



**“I DON’T JUST SELL RATES,
I PROVIDE SOLUTIONS.”**

**Locally owned and operated on
the Central Coast**

**Direct Lender and final
decision-maker on your loan,
with in-house processing,
underwriting, docs, and funding**

**As a correspondent lender,
we shop the many available
investors for the best possible
rate and price**

**We believe in building
relationships and taking care of
people, with the best customer
service available**

**Throughout the State of
California**

WE PROVIDE:

- Loans for 1-4 unit homes, purchase and refinance, 1st and 2nd trust deed loans
- Govt. loans and down payment assistance programs, VA, USDA, and FHA loans, for first-time home buyers
- Conventional financing
- Jumbo and Super jumbo loans
- The ability to control the process from pre-approval to funding, ensuring a punctual contingency removal, and close of escrow
- Easy Qualifier loans for self-employed and investor clients
- Renovation and Reverse Mortgage (HECM) Loans
- Construction and Lot purchase financing
- Unique property types
- Commercial and Ag loans
- Local appraisal panel
- Bridge loan financing and Private money available



DARRYL STOLZ

Senior Loan Officer

NMLS# 247836

DRE# 01270512

Pacific Trust Mortgage NMLS #281821

Licensed by the Dept. of Business Oversight under
the CA Residential Mortgage Lending Act



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