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weakened him enough
for the cancer to
return and eventually
take him down.

Ron is an inspiration
to me and was bigger
than life. He helped
me to achieve at a high
level in my industry,
and is an example of
what can be achieved
with high goals and
hard work.

He was the motivating
factor in C2 becoming the largest mortgage broker in the
country and providing best in class service in our industry
with integrity and honesty being one of the cornerstones
of our business.

I will miss him dearly and not just for the business he



Six Siblings Switzerland



Mom and Uncle

helped me create, but
for his companionship
and the times we spent
together outside of
work.

Best wishes to you all for
a safe end to 2021 and
better times to come in
2022.

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

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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).



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Vic’s Mortgage Report

“Home of REAL Mortgage Advice”

Family Fun in Switzerland

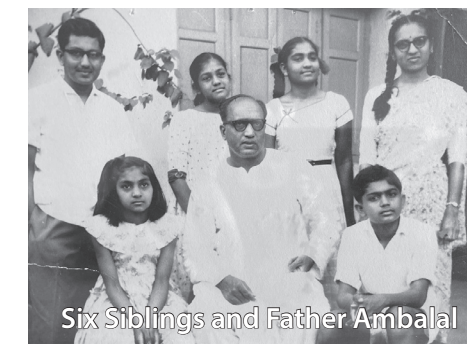
Hi Friends,

I have recently returned from two
weeks in Switzerland visiting my
83-year-old mother who moved
there in 2018 to live with two of her
younger sisters at a nursing home the
sisters operate in a small village near
the German border. All five of my
mom’s siblings took the opportunity
to gather, for maybe the last time, and
joined us in Switzerland. I brought my
81-year-old uncle with me, who has
advanced Parkinson’s disease, so they
could all be together.

My sister met us there, as well as my
daughter, who had recently moved



Swiss Village



Six Siblings and Father Ambalal

Financial Corporation who passed
away recently. He had been recover-
ing from cancer when Covid hit
him early in 2020. He was a miracle
survivor who made it through two
months on a ventilator and was so
excited to be alive. Apparently Covid

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to Berlin, Germany for her master’s
program. It was a lovely gathering
and bittersweet since my uncle will
likely not be able to make the trip
again. Here are some pictures from
the event.

I would like to take a moment to
honor the memory of **Ron Temko**,
one of the principal owners of C2

Contents...

- **From the Inside...**
“Will paying off my loans negatively
affect my credit score?”
- How To Save Money on Home
Renovation Costs!
- How to Negotiate a Home’s Best Price!

**...And More Stuff Every
Homeowner Should Know**