



An affinity program that offers your customers residential loan programs

Your customers look to you for services to match their financial goals. Now you can broaden your offering to include home mortgages supported by First California Mortgage Company – a company with a 30-year legacy of service in the mortgage finance business.

Don't let your biggest bank competitors poach your depositors by way of their residential mortgage. Through DealPoint we help you provide a wide variety of mortgage loan products that protect your valuable depositor relationships.

Earn fee income tied to the services you provide in the course of originating a loan. Our program is RESPA-compliant and is valuable for the communities you serve.

Grow and strengthen your portfolio while giving your customers the confidence that comes with home mortgage loans aimed at improving their financial situations.

Service Features

First Cal helps you tailor a residential lending program that offers your customers competitive home financing.

- **Offer your customers a wide variety of loan program options, including:**
 - Agency (Fannie and Freddie) conforming
 - Agency (Fannie and Freddie) jumbo
 - Non-conforming fixed and adjustable rate mortgages
 - FHA loans
- **Our Fannie Mae direct lender relationship gives your customers more lending opportunities**
- **We seek out and offer servicing arrangements that act as a solicitation firewall for your customers**
- **Professional marketing campaign and promotional support**
- **Custom Web site for processing applications and tracking loan status**
- **Experienced mortgage planning professionals help your customers choose the right loan**
- **Access to mortgage capital markets through First Cal investor relationships**

Program Features



Your customers matter

Our mission is to offer a wide variety of lending programs that include secure servicing options that protect your customers from predatory solicitation.

We work with our counterparties exclusively with your needs in mind.



About First Cal

First Cal has a legacy of bold, innovative action. In 1977 we created First California Mortgage Company, which provided builder and retail financing. We later established Headlands Mortgage Company as a wholesale division and expanded First Cal's operation across the country – at one time originating loans in 42 states. The original First Cal was sold to a Fortune 100 company in the mid 1990s.

Today's First Cal continues the same spirit of personalized service and extraordinary expertise. Again, we are guided by a commitment to ensure fair pricing. Again, we recruit employees who want to address customer needs and hone their skills through professional associations. But our new organization is not an exact replica of the old. While steeped in experience, leveraging a proven track record, First Cal keeps well in step with the rapidly evolving mortgage market.

Resuming the role we first took up decades ago, we at First Cal make a promise to consumers, partners and our colleagues: together we can achieve prosperity.

Service Benefits

- Earn fee income**
 You can create a new revenue source by simply providing direct access to customers already in the market for loans.
- Improve customer retention**
 Protect depositor relationships by selecting one of our secured servicer lending programs.
- Low start-up costs**
 You leverage our loan processing technology and operational platform.
- No risk to capital**
 First Cal assumes full responsibility for loan assets sold directly to investors.

Our Promise to You

We know your best client relationships are built upon a foundation of trust and high standards of performance. Our aim is to strengthen those relationships by delivering competitive products, exemplary service and a quality customer experience on every transaction.

First Cal is an experienced partner with more than 25 years of lending history. All operations are supported by mortgage professionals having a proven track record in underwriting, processing and information technology.



Efficiency / Productivity / **Together we prosper.**

Call 707.238.3759

www.firstcal.net