



## *Generate residential loans using your existing lending officer infrastructure*

Your customers look to you for services that can meet their financial goals. Now you can broaden your offering to include home mortgages supported by First California Mortgage Company, which has 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. We help you provide a wide variety of mortgage loan products that protect your valuable depositor relationships.

Now earn fee income without having to maintain a high cost loan processing infrastructure. We handle everything from the point of application through processing, submission, underwriting, document preparation and closing. Your lending officer can focus on generating new business while keeping an eye on the progress of all loan applications.

### Service Features

First Cal will structure a residential lending program that can help your lending officer excel at loan origination.

- **We are a Fannie Mae approved direct lender which provides your customers more loan opportunities**
- **DealPoint offers your customers a wide variety of loan options, including:**
  - Agency (Fannie and Freddie) conforming
  - Agency (Fannie and Freddie) jumbo
  - Non-conforming fixed and adjustable rate mortgages
  - FHA loans
- **We seek out and offer servicing arrangements that act as a solicitation firewall for your customers**
- **Professional marketing campaign and promotional support**
- **Our Loan Officer Training Program focuses on:**
  - 1003 application and prequalification Interview skills
  - Product and pricing training
  - Rate lock training
  - Truth in Lending training
- **You receive a custom Web site for processing applications and tracking loan status**
- **Our experienced mortgage planning professionals help you guide your customers through the loan application and closing process**
- **We have full 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 loan level fee income**  
Create a new revenue source by directing customers and prospects already in the market for loans.
- **Improve customer retention**  
Protect your depositor relationship by selecting one of our secured servicer lending programs.
- **Low start-up costs**  
Leverage your existing lending officer infrastructure. You leverage our loan processing technology and operational platform.
- **Minimal risk to capital**  
Our experience in retail lending minimizes the risks of fraud and misrepresentation. Loans that we underwrite and fund are investment grade.
- **Attract new customers**  
Home lending is a proven method of expanding a customer franchise.

## 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 a quarter century 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 661.212.2603

[www.firstcal.net](http://www.firstcal.net)