



FC | First Capital
A Mortgage Company

Putting Clients First for More than 25 Years





Go ahead, talk about us.

Some mortgage institutions may get nervous when they realize they're being talked about — but not the team at First Capital. Our outstanding group of lending experts has helped us grow into one of Southern California's leading mortgage companies by earning repeat referrals from satisfied clients.

We pride ourselves on the longstanding relationships we've developed with realtors, lenders, CPAs, and business managers. They know they can turn to First Capital for some of the most experienced mortgage professionals in the industry, professionals who bring great care, integrity, and service to each and every transaction.

We've made a name for ourselves in the greater Southern California community by being the most accountable mortgage firm in the business, committed to the highest standards in residential lending services.

We put our clients and business partners first, and we'd like to do the same for you.

Jay Robertson

President



The First Capital Advantage

Client Focused

Purchasing a home can be confusing and challenging for some — but it doesn't have to be that way. At First Capital, we know how to successfully navigate the loan process. From the realtor listing the property to the buyer seeking the best loan, we are committed to providing exceptional client service through personal attention, constant communication, and a thoroughness that allows us to identify, and avoid, pitfalls that could prevent a successful closing. We are professionals focused on helping you achieve your financing goals.

Experienced Team


Our highly experienced team can structure loans that best meet our clients' needs and financial profile. Many of our consultants have been with First Capital for more than a decade. An even greater number of our professionals have more than 20 years of experience in the industry. Our loan experts are known by name — and reputation — in their community for their knowledge, professionalism, and personal service. They are instrumental in helping our clients successfully close their transactions.

Preferred Partners

First Capital is as selective of our partners as we are about our own team members. We are proud to have built, and sustained, longstanding relationships with many of the premier realtors, business managers, attorneys, and CPAs in Southern California and have negotiated preferred relationships with local and national banks. These strategic partnerships allow us to provide the best selection of products and services to meet our buyers' needs.

Successful Closings

We appreciate the urgency of meeting key contract contingency dates and closing a transaction on time. Our focus and commitment to client service, combined with our exceptional team of experienced loan consultants and strategic partners, allow us to anticipate any challenges in the loan process before they become issues. Our commitment to excellence results in successful closings and a very high customer satisfaction rate.



It's About You, Not Us

Purchasing real estate is one of the most important investments in your financial future. So whether you're a first time buyer, a move-up buyer, or seasoned investor, our mortgage experts will treat you with the utmost care, respect, and patience you deserve. From the moment you submit your application to the day you close escrow, we

keep you informed and prepared. At First Capital, you enjoy the personalized service of a private mortgage banker armed with a broad array of financial products. In the end, it's not about us — it's about helping you successfully reach your financing goals.



Portfolio of Services

Backed by PHH Mortgage, ranked in the top five originators of retail residential mortgages in the United States, First Capital has both the strength and stability you need in a mortgage firm. Among First Capital's many advantages is our ability to fund loans as a direct lender and as a broker, giving you access to a wide array of mortgage products and services to meet your needs.

Financial offerings include:

Conforming Loans

These traditional loans backed by Fannie Mae and Freddie Mac offer competitive interest rates.

Jumbo/Super Jumbo

30- and 15-year fixed rate mortgages as well as interest only and adjustable rate mortgages with loan amounts up to \$10 million.

Investment Properties (1- 4 family)

Products available for the new or seasoned investor, purchase or refinance.

First Time Homebuyer

Let our experienced team help guide you through the home buying process, customizing products that meet your needs and explained in easy-to-understand terms.

Second/Vacation Home

We have a broad array of loan products to help you purchase or refinance your second home property.

Refinance

Our staff of mortgage experts can also evaluate your mortgage needs and outline a refinancing plan to save you money, accelerate principal reduction, or access your home's equity.

FHA Mortgage

FHA mortgages backed by the Department of Housing and Urban Development requiring minimum down payments.

VA Mortgage

VA mortgages, backed by the Veterans Administration, for qualified active military, veterans and their surviving spouses.



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