

10250 Angel Lane

VA ASSUMPTION OPPORTUNITY

10250 Angel Lane, Pacoima, CA

Why This Matters

This home may offer a rare opportunity to assume an existing VA loan at a significantly lower interest rate—potentially reducing monthly payments compared to today's market rates.

Payment Comparison Snapshot

Scenario 1: Traditional Financing

- **Estimated Purchase Price: $679,000 *(example – adjust if needed)***
- **Down Payment: 5%**
- **Loan Amount: ~$645,000**
- **Interest Rate: ~6.75% – 7.25% *(current market range)***
- **Estimated Monthly Payment:**
  $4,100 – $4,400/month *(P&I only, est.)*

Scenario 2: VA Loan Assumption *(Subject to lender approval)*

- **Existing Loan Balance: *(Insert approx. balance – ex: $425,000)***
- **Interest Rate: ~2.25% *(confirm exact)***
- **Buyer brings difference in cash or secondary financing**
- **Estimated Monthly Payment (Assumed Loan Portion):**
  ~$1,650 – $1,800/month *(P&I only, est.)*

Strategic Advantage

- **Potential significant monthly savings**

- **Lower interest = greater long-term affordability**
- **Helps buyers qualify more comfortably in today's rate environment**
- **Creates stronger buyer demand and competitive positioning**

Important Notes

- **VA assumption is subject to lender approval and buyer qualification**
- **Buyer may need to cover the gap between purchase price and existing loan balance**
- **Timeline for assumption may be longer than conventional financing**
- **Seller is open to reviewing all offer structures**

"A hybrid opportunity—secure a lower-rate loan while structuring the remainder creatively."

This is not just a home—it's a financing advantage in today's market.