

# OUR WAY OF SAYING THANKS TO OUR CIVIL SERVANTS AND PUBLIC EMPLOYEES



## Benefits:

- Reduced Processing and Underwriting Fees
- FHA or Conventional Loan Options Available
- Can be Used with Other Downpayment Assistance Programs
- Available for High Balance Loans
- 15 or 30 Year Terms Available
- **No Additional Qualifying** - Follows MWP's FHA and Conventional Standard Guidelines
- **ONE FREE FLOAT DOWN** - During the First 30 Days After the Rate is Locked (or before the dosing disclosure is issued, whichever is sooner) if Rates Become Lower You Can "Float Down" to the New Lower Rate

**Reduced Processing & Underwriting Fees!  
Purchase\* & Refinance\*\* Options**

# CALL TODAY

\*Primary residence only

\*\* Primary residence, Rate-and-Term refinances only, No Cash-Out refinances

## Eligibility

- California Public Employees' Retirement System (CalPERS)
- California State Teachers Retirement System (CalSTRS)
- Legislators' Retirement System (LRS)
- Judges' Retirement System (JRS)
- Public Employees of a Local, County, or State Municipality

**SAVE ON YOUR HOME LOAN NOW**

# CalPATH

AN EXCLUSIVE HOME LOAN PROGRAM BY

 MOUNTAIN WEST FINANCIAL



## Darryl Henry

*Mortgage Loan Originator*

NMLS# 1336381

Office 909-255-8717  
Cell 951-675-0292  
Fax 909-557-2501

darryl.henry@mwfinc.com  
www.LoansWithDarryl.com

**Mountain West Financial, Inc**  
24663 Monroe Avenue Suite 102  
Murrieta CA 92562



## Terrill Riley

*Broker*

CalBRE # 01320847

Direct 951-233-9631  
Fax 951-807-3099

terrill@California5StarRealty.com  
www.California5StarRealty.com

**California 5 Star Realty**  
7133 Magnolia Avenue  
Riverside CA 92504



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