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**Laurie S Maruca - Sr Loan Officer**

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**Laurie@VPLending.com**

**NMLS: 1058401 DRE: 01397387**

**Company NMLS 1992266 DRE 02034454**



LICENSED BY THE DEPARTMENT OF BUSINESS OVERSIGHT UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT, 1992266.\*POLYGON RESEARCH. \$10,662 SAVINGS BASED ON A LOAN-LEVEL APR ESTIMATE BY POLYGON RESEARCH USING HMDA RATE SPREAD, APOR AND SINGLE-FAMILY AGENCY DISCLOSURE DATA FOR A STANDARD SEGMENT OF THE 2023 MORTGAGE MARKET ANCHORED BY 30-YR FIXED PURCHASE AGENCY LOANS.