



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)

to start the process in December. He is a long-time colleague of mine who is also with C2 Financial, which means he has access to all the same lenders and loan programs that I do. He is also a top producing agent with C2. I have complete faith in him, so do feel free

I was able to move into the top five agents at C2 throughout 2020 and even make top producer overall in June when I closed 40 loans — double my previous record!

to reach out to have me connect you to him if you can't wait until January to start the process with me.

Thanks to your continued support, I will have closed almost three times the loan volume in 2020 as I did in 2019. 2019 was the third-best year of my 25-year career in mortgage lending and

2020 blew that away to become my best year ever! I was able to move into the top five agents at C2 throughout 2020 and even make top producer overall in June when I closed 40 loans — double my previous record! C2 has over 900 agents and is the largest pure mortgage broker in the country.

I could not have done this without all the business and support I get from my ongoing clients and refer-

ral partners. I can't thank you all enough; and a special thanks to the incredible community in Irvine, California for burying me under massive refinance volume this year. You all know who you are, and I would not be in the top five without you!

Wishing you all a safe, healthy, and happy holidays. May the end of 2020 send us all into much better times in 2021, when we can all get back to a more normal pace of life and be with all of our loved ones again.

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

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

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

"See you all again soon"

Hi Friends,

Mortgage interest rates continue to be near the all-time low levels we have been experiencing since June of this year. Mortgage rates are still at historically low levels despite the FHFA (Federal Housing Finance Administration) refinance fee hike that by now has been implemented by most lenders. The bond market has been able to weather the pull of investor funds flowing into the torrid stock market. With the continued help of the Federal Reserve purchasing \$120 Billion worth of bonds and treasuries per month, bond yields that most influence mortgage rates remain at these historically low levels.

As many of you know, I have been working non-stop since February, mostly seven days a week and 16+ hour days, Monday through Thursday. I am completely fried at this point and need to take a break before I break, physically and mentally. My initial plan was to stop taking refinance applications for one month, starting in December 2020. I have decided to add purchase pre-approvals to that not-do list. Basically, this means I will not be taking on any new loan applications for one month starting December 1, 2020. I will start taking new loan applications in the new year after



January 3rd, 2021.

I will continue to work on closing all loans that are in process prior to December 1st and my staff will still be working through the holidays to make sure every loan closes efficiently and on time. I will also continue to be available by phone and e-mail during this time.

I do have a very seasoned loan agent backing me up who can help with new borrowers who absolutely need
(Continued on back page)

Contents...

- **From the Inside...**
"How do I clear up credit report inaccuracies?"
- Here's a Crash Course in Understanding Your Credit!
- Stuck Indoors? 5 Foul Weather Home Projects!

...And More Stuff Every Homeowner Should Know