

*“Absolute Mortgage is a dream-maker. We had given up on owning the house of our dreams until Absolute Mortgage stepped in and made what seemed impossible very real and possible. Absolute’s experience, extensive network and strong negotiation skills made them an incredible resource from the beginning negotiations to the day we signed our home loan documents. Absolute took a very complex and highly emotionally charged transaction and broke it down into simple steps and set clear and realistic expectations for us along the way. Further they were able to execute during a period of tremendous market uncertainty. Aside from Absolute’s amazing network and knowledge we were touched by the amount of effort and care they put forth throughout the whole process. Some say one of the key’s to success in partnering. The team at Absolute Mortgage exemplifies success through partnership. We recommend Absolute to anyone who is looking to make what may seem impossible possible.”*

— K and B Davis  
Portola Valley

*“We were first time buyers. Especially for us, the process is confusing and intimidating. They were not only helpful but protective of us during every stage of the process, which we really appreciated. We highly recommend Absolute Mortgage to everyone looking for the best mortgage service anywhere.”*

## Absolute reliability. Absolute results.



That’s what you can expect when you work with the area’s largest independent home mortgage lender. Absolute Mortgage Banking’s (AMB) principals have over 80 years of combined real estate experience and a consistent track record of success. We have been the trusted Bay Area mortgage banking choice for top real estate agents, appraisers, developers, construction companies, homeowners and would-be homeowners for over a decade.

As the oldest mortgage bank in the area, our personal knowledge of houses, values, neighborhoods, appraisers and lenders informs our every decision. In fact, we’re so much a part of the community that our loans have financed or refinanced approximately one out of every six homes in the Palo Alto area. Best of all, our extensive knowledge of the lending process means that the loan we promise to you is the loan you’ll get — at the time agreed on, with no added costs, rate changes, or last minute complications. That’s Absolute.

### The People

The home loan team at Absolute Mortgage Banking is composed of experts in virtually every related field, including real estate brokerage, appraisal, title search, escrow and underwriting. This knowledge of homes and of the home lending process allows us to ask the right questions and — based on your answers — offer solutions that truly meet your current situation, as well as your future plans. And, because most of our team has been at this since 1992, we’ve developed the contacts, insights and experience it takes to deliver on every promise, every time.

Beyond being the area’s most experienced mortgage banking team, our partners and employees are also your neighbors. In fact, we’re so much a part of the community that 50% of our loans are repeat business. Our client base has been built almost exclusively from referral business; this is a testament to the high quality of service and care we provide. We are committed to providing our clients with proactive communication, maintaining attention to detail and a keeping a sharp focus on customer satisfaction.

### The Products

With so many loan products on the market to choose from, it can be hard for a borrower to know them all — or to know which best suits his or her unique circumstances. That’s where AMB can help.

We represent virtually every major financial institution and nearly every home loan product in the country. We understand the pros and cons of each term

*“I have used Absolute Mortgage for years to finance a multitude of properties and they are truly amazing to work with. They are easy to work with, have extensive knowledge and always deliver. Even on those extremely challenging transactions, they handle the process with grace and efficiency. There really is no one better in their field, and I am proud to recommend them to anyone needing mortgage financing.”*

— William Garlock  
Menlo Park

and condition. And we’re happy to educate you on how seemingly small differences between loans can make a big difference in your finances.

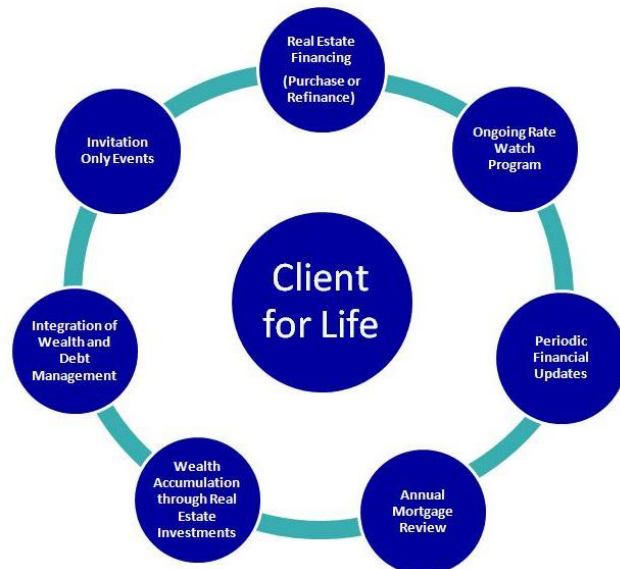
Because of this in-depth knowledge, we’re able to present you with products, financing structures and options of which you may be unaware. We offer a full suite of mortgage products and services to serve a variety of real estate financing requirements, from first time homebuyer needs to large development projects. And, because we’re locally owned and managed, we can approve your loan right on the spot — no matter how large, or how small.

### The Promise

Our financing methodology includes complete customer care from beginning to end. We’re committed to providing you with the best possible lending solution for your unique financial needs. No job is too small and no loan is too big. From the first meeting to the final signing of key documents, our goal is to identify and resolve problems that may prevent you from getting the best rates, to ensure that you understand the differences, the advantages, and the trade-offs of every loan we recommend and to deliver a seamless transaction.

Trust. Creativity. Quality. These principles guide us in establishing long-term relationships with our clients while creating strong, professional partnerships within the industry.

### Life Cycle of Our Client Services



555 College Avenue  
Palo Alto, CA 94306  
p 650.493.3600 f 650.493.9700  
www.absolutemortgage.com

We appreciate your consideration for your real estate financing needs and we look forward to the opportunity to serve you.