



MOUNTAIN WEST FINANCIAL
Making Homeownership A Reality Since 1990

PRESS RELEASE

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**Mountain West Financial Announces
CalPATH and PATH Home Loan Program Enhancements**
Reduced Fee Program for Teachers and Public Employees

Mountain West Financial announced today that they have added new enhancements to their exclusive CalPATH and PATH Home Loan Programs; these programs are provided by Mountain West Financial for teachers and public employees. “Being able to not only offer, but expand a rewarding program like CalPATH/PATH, reinforces that not all Lenders are created equal. While some try to stay away from the Affordable Housing Programs, we continue to expand our product offerings, in all markets, allowing us to pair each of our clients with a program that fits their unique needs and goals,” said John F. Cady, SVP of Production. This program benefits those that serve the local communities by offering competitive rates paired with reduced fees for loan processing and underwriting, a free float down of the interest rate (taken within 30 days or by approval date and prior to loan documents being drawn), and the ability to be combined with downpayment assistance programs.

The new enhancements include:

1. **FHA Streamline Refinance** is now available.
2. **20 and 25 Year Terms** are now available for standard conventional products.
3. **Arizona and Oregon** public employees and teachers may now take advantage of the PATH Program



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-Arizona: Members of Arizona State Retirement System (ASRS)

-Oregon: Members of Oregon Public Retirement System (PERS)

“We are truly excited to be able to expand this program to the states of Arizona and Oregon while focusing on giving a little something back to those who give so much to our communities. At Mountain West Financial, we still believe in the American Dream and in helping those in the communities in which we work and live achieve it; whether it’s in the form of downpayment assistance, energy efficient mortgages (EEM), rehabilitation loans (FHA 203(k)), Homes for Heroes, one of our many standard options, or through the newly expanded CalPATH and PATH home loan programs,” said Tonya Todd, SVP Affordable Housing. The CalPATH and PATH programs follow the same MWF standard guidelines for FICO, Debt-to-Income (DTI) Ratios and minimum reserves as the regular FHA and Conventional loan programs. For more information on the CalPATH and PATH Loan Program, please fill out our quick quote form at www.homeowners.mwfinc.com/path/.

Mountain West Financial is headquartered in Redlands, California with 38 branch locations throughout the Western United States providing FHA, VA, Conventional, USDA, and many Down Payment Assistance Programs. For further information call (909) 793-1500, Toll Free 1-888-793-6470, email info@mwfinc.com, or visit www.mwfinc.com. Mountain West Financial, Inc. is licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. NMLS #164497. For full state licensing, [click here](#).

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