



The New Playing Field

Establishing and Keeping Value-Based Relationships

Recent regulatory changes have had an alarming impact on the mortgage market and have driven many companies and loan officers out of our industry. In fact, according to mortgage research firm Wholesale Access, only two years ago mortgage brokers originated more than two-thirds of new loans. Now their share of the business has dropped to 45%.

The introduction of stringent guidelines and lack of secondary investors has caused all loan programs and products to conform to a more uniform standard. Customers do not value a mortgage transaction that they can get anywhere. This is evidenced by their willingness to shop around for .125% lower rate. *We believe that to compete effectively, true knowledge and financial experience is required for establishing and keeping value-based relationships.*

Opes Advisors is Designed Differently

Opes Advisors' exclusive combination of Integrated Wealth Management and Mortgage Services allows us to fully serve our clients by providing advice in complex financial situations at the point of home purchases, sales or refinancing. Our loan officers, in conjunction with our Wealth Management division, are able to advise clients when they are considering significant financial decisions that could affect their overall financial situation, taxes, future wealth and retirement plans. Our knowledge helps clients buy an appropriate home and at the same time structure their financing in the manner most effective to take care of their other long term financial concerns - retirement, children's education, caring for aging parents and their legacy.

Preparing our clients with this financial knowledge allows them to move forward in confidence, no longer struggling with the insecurity of wondering where they stand. Because it's important, we do this at no additional cost to our clients.

Opes Advisors' powerful combination of Integrated Wealth Management and Mortgage Services is unmatched in the market place.

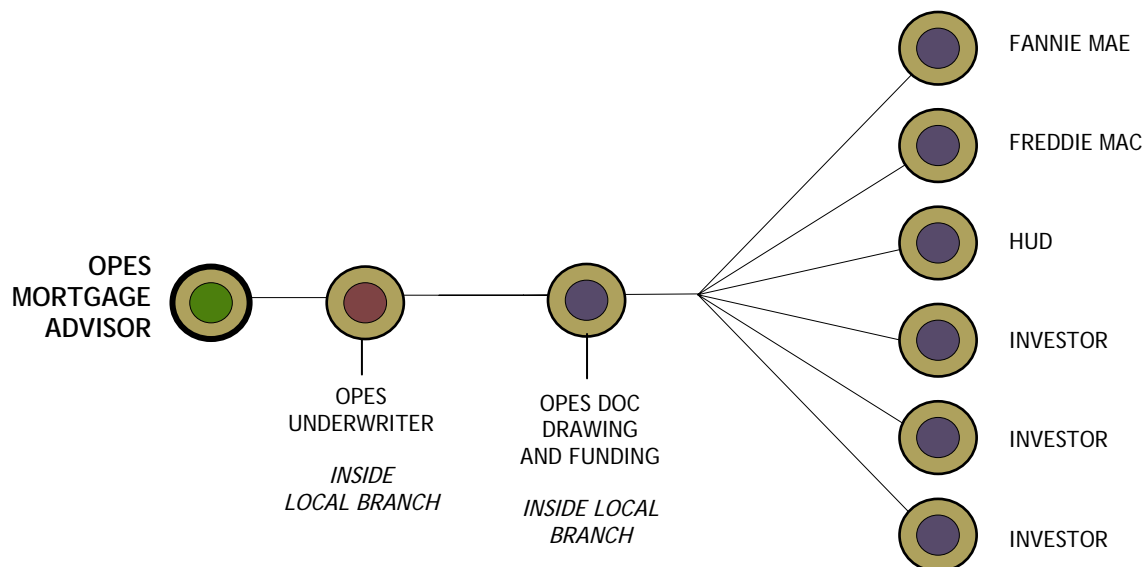
Competitive Products and Highly Reliable Service

Opes Advisors' Mortgage Division is organized as a privately held regional mortgage bank specializing in products and services that serve the San Francisco Bay Area. As a full service residential mortgage banking organization, Opes has the capabilities provided by large banks combined with the flexibility of being independently owned.

Opes offers our clients best in class mortgage loan products and services with complete financial backing. Customers have the best selection of loan products available on the market through an independent firm that is responsive, nimble, flexible and reliable.

As a mortgage bank, we retain tremendous control over the fulfillment of each transaction. All aspects of our mortgage processing is done within our branch structure, allowing us to honor our loan commitments. Underwriting, document drawing and loan funding is done within our local branch.

Pricing, Flexibility, Accountability and Control



Opes Advisors deals directly with HUD, Fannie Mae, Freddie Mac and both private and public investors, giving us some of the most competitive rates and products in the industry. We have FHA lending capabilities and the flexibility of brokering where necessary. Our loan programs are competitive and broad.

Becoming a Net Branch

We currently have opportunities to join Opes as a net branch. As a net branch, you maintain your office space, employees and brand. You continue running your business, while at the same time, benefitting from the reliability and flexibility that comes from partnering with a mortgage bank:

- ⦿ Fast closing from your own underwriters
- ⦿ Appraisal control issues handled
- ⦿ Non-disclosure issues handled
- ⦿ Reduced overhead costs
- ⦿ Lower health insurance costs

Plus, you'll have access to Opes Advisors' Wealth Management division, which will allow you to extend your offer and provide your clients strategies and mortgage options that fit with their specific life



goals, tax brackets, and income streams. Having this information will give your clients the opportunity to meet their financial goals and personal objectives.

A net branch partnership with Opes gives you an unmatched differentiation in the marketplace.

Becoming a Mortgage Advisor

Most loan officers join Opes Advisors as Mortgage Advisors. To fulfill this role, a loan officer must have industry experience that includes:

- ◉ Credit guidelines and underwriting knowledge
- ◉ Sound prequalification practices
- ◉ An excellent reputation with Realtors® (purchase business)

As part of the Opes team, Mortgage Advisors have access to the best selection of loan products at competitive rates. In addition, they are able to provide their clients with an in-depth picture of their financial situations and recommended loan strategies that support life goals, income streams, personal risk profiles, and tax brackets. For referral sources, it means their clients are fully qualified, approved and in the best position possible to acquire the home they desire.

Join Opes and expand the opportunities to offer value to your clients beyond origination. As an Opes employee, you also have the distinct advantage to further your education and earnings by becoming a licensed Financial Advisor while producing your mortgage business. To find out more about this career transition, visit www.opesadvisors.com/thrive to read our whitepaper, “Furthering Your Expertise and Offer.”

Send us your resume, resumes@opesadvisors.com or contact one of our Branch Managers to learn more.

Los Gatos — Cindy Stanford, 408.458.3500

Marin — Jeffrey Smith, 415.464.9500

Palo Alto — Susan McHan (acting Branch Manager), 650.319.1600

San Mateo — Judith Lamarre, 650.931.0600