



CLIENT SERVICES

We Make Real Estate a Land of Opportunity

CS Financial, Inc., is California's leading independent, private mortgage banking firm. As a direct lender, CS Financial has built a reputation on creating custom mortgage solutions, delivering the ultimate in personal service, and offering the best rates on the market. Through our different divisions, we can assist our clients throughout every stage of life. Whether they are buying their first home, looking to buy their second, financing commercial endeavors, or planning for their retirement, our full range of services make real estate a land of opportunity.

Jumbo Loan Specialists

- Purchase Transactions in 21 days
- In-house Underwriting, start to finish
- Alt Doc, Low Doc, and No Doc Programs Available*
- 80% LTV to \$2 Million
- 75% LTV to \$3 Million
- 70% LTV to \$5 Million

Conventional Financing

- Conventional Financing
- Super-jumbo mortgage specialists, with loans up to \$25,000,000
- No-income and No-asset Verification Loan Options*
- Conforming Jumbo Rates & Products
- FHA/VA
- Credit Pre Approvals and Approvals

Reverse Mortgages

- With **Reverse Mortgage Works**, we're helping seniors to monetize the equity in their home through low-cost, tax-free services.



Kathy Fathi

Mortgage Banker - NMLS# 270768

818-735-7979 office / 818-735-7970 fax

kfathi@csfinancial.com

Commercial Lending

- CS Commercial, LLC, provides financing to real estate investors as well as commercial and residential developers throughout Southern California.
 - Apartment Loans
 - SBA
 - Owner-occupied Properties
 - Industrial Real Estate
 - Investment Properties
 - Revolving Lines of Credit

Escrow Services

- **Camden Escrow, Inc.**, delivers a speedy turnaround and innovative solutions to even the most complex escrow transactions, without any surprises.

CS Financial Calabasas | 23586 Calabasas Rd., Suite 203 | Calabasas, CA 91302 | 818-735-7979 | www.csfinancial.com

*These products may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO, reserve, and other requirements apply. Contact your broker for additional program guidelines, restrictions, and eligibility requirements. Rates, points, APR's and programs are subject to change at any time until locked-in. CS Financial, Inc. is a real estate broker licensed by the CA Dept. of Real Estate. Lic. I.D. #01257559. DRE Info. (916) 227-0931