jumbo 30 Yr Fixed
Down Payment (%)	30%	30%	30%
Down Payment ($)	$898,500	$898,500	$898,500
Loan amount	$2,096,500	$2,096,500	$2,096,500
Interest Rate*	5.750%	5.875%	6.125%
APR	6.123%	6.137%	6.228%
Principal & Interest Payment	$12,235.00	$12,402.00	$12,739.00
Mortgage Insurance (MI)	$0	$0	$0
Estimated monthly taxes	$2,916.67	$2,916.67	$2,916.67
Total estimated monthly payment[1]	**$15,151.67**	**$15,318.67**	**$15,655.67**

ARM rate may increase after consummation.
^For 7/6 ARM , the initial fixed rate for the first 84 months will be 5.750%, and the monthly payment will be $15,151.67, 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 $12,935.51. The interest rate may adjust annually thereafter.

†For 10/6 ARM , the initial fixed rate for the first 120 months will be 5.875%, and the monthly payment will be $15,318.67, 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 $12,908.57. The interest rate may adjust annually thereafter.
, the initial fixed rate for the first months will be 6.125%, and the monthly payment will be $15,655.67, and is estimated to adjust based upon the sum of the current index plus margin to 0% for the next 12 months and the monthly payment will be $0.00. The interest rate may adjust annually thereafter.

[1]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.

If you have a competitive offer, please let me know so I can work to meet your home lending needs.



John Ciolino
Senior Home Lending Officer
NMLS #234164

Office: 310.890.6311
john.ciolino@citi.com
citi.com/johnciolino

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Jumbo loans are loans that exceed the conforming loan amounts. Conforming loans are loans that are up to $832,750 or up to $1,249,125 in certain high cost markets. Citi's Jumbo 85% LTV loan 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 for a primary residence property. 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 2026-08-20.

Mortgage offers and closing cost assistance

Citi® Mortgage Relationship Pricing[1]

Citi Eligible Balances	Closing Cost Credit or Interest Rate Discount
$1 - $49,999.99	$500 off closing costs
$50,000 - $199,999.99	1/8% (0.125%) off interest rate
$200,000 - $499,999.99	1/8% (0.125%) off interest rate + $1,500 off closing costs
$500,000 - $999,999.99	1/4% (0.250%) off interest rate
$1,000,000 - $1,999,999.99	3/8% (0.375%) off interest rate
$2,000,000 +	1/2% (0.500%) off interest rate

Lender Paid Assistance (select markets only)

Our Lender Paid Assistance program can help lower your closing costs and make homeownership more affordable. Borrowers may be eligible for assistance up to $7,500 toward the closing costs — including buying down the rate — by meeting all of the following[2]:

- The primary residence is purchased in specific geographic areas
- The property is located in certain census tracts and/or the borrower's income is less than 120% of the median family income
- Pre-purchase homebuyer education from a Citi-approved housing counseling agency is completed

Lender Paid Assistance cannot be combined with Citi Mortgage Relationship Pricing.

[1]1 Citi Mortgage Relationship Pricing A Citibank deposit account is required to receive the interest rate discount or closing cost credit. Automated monthly transfers of the mortgage payment from a Citibank Deposit Account using automated drafting will be required. Actual interest rate discount or closing cost credit will depend on the level of the Citi Eligible Balances, which will be verified after final loan approval. Deposit Account Balances must be in the account five (5) Business Days following final loan approval and Investment Account balances must be in the account six (6) Business Days following final loan approval. Citi eligible accounts include a personal, consumer Citibank Deposit Account in which the borrower is a direct signer, Citibank IRAs, and Investments held in linked Citigroup Global Markets Inc. ("CGMI") accounts. The borrower must be an account holder on investment accounts. IRA and annuity positions shown on linked CGMI Account statements are eligible (except tax qualified annuities under sections 401, 403, or 457 of the Internal Revenue Code). Balances from Citibank Business / Commercial accounts, ERISA accounts, Keogh accounts, Bank Collateral accounts, Foreign accounts, Fiduciary accounts, and Trust accounts are excluded. All Custodial type accounts are excluded with the exception of Custodial IRA accounts through Citibank or Pershing LLC where the borrower(s) is the beneficiary, which are eligible unless otherwise noted. Citibank IRAs that are not linked to a Citibank Deposit Account are excluded. The closing cost credit offer will be applied at closing and may not be used prior to closing. In Texas, the credit may not result in you receiving cash back. If you are interested in Citi's banking account relationship offers, please contact your Home Lending Officer or Mortgage Representative. Speak to your loan officer about whether the relationship offer is best for you. Citi Mortgage Relationship Pricing for Citibank account holders can only be applied prior to loan closing and is subject to account and balance validation. Citi Mortgage Relationship Pricing is subject to change without notice. Glossary of terms for this offer: Business Day means Monday through Friday and does not include federal holidays; Eligible Balances means total funds showing in the account at the time we verify the balances less any funds we determine you will need for a down payment or closing costs; Deposit Account means a Citibank personal checking and/or savings account as well as certificates of deposit and money market accounts; Investment Account means IRAs and investments held in Citigroup Global Markets Inc. accounts. Investment products are offered through Citigroup Global Markets Inc. ("CGMI"), Member SIPC (http://sipc.org). Citibank and CGMI are affiliated companies under the common control of Citigroup Inc. Depository Products are offered by Citibank, N.A., Member FDIC.

[2]Lender Paid Assistance is a non-repayable lender credit that will be first applied to eligible closing costs. Any remaining funds can be used to buy down the rate. Up to a maximum of $7,500 is available on the purchase of a primary residence in markets with Citibank branches and is subject to additional property, income and other eligibility requirements. The credit can only be applied to non-recurring closing costs and cannot be applied to interim interest, prepaid escrows, or any portion of the down payment. The borrower may not receive cash back at closing. The credit cannot be combined with any other Citi-provided incentive, offer, or promotion. Lender Paid Assistance is available on purchase transactions only.

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