

Together we prosper.™

The point is
you're in *perfect*
position to
start offering
mortgage loans.

To the *Point*

Why mortgages? Why now? Despite the recent upheaval, housing will always play a key role in the growth of the economy. However, consumers will seek lenders they can trust for mortgage loans. True, the opportunity is not without risk. We can show you ways to manage the shorter term housing and capital risks as you build a mortgage lending presence in your local community.



FIRST CALIFORNIA MORTGAGE COMPANY

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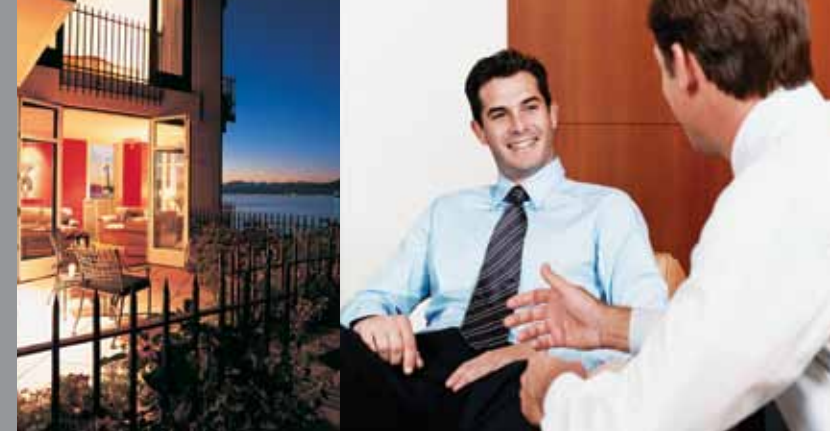


DealPoint.

Together we prosper.™

Let's get started

The current housing market has made it possible for community lenders to compete with national companies on a level, cost-of-capital playing field. And you have a competitive edge with your local presence and good reputation.



The starting point

Look closely at First Cal DealPoint. You'll quickly see that a robust residential mortgage lending program is not only within reach, but at your fingertips. Utilizing our mortgage banking resources you can grow income, mitigate capital risk and avoid adding fixed costs. By combining your financial strength with the product and pricing advantages we enjoy from our capital market partners, we can together create a program that you can easily adopt, nurture and grow over time.

Three programs to choose from

First Avenue: An affinity program supported by First California Mortgage Company that offers your customers residential loans. Don't let your biggest bank competitors poach your depositors by way of their residential mortgage. We help you provide a wide variety of mortgage loan products that protect your valuable depositor relationships. You earn fee income without adding infrastructure or exposing capital.

Second Avenue: Generate residential loans using your existing lending officer infrastructure supported by First Cal. This year, many of your customers will obtain a mortgage from one of your largest competitors, who will make every attempt to poach these depositors. You can defend your relationships by offering mortgages through DealPoint. We help you provide a wide variety of competitive mortgage loan products that protect your valuable depositor relationships. You earn loan level fee income without adding infrastructure or compromising your capital.

Third Avenue: You are already committed to providing your customers informed choices, flexibility and personalized service in home mortgage lending through your existing brokerage operation. With First Cal as your mortgage banking partner, you enjoy the most competitive lending products available. For example, we offer full access to Fannie Mae's lending programs without restrictive credit overlays. More importantly, we know how valuable your relationships are so we offer you loan servicing options that act as a solicitation firewall.

Your customers matter

All of the programs include secure servicing options that help you protect your hard earned depositor relationships. These options insulate your customers from predatory solicitations from national competitors.

First Cal's 30-year legacy

First Cal's legacy is built upon solid pillars: the tailoring of loan programs for the California market, a deep understanding of the individual needs of every customer, the engagement in open and candid dialogue with business partners, and the provision of expert service to consumers and partners alike. The First Cal team prizes customer satisfaction and possesses a broad spectrum of knowledge earned by decades of helping consumers achieve home ownership and financial stability.

Point of action

DealPoint combines the core competencies of a mortgage banking conduit and community-based financial institutions. Our aim is to help lenders provide responsible mortgage products that create lasting prosperity for their customers, their institutions and our investors.

A sustainable business model is possible when all parties, from investors to borrowers, benefit from a positive customer experience and receive lasting value. DealPoint empowers your company to provide a wide range of mortgage loan products as you develop a long term strategy to engage the housing market. Offer more products, gain new customers and retain current customers.

Step by step

A Customized, 4-point adoption process

First Cal is ready to equip you with everything you need to launch your mortgage program

4. Perfection Phase

As volume grows we help you refine the program to achieve even greater results.

3. Learning Phase

We manage the launch according to your growth objectives. Together we review initial results and make adjustments, progressing towards longer-term objectives.

2. Planning and Implementation Phase

Our Business Development executive works with your management team to explore which program is best for you and qualifies you to participate. We set goals for origination volume and develop an implementation plan, defining roles and responsibilities.

1. Discovery Phase

Once you complete a standard application package, we work with your legal and compliance teams to review and complete the appropriate contracts.

All programs are tailored to individual requirements

DealPoint.

