



MOUNTAIN WEST FINANCIAL
Making Homeownership A Reality Since 1990

PRESS RELEASE

For Immediate Release

Contact: Valerie Mattson
1209 Nevada Street – Suite 200
Redlands, CA 92374
(909) 793-1500 Ext. 284
Toll Free 1-888-793-6470
valerie.mattson@mwfinc.com

Mountain West Financial Celebrates 22nd Anniversary and Announces California State Approval for their In-House Appraisal (AMC) Division
Successful California-Based West Coast Mortgage Lender Since 1990 Launches New Appraisal Management Company - Mortgage Works, LLC

REDLANDS, CA – Mountain West Financial, Inc., a family-owned business headquartered in southern California, has been recognized as a leader in the mortgage industry since 1990. The company’s successful reputation is a result of their core principles of integrity, developing strong client relationships, unsurpassed service, and sound lending advice. Mountain West Financial announced today that the state approved their newest division, Mortgage Works, LLC, an in-house Appraisal Management Company (AMC) for their clients.

“We’re excited to include Mortgage Works, LLC as a part of our commitment to outstanding customer service,” said Valerie Mattson, Valuation Administrator, Mountain West Financial. “Becoming an AMC means our clients will have the advantage of our in-house panel of Certified Appraisers to process their reports quicker while adhering to current compliance requirements of the Appraiser Independence Requirement (AIR). All Mortgage Works Appraisers have at least 5 years experience, and are approved for geographic regions where

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they have local expertise. They also help problem solve issues that typically arise in non-conforming neighborhoods and rural areas, and that's important to our clients." Enhancing integrity of the home appraisal process in the mortgage finance industry, Fannie Mae and Freddie Mac in agreement with the FHFA adopted certain polices relating to home loan appraisals. The Home Valuation Code of Conduct (HVCC) became effective for single-family mortgage loans on or after May 1, 2009. Subsequently, the HVCC was replaced by the Appraiser Independence Requirements (AIR) in October 2010. "Mountain West Financial wanted to keep up with our growing production, so becoming an AMC will allow us to expand our horizons in this ever-changing industry," Mattson continues. "Mortgage Works, LLC allows for tracked direct communication with our clients throughout the appraisal process and this is significant to keep workflow moving." For over two decades, Mountain West Financial continues to make homeownership a reality for families despite the often gloomy economic news. It has the distinct advantage of being a direct lender – all processing, underwriting, and closings are handled locally, and now added is Mortgage Works, LLC for appraisal processing.

Mountain West Financial is headquartered in Redlands, California with 28 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, or visit www.mwfinc.com. Mountain West Financial, Inc. is licensed by the Department of Corporations by the California Residential Mortgage Lending Act. NMLS #164497.

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Mountain West Financial, Inc. Branch Locations (MWF)

- MWF Headquarters – Redlands, CA
- Regional Operations Centers: Elk Grove, CA/Anaheim Hills, CA
- American Freedom Mortgage – Chino Hills, CA
- MWF Financial – Redlands, CA
- High Country Mortgage – Hesperia, CA
- Key Source Mortgage – Redlands, CA
- Westin Mortgage – Riverside, CA
- Regal Mortgage – Victorville, CA
- Seabright Mortgage – Santa Cruz, CA
- Seabright Mortgage – Watsonville, CA
- Mortgage Tree Financial – Riverside, CA
- MWF Antelope Valley – Lancaster, CA
- MWF Blue Jay – Blue Jay, CA
- MWF Cathedral City – Cathedral City, CA
- MWF Chino – Chino, CA
- MWF Clearlake Oaks – Clearlake Oaks, CA
- MWF Huntington Beach – Huntington Beach, CA
- MWF Rancho Cucamonga – Rancho Cucamonga, CA
- MWF Rancho Cucamonga (North) – Rancho Cucamonga, CA
- MWF Redlands – Redlands, CA
- MWF Rio Linda – Rio Linda, CA
- MWF Riverside – Riverside, CA
- MWF Rosemead – Rosemead, CA
- MWF Sacramento – Sacramento, CA
- MWF Temecula – Temecula, CA
- MWF West Covina – West Covina, CA
- MWF Yucaipa – Yucaipa, CA

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