



### **Commitment to Affordable Lending - 2019**

At Mountain West Financial, Inc. (MWF) we are known for the many Down Payment Assistance and Affordable Housing Programs we offer and are considered experts in this area. Participating in affordable housing programs for low-to moderate first-time homebuyers has been a passion for us over the years.

#### **Experience**

With 29 years of experience, we are a community-oriented lender concerned with helping meet the needs of low-to-moderate first-time homebuyer borrowers through as many programs as possible to make homeownership available to all. We actively support these programs by providing ongoing training so we can help more buyers fulfill their dream of homeownership. We currently have approved over 136 active affordable housing programs in the areas we serve and 1 in 4 of our purchase transactions has at least one component of affordable housing.

#### **#1 Lender for California Housing Finance Agency (CalHFA) in 2018**

MWF is honored to be recognized as the #1 lender in helping homebuyers through CalHFA's programs in 2018. It has always been our mission to participate and offer home loan programs that are designed to meet the needs of our community. Because of the wonderful down payment assistance programs offered by CalHFA, Mountain West Financial was able to help almost 700 families achieve the dream of homeownership in 2018. Additionally, we were the # 1 lender for offering the CalHFA programs to the broker community in both 2017 and 2018.

#### **Down Payment Resource (DPR) Partnership**

MWF has partnered with Down Payment Resource (DPR), the nation's only web-based aggregator of homebuyer programs. Accessible through the MWF corporate website, branches, and local Realtor partners, Down Payment Resource helps bridge the down payment gap for homebuyers and connects them with resources they may not have otherwise known existed. Using the web-based tool, homebuyers can search by city or address for assistance programs. Homebuyers can quickly access a list of available programs for which they may qualify, and where MWF is a participating lender. MWF is currently a "Featured Lender" on the DPR website in the areas we serve.

#### **PATH/CalPATH Program**

MWF also has a proprietary program, which serves teachers, firefighters, police officers and other public City, County and State employees throughout states where MWF has a retail presence. The program is called CalPATH (in California) and PATH (in other states) and offers some advantages over our standard products. Borrowers using this program can take advantage of a free float down, reduced underwriting and processing fees, and receive a lower interest rate.

#### **Housing Agency Participation and Outreach Efforts**

MWF Loan Officers actively conduct outreach activities to low-income and minority first-time homebuyers in their communities. Efforts include promotion of the DPR search portal, home buyer education and counseling, and loan pre-approvals for clients who call local housing agencies, to name a few.

#### **Mortgage Credit Certificates**

We believe a Mortgage Credit Certificate (MCC) is one of the greatest secrets for first time homebuyers. Because a MCC can save a homeowner some serious money over the life of their mortgage loan, we actively promote and support participating in MCC programs to ensure our first-time homebuyers can take advantage of this special federal income tax credit.



# MOUNTAIN WEST FINANCIAL

Making Homeownership A Reality Since 1990

**Below are Agencies whose programs are currently offered here at MWF\*:**

Access  
Alameda County  
AzIDA (Arizona Industrial Development Authority)  
Boulder County  
California Housing Finance Agency (CalHFA)  
Cedars-Sinai Medical Center  
Citizen Potawatomi Nation Housing Authority  
City of Alhambra  
City of Aurora  
City of Boulder  
City of Citrus Heights  
City of Claremont  
City of Clearlake  
City of Compton  
City of Concord  
City of Dublin  
City of Elk Grove  
City of Emeryville  
City of Eugene  
City of Fairfield  
City of Farmersville  
City of Fresno  
City of Hanford  
City of Hollister  
City of Lindsay  
City of Live Oak  
City of Los Angeles Housing & Community Investment  
Department (HCIDLA)  
City of Oakland  
City of Ontario  
City of Oxnard  
City of Palm Desert  
City of Palmdale  
City of Phoenix  
City of Phoenix Industrial Development Authority (IDA)  
City of Pomona  
City of Redding  
City of Riverbank  
City of Rosemead  
City of San Bruno  
City of San Marcos  
City of Vacaville  
City of Walnut Creek  
City of Watsonville  
City of West Sacramento  
City of Whittier  
Colorado Housing and Finance Authority (CHFA)  
Colorado Housing Assistance Corp (CHAC)  
Community Action Partnership (CAP) of Riverside County  
Community Housing Council (CHC) of Fresno County

Community Housing Development Corporation of North  
Richmond (CHDCNR)  
Community Services of Nevada (CSNV)  
Contra Costa County  
County of Lake  
County of San Diego  
County of Santa Cruz  
Del Norte Neighborhood Development Corp (NDC)  
El Dorado County  
El Paso County Housing Authority  
Empower Homebuyers SCC  
Farmers and Merchants Bank of Central California  
Golden State Finance Authority (GSFA)  
High Desert Association of Realtors  
Housing Trust Silicon Valley (HTSV)  
HUD - Good Neighbor Next Door  
Industrial Development Authority of the City of Tucson  
Industrial Development Authority of the County of Pima  
Los Angeles County Development Authority (LACDA)  
Luther Savings Bank  
Mammoth Community Water District  
Montebello Housing Development Corporation (MHDC)  
Monterey County  
Neighborhood Housing Services of the Inland Empire  
(NHSIE)  
NeighborWorks Sacramento  
Nevada Housing Division (NHD)  
Nevada Partners Culinary and Bartenders  
Oaktown Roots  
PenFed Foundation  
Phoenix and Maricopa County IDAs  
Placer County  
Riverside County Economic Development Agency (EDA)  
Sacramento Housing and Redevelopment Agency (SHRA)  
San Diego Housing Commission (SDHC)  
San Joaquin County  
San Pablo Economic Development Corporation (EDC)  
Santa Clara County  
Sonoma County  
South Phoenix Village  
The Inland Gateway Association of Realtors (TIGAR)  
Veterans  
The Permanente Medical Group  
The Scripps Institute Housing Loan  
Town of Apple Valley  
Town of Paradise  
Union City  
USC  
Washington State Housing Finance Commission (WSHFC)

**\*Not all programs available for TPO.**