



Formerly Cobalt Financial Corp.

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have over 25 years' experience in lending, have been a licensed California real estate agent since 1998, and have been working in mortgage only since 1997. I have been a commissioned sales person working as an independent contractor since 2000. I have been a top 2% in production companywide for the past 9 years and have been a top 10% producer in the industry since 2003.

Here is a list of my product offerings:

- 1) Residential and Commercial Mortgages
- 2) Mortgages for Purchasing Real Estate
- 3) Refinance Mortgages for Rate Reduction and for "Cash-Out"
- 4) Conventional and Government Mortgages (FHA/VA)
- 5) Conforming and Non-Conforming "Jumbo" Mortgages
- 6) Home Equity Lines of Credit
- 7) Reverse Mortgages
- 8) Combo Loans to Avoid PMI (Private Mortgage Insurance)
  - a. 80/10/10
  - b. 80/15/5
- 9) Special First-Time Home Buyer Programs
- 10) Mortgages for People with Less than Perfect Credit
- 11) Foreign National Programs Including H1B and work permits
- 12) Stated Income Loans/Bank Statement Loans
- 13) Bridge Loans to Help Purchase Real Estate
- 14) Hard Money Loans/Private Financing

These are the people I am looking to help:

- 1) Buyers

- a. First-time home buyers with and without down payment
- b. Experienced home owners looking to purchase real estate
- c. Those looking to purchase investment property
- 2) Property Owners
  - a. Those looking to purchase additional property
  - b. Those looking to refinance existing mortgages for rate or to access equity
  - c. Those whose current mortgage is an adjustable rate mortgage or has PMI
- 3) Foreign Nationals and Temporary Visa Holders Looking to Purchase
- 4) Veterans Looking to Purchase Using Their VA Benefit
- 5) People with Credit Issues
- 6) Retirees
- 7) Self Employed Individuals

If you or anyone you know need these services, please contact me for a free consultation.

*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,*

**M**any of you who have worked with me know that I work under two basic tenets:  
1) Mortgage lending makes zero common

sense. It is a series of arbitrary rules and guidelines that risk managers publish and that the banks' underwriters must then meet in order to release the funds of the loan.  
2) The banks' underwriters' job is to kill the loan. Banks are not in the business of making loans, they are in the business of killing loans.

My job is to know the investors' guidelines as well as the underwriters to make sure the loan funds. Working through *C2 Financial* gives me access to superior rates and all products available in the wholesale mortgage lending channel. *C2 Financial* is a full-service mortgage broker with over 600 agents who each run their own mortgage practice autonomously. We are the largest mortgage broker in California and in the U.S. We have relationships with over 100 lenders who lend through the broker channel and can easily be approved with any lender who lends through the broker channel. I

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