



A path to prosperity for community-based mortgage lenders with a residential mortgage brokerage operation

You are already committed to providing your customers informed choices, flexibility and personalized service in home mortgage lending.

When you choose First California Mortgage Company as your mortgage banking partner you enjoy the most competitive lending products available. In addition, we offer you servicing options that protect your relationship with your customers.

Like you, we're dedicated to serving local, diverse communities – a commitment that dates back 30 years.

We provide a wide variety of products and a wide array of specialized services, including our own pricing, loan matching, locking and document submission application.

Secure your future as a reliable source of home loans through DealPoint from First Cal.

Service Features

First Cal helps you excel at home loan origination.

- **As a Fannie Mae direct lender we offer your customers more loan opportunities. Don't let overlays keep you from making Fannie Mae eligible loans**
- **We seek out and offer servicing arrangements as a solicitation firewall for your customers**
- **We offer 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
- **Use our own Web-based price and product engine application for:**
 - Pricing and loan matching
 - Longer term rate locks
 - Loan file submission and tracking
 - Ordering documents
- **Receive support from experienced mortgage banking professionals knowledgeable in all facets of mortgage banking**
- **Capitalize on our extensive investor relationships providing mortgage funds**

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 directing customers already in the market for loans through this program.
- **Improve customer retention**
Preserve your customer relationships by providing reliable home loan options from a trusted source.
- **Attract new customers**
Home lending is a proven method of expanding a customer franchise.
- **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.

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

