



4811 Telegraph Avenue
Suite #511
Oakland, CA 94609



Viral (Vic) Joshi
Branch Manager/
Mortgage Consultant
(510) 655-2868
DRE #01242935
NMLS #244388

Copyright © 2018-2019 Vic Joshi, NMLS #244388, DRE #01242935

This licensee is performing acts for which a real estate license is required. C2 Financial Corporation is licensed by the California Department of Real Estate, Broker #01821025; NMLS #135622, with headquarters at 10509 Vista Sorrento Pkwy #200, San Diego, CA 92121. C2 Financial Corporation is an Equal Opportunity Mortgage Broker/Lender. C2 Financial Corporation is approved to originate VA and FHA loans, and has the ability to broker such loans to VA and FHA approved lenders. C2 Financial Corporation is not acting on behalf of or at the direction of HUD/FHA or the VA. Loan approval is not guaranteed and is subject to lender review of information. A loan is only approved when a lender issues approval in writing. Specified rates may not be available for all borrowers. Rates are subject to change with market conditions. The services referred to herein are not available to persons located outside the state of California.



PRESORTED
STANDARD
U.S. POSTAGE
PAID
MONUMENT, CO
80132
PERMIT #57

(Continued from page 1)

consultation with you that usually involves one big data dump and then continuing education throughout the home buying process. I look at your personal, unique, financial scenario, educate you regarding what you need to know about the mortgage process, and lay out your options based on what loan products you can qualify for, whether or not you have the funds for a down payment, and your monthly payment requirements.

I analyze your individual situation and help you understand what you can purchase and what price range fits within your budget. At that point, if you are ready, I will collect your information and we can start the pre-approval process. If you have great credit, and easy access to a down payment for 20% or more of your desired home price, that's fantastic! If not, I will work with you to explain your options, including giving you concrete steps for raising your credit score, and different types of financing and insurance that will make your dream possible! Next, we will shop our database of over 100 lenders for you to find the best loan at the lowest rate, that gives you the most bang for your hard-earned ratings and bucks.

There are different types of first-time home buyer programs; variations are impacted by your credit scores/

credit history, type of job, income level, available funds, and property location. The short answer is: No matter where you are in your life, your credit history, or accumulated savings, talk to us. Whether you have limited credit (shorter length of time), or limited breadth (lacking multiple types of credit), a lower credit score, less money for a down payment, or any combination of these, we have access to programs that will provide you with the funds to purchase your first home.

Please feel free to contact me directly for a *free* credit check and mortgage consultation.

As always, your mortgage guy
Viral (Vic) Joshi
Home of Real Mortgage Advice



Office: (510) 655-2868
Cell: (510) 853-2407 Fax: (510) 291-2824
Email: viral@vicjoshi.com
Website: vicjoshi.com

2003

Vic's Mortgage Report

"Home of REAL Mortgage Advice"



My mission is to help buyers qualify for the best loan available for their circumstance. I spend a generous amount of time with each client to educate them about how the mortgage industry works, through free "Mortgage 101" consultations, so they can make good decisions and get the best loan possible. I've revamped my website to give clients the best resources to supplement my consultations.

When I'm not doing loans, I'm an avid scuba diver and certified Rescue Diver. Eventually I'd like to become a dive instructor, so I can share the joys of this ocean sport with others.

I give back to the Monterey Bay Aquarium, Divers Alert Network (DAN), and the National Outdoor Leadership School (NOLS). I'm also a longtime Warriors fan with season tickets that I frequently share with associates and clients.



Office: (510) 655-2868
Cell: (510) 853-2407
Fax: (510) 291-2824
Email: viral@vicjoshi.com
Website: vicjoshi.com

Low Rates Mean Refi Madness and Home Buyer Frenzy!

Hello Friends,

The rate environment for the month of February was hot! Rates fell slightly on 1/31/2020, back to the lowest levels last seen on 10/4/2019. As of halfway through the month of February, rates are still in that zone and this is the longest amount of time it has been here since rates started dropping on 6/5/2019. I don't know how long this will last, but we are back in the thick of refinance madness and it may go for a while, maybe through 2020. All lenders are getting backed up, including me! With this increased volume, I am not able to be proactive and alert you about this opportunity. So, if you think your rate is high enough that you should check with me for a *free consultation*, please reach out.

C2 Financial has been the largest mortgage broker in the country for many years now and we increased the number of agents companywide in 2019. We went from around 550 agents to over 850 agents in one year! We are growing further as the mortgage broker channel continues to take market share back from the banks. Thanks to all of you, I made #17 out of over 850 agents in 2019 and was the **#1 C2 agent** in the Bay Area for 2019! I even made top producer companywide in the month of January 2020, for the first time in my 9+ years with C2.

With rates falling again and a lack of inventory in many regions in



California, especially the Bay Area, the home buying season is going to be a hectic one again in 2020. First-time home buyers are going to feel the pinch with many multiple offers to compete with. I will include a series of information for first-time home buyers over the next few months that may be of use to you or someone in your sphere of influence.

How to Get a Mortgage as a First-Time Homebuyer: "Mortgage 101"

I start with an informational meeting I call "Mortgage 101." This is my free
(Continued on back page)

Contents...

- **From the Inside...**
"What are the pros and cons of a 30-year fixed-rate mortgage?"
- **How to Build Your Credit the Easy Way!**
- **How to Seriously Tackle Your Credit Card Debt!**

...And More Stuff Every Homeowner Should Know