



**MOUNTAIN WEST FINANCIAL**  
Making Homeownership A Reality Since 1990

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## **PRESS RELEASE**

### **For Immediate Release: October 2013**

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### **Mountain West Financial Announces New CalPATH Program** *Reduced Fee Program for Teachers and Public Employees*

**REDLANDS, CA** – Mountain West Financial, Inc., a family-owned business celebrating its 23<sup>rd</sup> anniversary and recognized as a leader in California in the mortgage industry despite the economic down turn. The ever-growing company has the distinct advantage of being a direct lender – all processing, underwriting, and closings are handled locally. Its reputation for integrity, service and staying on top of mortgage-lending news has made an impression on both homebuyers and industry professionals. Mountain West Financial announced today that it will be introducing **CalPATH**, a new home loan program designed to benefit those that serve our local communities.

CalPATH will offer reduced fees for Public Employees to pair with either an FHA or Conventional loan. This program is open to all employees of a public agency or a member of the following: California Public Employees' Retirement System (CalPERS), California State Teachers Retirement System (CalSTRS), Legislators' Retirement System (LRS) or Judges' Retirement System (JRS).

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[www.mwfinc.com](http://www.mwfinc.com)

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“We are truly excited to be able to give just a little something back to those who give so much to our communities. At Mountain West, we still believe in the American Dream and 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 203k), Homes for Heroes, one of our many standard options, or through our newly founded CalPATH home loan program” said Tonya Todd, SVP Affordable Housing, Mountain West Financial. The CalPATH program follows MWF standard guidelines for FICO, Debt to Income (DTI) Ratio and minimum reserves as the regular FHA and Conventional loan programs, allowing for no additional qualifying to pair with the benefits. This program is open to all qualifying eligible borrowers throughout the state of California. The benefits provided through CalPATH are reduced fees for loan processing and underwriting, Free Float Down of the interest rate (taken within 30 days or by the approval date) and being able to be combined with downpayment assistance programs.

“With over 20 years of experience in making homeownership a reality for families, Mountain West Financial focuses on being a community-oriented lender concerned only with helping to meet the needs of our valued clients through as many programs as possible,” says Gary Martell Jr, President, Mountain West Financial. “We believe in giving back to those who give so much to our communities by delivering additional benefits through our CalPATH program to support both short, and long term financial goals. We will continue developing and growing to increase our offerings of the best market-lending mortgage solutions and options; we know how invaluable these can be in today’s rapidly changing economy”, continues Martell.

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Mountain West Financial is headquartered in Redlands, California with 34 Branch Locations throughout California 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](mailto:info@mwfinc.com), or visit [www.mwfinc.com](http://www.mwfinc.com). Mountain West Financial, Inc. is licensed by the Department of Business Oversight by the California Residential Mortgage Lending Act. NMLS #164497.

## **Mountain West Financial, Inc. Branch Locations**

- MWF Corporate – Redlands, CA
- Regional Operations Center – Anaheim Hills, CA
- Regional Operations Center – Sacramento, CA
- Regional Operations Center – San Diego, CA
- California Homebuyers Center – Wildomar, CA
- Esteem Mortgage – Rancho Cucamonga, CA
- Financial 2000 – Redlands, CA
- Key Source Mortgage – Redlands, CA
- MWF Anaheim – Anaheim, CA
- MWF Antelope Valley – Lancaster, CA
- MWF Blue Jay – Blue Jay, CA
- MWF Cathedral City – Cathedral City, CA
- MWF Chino – Chino, CA
- MWF Corona – Corona, CA
- MWF Elk Grove – Elk Grove, CA
- MWF Fallbrook – Fallbrook, CA
- MWF Highland – Highland, CA
- MWF Huntington Beach – Huntington Beach, CA
- MWF Murrieta South – Murrieta, CA
- MWF Newport Beach – Newport Beach, CA
- MWF Rancho – Rancho Cucamonga, CA
- MWF Rancho North – Rancho Cucamonga, CA
- MWF Redlands – Redlands, CA

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- MWF Sacramento – Sacramento, CA
- MWF Valencia – Valencia, CA
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- Regal Mortgage of the High Desert – Victorville, CA
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- Seabright Mortgage – Watsonville, CA
- Westin Mortgage – Riverside, CA

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