



Formerly Cobalt Financial Corp.

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I work through one of the largest mortgage brokers in California and in the country, *C2 Financial Corporation*. We have access to every wholesale lender in the state as well as preferred rates and pricing due to the volume business that our over 500 loan agents produce. We were recently voted **Best Mortgage Broker** in *Mortgage Executive Magazine's* April 2018 edition. I consistently place in the top 20 of 500 company-wide and I made the top ten in 2015 and 2016, as well as being the number one agent in Northern California with C2. In addition, I have access to all available mortgage products, which is very unlike a bank's loan agent who has access to only *their* bank's products. As a commissioned loan agent, I am very deeply vested in seeing the deal happens and I work on fewer transactions per month than a retail bank loan agent. A retail bank loan agent has a much larger pipeline of loans to close and only needs to see that a percentage of them close in order to receive a small bonus in addition to their salary. If the deal doesn't happen or takes longer to happen, that agent isn't necessarily penalized nor does the income change, so that agent has less of a vested interest in seeing the deal close to the borrowers' exact satisfaction.

I also work whenever the deal needs work, not just 9-5, Monday through Friday. I specialize in residential home purchase lending, but I also have a large refinance practice and I am versed in commercial property lending, hard money lending, stated income, and other niche lending products. I am an expert in California home purchase lending and real estate transactions. I do very little advertising other than through my network of contacts such as realtors, CPAs, attorneys, previous

clients, and friends. There is no application fee with me as I offer free consultation. I only get paid if I close a transaction and part of the process includes showing the borrower how I get paid. I usually sit down in person or on the phone with every homebuyer for an hour or two to give a private Mortgage 101 session to get them up to speed on the process, mortgages, rates, expectations, strategies, and timelines. Mortgage 101 continues throughout the loan process and even after the loan has closed.

In future editions of this newsletter, I will start detailing some real-life mortgage horror stories and the solutions I have been able to secure that have turned those horror stories into mortgage success stories. Those tough transactions are what make my work truly worth doing. This is the home of *free mortgage consultation*, but also the home of *real mortgage advice*.

As always, your loan guy
Viral (Vic) Joshi

P.S. If you want to get more timely market updates, I have a weekly newsletter that goes out via e-mail. E-mail me, **viral@vicjoshi.com**, so that I can put you on the mailing list.

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Vic's

Mortgage Report

"Home of Free Mortgage Consultation"

Viral (Vic) Joshi

Branch Manager/
Loan Consultant



Hello Friends,
I often am asked why one should use a mortgage broker over a bank or direct mortgage lender. This is

what I can tell you about using *C2 Financial* and myself in particular. There are a number of benefits in working with a mortgage specialist such as myself.

First of all, I have over 24 years of experience in consumer lending and over 21 years of experience in mortgage lending. I am a licensed real estate professional and am governed by the California Bureau of Real Estate as well as the Consumer Finance Protection Bureau via my National Mortgage License.

As a licensed mortgage specialist in this state, I have a fiduciary obligation to help clients to the best of my abilities and to get the best rate and deal that I can for them. A bank does not have this responsibility and can choose to lend or not lend for any reason at any time. I am not representing a single bank and am not a banker. Rather, I have relationships with almost all available wholesale mortgage banks and lenders that are lending in California. My obligation is to my clients and not to the banks.

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