

CASE STUDY

Client: **San Diego Tech Professional**

Scenario:

- Original Loan: \$1.1 million
- Original Rate: 7.5%
- Refi Rate: 6.5% (30-year fixed)
- New Loan Amount: \$1.275 million (including \$175,000 cash-out)
- Monthly Payment Increase: \$368



THE STRATEGY

This client wanted to build an ADU to generate rental income. Instead of taking out a separate loan or tapping cash reserves, we refinanced his mortgage, pulling \$175,000 in equity at a lower rate and wrapping it into one simple payment.

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CLG helped me unlock equity at a lower rate. Now my backyard is generating over \$2,000 a month in income, more than covering the new payment.

THE RESULT

- Accessed \$175,000 in equity
- Built a fully rentable ADU
- Monthly payment increased by \$368

\$25,584 ANNUAL PASSIVE INCOME

\$2,500/month ADU RENTAL \$ **\$2,132/month** NET CASH FLOW

