

# OUR MISSION

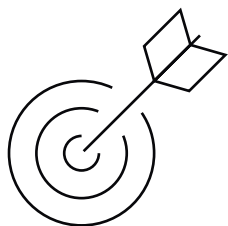
To show Real Estate Brokers how easily mortgage lending can become part of their business.

## Company Mission

We want to connect with like-minded real estate brokers with a vision for growth and an entrepreneurial spirit. We are looking to form win-win business relationships.

## Why Partner with Us

Loan City Mortgage has served its clients with the highest level of service and commitment, becoming one of the most trusted names in the mortgage space. We are looking to align ourselves with visionary Real Estate Brokers who want to streamline and enhance the client experience by including mortgage finance in their product offerings.



### VISION

01

Our model and infrastructure allow you to incorporate mortgages into your brokerage by using our resources, products and experience.

### COMMITMENT

02

We are committed to your success in the mortgage space. Your success leads to our success. Let's work together!

### VALUE

03

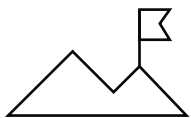
Allow us to illustrate how a small initial time investment can open up a new income stream while you continue to concentrate on selling real estate.

*"The entrepreneur always searches for change, responds to it, and exploits it as an opportunity."*



Manuel Tobias  
Loan City Mortgage  
JoinLoanCity.com  
916-949-9637





# What's Involved

By leveraging our available resources and dedicated support, we'll show you how easily you can integrate mortgage finance to your brokerage.

## MLO

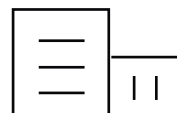
By obtaining an MLO Endorsement for your Broker License, you can expand your services to include mortgage offerings for your clients. You can seamlessly integrate this MLO endorsement into our existing Mortgage Brokerage operations, all without altering the current status of your Broker License. Your real estate business remains unaffected by this addition

## TIME

As with anything worthwhile, there is a process involved to obtaining an MLO endorsement. 20 hours of pre-license courses and approximately 20 hours for the application process and study time.

## Learning

Mortgage finance can be complex. This is why you'll team up with one of the partners of Loan City Mortgage who will guide and spearhead the mortgage process. We are equally invested in your success.



# Broker Advantage

At Loan City Mortgage, you'll be able to offer better rates than those found at the retail lenders with whom you are currently working. Lower rates increase the clients purchasing power while putting a smile on their face. There's a reason mortgage brokers exist. We can offer a pricing advantage while having access to a wide array of lenders and underwriting standards.

## WHY US

- 130 5-Star Yelp Reviews ●
- 5-Star Rated on Google ●
- In Business Since 2012 ●

*"Opportunity is everywhere.  
The key is to develop the  
vision to see it."*



Andrew Martinez  
Loan City Mortgage  
JoinLoanCity.com  
916-302-7655 Cell

## Brokers Frequently Asked Questions

Q: Do I need to move my license or become an associate broker to Loan City Mortgage?

A: No, we feel this is what makes this a win-win partnership. Your license will only appear under your Brokerage only when looking up your licensing information on DRE website.

Q: I'm an employee of Loan City Mortgage?

A: NO, since you have a Brokers License, you'll be treated as an independent contractor and given a 1099.

Q: What is a mortgage loan originator endorsement?

A: To be clear, It's not an additional license. It is simply an endorsement added to your current Broker License that allows you to conduct mortgage activities. This endorsement is what will be held with Loan City Mortgage, not your actual Broker License.

Q: Originating Loans will take time away from selling Real Estate

A: We have the infrastructure in place to assist you in the loan process. We have a tiered system that is based on the time you wish to spend on the process, which varies from very limited time, to complete involvement. We will pair you with one of the Partners at Loan City Mortgage to assist you along the way.

Q: How am I paid on close loan transactions?

A: Our commission structure is tier based, based on the level of involvement and support needed on the loan file. You will receive a 1099 at the end of the year

Q: What is the process in obtaining an MLO endorsement.

A: There is a 20 hour pre-licensing course, MLO application and a test. Click link for complete process <https://mortgage.nationwidelicencingsystem.org/slr/PublishedStateDocuments/CA-DRE-Real-Estate-Broker-New-App-Checklist.pdf>

Q: I have never heard of Loan City Mortgage

A: We understand we were not known to everyone. Most Mortgage Brokerages aren't. We have stayed small for a reason and operate mostly from referral. Loan City currently has 28 loan officers, 8 of which are license brokers operating their own independent real estate company.

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