



Branch Partnership Benefits



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NMLS 81395 | WA-NMLS CL-81395 | ID-MBL-6950 | AZ-910890 | UT-7033397-MLCO | NM-03710

Our Core Values



Our company's success is fueled by these four core values.
We hold these to the highest importance in everything we do.

Teamwork

We can always achieve more by working together

Empowerment

We empower others by giving them every opportunity to succeed

Positivity

We consistently maintain a positive attitude in everything we do

Excellence

We strive for excellence by pursuing continual
improvement in every aspect of our business



To The Point.



Mortgage companies are defined and evaluated by different criteria than in the past. Production numbers are still critical but quality rules the day. More and more, mortgage professionals are carefully considering the companies they work for. Quality, financial strength, platform and culture have become the benchmarks by which companies are measured by career-oriented mortgage professionals considering a move.

With over 1,200 employees, Pinnacle Capital Mortgage funded more than \$4.7 billion in volume and originated in excess of 17,000 loans in 2010. Pinnacle has defied the odds, growing more than 500% in employees, volume and units since 2008, one of the most challenging periods in the history of the industry.

Exponential growth in a severely challenged market is one evidence of our strength. We are currently licensed in ten states: OR, WA, ID, UT, NM, AZ, CO, MT, HI, NV, and CA. In addition, Pinnacle Capital is a well capitalized company with the financial strength and capacity to grow our annual production to \$12 billion. The ability to expand in this climate was due primarily to our commitment to quality. We maintain one of the highest scoring quality and performing portfolios in the industry. That performance has created a unique opportunity to continue that growth in the midst of market contraction. The absence of sub-prime or ALT-A loans in our previous product offerings has enhanced that strength, thus eliminating the legacy issues that plague most mortgage companies today.

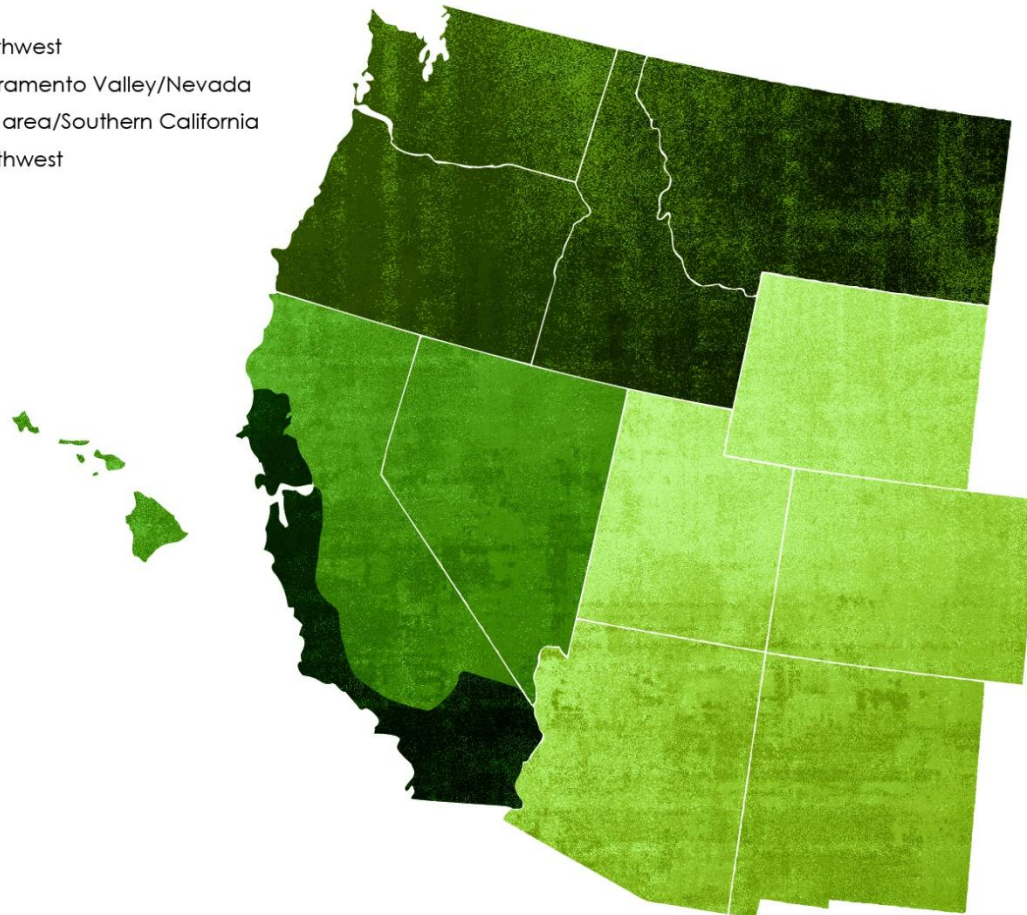
As you evaluate the options of who to lend with, consider the advantages of quality, financial strength, platform and culture. Mortgage companies are not all the same. Our employees are held to the highest standards, living and breathing our four core values every day. Come experience the Pinnacle difference.



Where We Lend



- Northwest
- Sacramento Valley/Nevada
- Bay area/Southern California
- Southwest



Our corporate office is headquartered in Roseville, California, with additional production centers located in Concord and Folsom, California, Portland, Oregon, and Phoenix, Arizona.

We currently lend in Arizona, California, Hawaii, Idaho, Colorado, Nevada, Utah, New Mexico, Montana, Oregon and Washington.



Operational Centers



Corporate Headquarters Roseville, CA

1620 E Roseville Pkwy, Suite 248
Roseville, CA 95661

Phone: 916.865.2000
Fax: 916.865.2098
www.pcmloan.com

Concord, CA

1390 Willow Pass Rd. | Suite 560
Concord, CA 94520

Phone: 925.808.7208
Fax: 925.808.7170
Email: CONinfo@pcmloan.com

Folsom, CA

193 Blue Ravine Road | Suite 240
Folsom, CA 95630

Phone: 916.235.7276
Fax: 916.235.7435
Email: FOLinfo@pcmloan.com

Portland, OR

16520 SW Upper Boones Ferry Rd.
Suite 250 | Portland, OR 97224

Phone: 503.718.9800
Fax: 503.718.9801
Email: NWinfo@pcmloan.com

Phoenix, AZ

7250 N. 16TH St, Suite 310
Phoenix, AZ 85020

Phone: 602.345.2300
Fax: 602.345.2379
Email: SWinfo@pcmloan.com



Management Team



Tom Halbach

Chief Executive Officer (CEO)

Tom was President and a principal of Residential Mortgage Capital Inc. Tom was responsible for all mortgage activities for the retail and wholesale mortgage banking, including production, secondary marketing, operations and warehouse lending.



Robert Boliard

Chief Financial Officer (CFO)

Robert was principal of Boliard, Takasugi & McBride, LLP ("BTM"), an accounting firm specializing in the mortgage banking industry. BTM performed financial counseling and audits, loan servicing, and compliance audits.



Dan Watson

SVP Capital Markets and Asset Management

Dan has over 21 years experience in the mortgage industry developing strategies, operation teams, and workflows to achieve efficiencies, enhance product value, and maximize profitability. His responsibilities at PCM include day to day operations and overall strategies of the Capital Markets Department, which covers loan pricing, hedging, warehousing, secondary marketing, and investor relationships.



Dave Striplin

SVP Loan Production

Dave has over 24 years experience in the mortgage industry primarily to develop nationwide production platforms for prime lending. His previous experience includes National Production Manager for Mortgage Investors Group and prior to that, Dave ran the Western Division production at Loancity and Fleet Mortgage.

His responsibilities at PCM include the day to day operations and overall strategies for loan production in PCM's 3 channels of originations, Retail, Affiliate, and Wholesale production.



Management Team



Brad Allen

Regional Vice President, Southwest Production Center

Brad has over 20 years of experience in the mortgage industry, developing mortgage sales and operations teams. His responsibilities at PCM include overseeing day-to-day sales and operations for the Southwest Region which includes the states of Arizona, Colorado, New Mexico and Utah.



Shelley Thurlow

Regional Vice President, Concord Production Center

Shelley believes PCM brings together the right ingredients for success "PCM is a company where everyone is treated with respect, feels involved and valued, and sees continuous improvement as part of their job. I know with the quality and experience of our team, we can bring assistance to those in need during these tumultuous times."



Patrick R. Palmer

Division President

Patrick Palmer serves as the Northwest Division President, Regional Production Manager for Pinnacle Capital Mortgage. His responsibilities include: overseeing day-to-day operations, sales, and strategic initiatives throughout the Northwest. Patrick also serves in helping to integrate the company's overall retail strategies.

Patrick was the Co-Founder and Chief Executive Officer of Alpine Mortgage, LLC in Lake Oswego. Patrick has been a Mortgage Banker since receiving his bachelor's degree in Business and Economics from Western Oregon University in 1995.



Sharon Bitz

Regional Vice President, Folsom Production Center

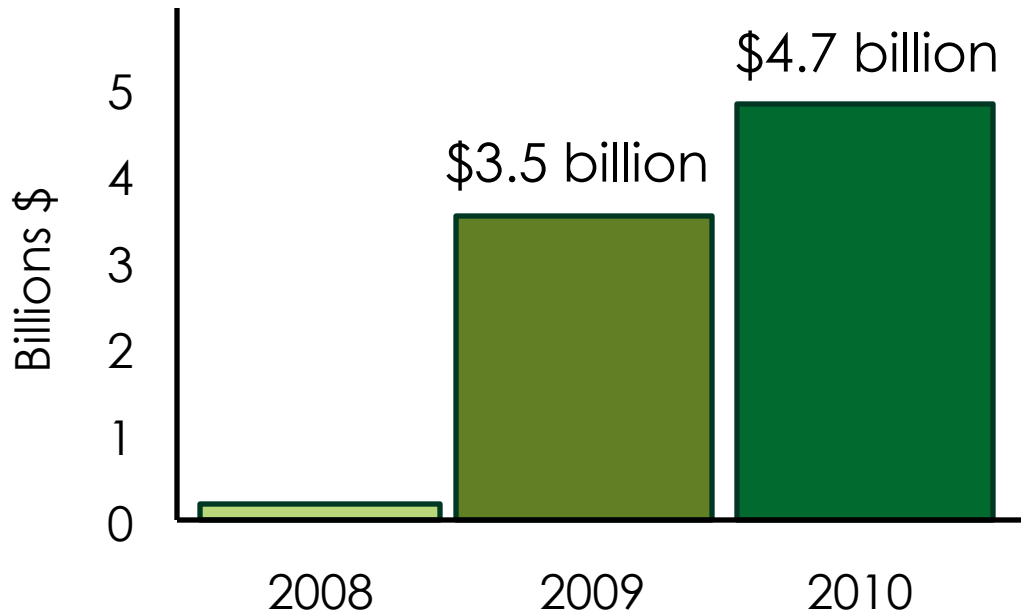
Sharon has 30 years experience in the mortgage industry working primarily to develop and recruit for start-up or small mortgage bankers, and growing them into larger more reputable and sometimes public companies. She was most recently Executive Vice President for Mortgage It, a subsidiary of Deutsche Bank. Sharon grew her western division from one brand new office to 25 offices in 23 states, while growing market share to a top ten wholesale lender in the United States, all within her 6 year tenure with the company.



Our Production Highlights



Our production growth is strong. We have produced over 17,000 loans, and last year alone we funded over \$4.7 billion dollars in volume.



Pricing and Eligibility

Have the ability to get live pricing through our PCM website! Our proprietary PCM product search engine has the latest up-to-the-minute product pricing and eligibility.

This allows you to have the real-time rates available to you at all times.

It also includes information about our current operational turn-times.

The screenshot displays the PCM PLATINUM LOAN SUBMISSION PIPELINE interface. The interface includes a search bar for 'Find: LastName', a 'Sort: Modified' dropdown, and a 'GO' button. Below the search bar are filters for 'All', 'Prequals', and 'Pipeline'. The main table lists loan submissions with columns for Borrower/App, LoanAmt, Code, Lr, St, Loan No, Bkr/Co, StartBy, Start, Credit, Pass, Submit, Status/Conds, Locked, Expires, Canceled, Progress, and Notes. The table is titled 'LOAN SUBMISSION PIPELINE' and includes a 'New App' button and a 'Manual Upload' button. The interface also features a 'Help Guides - Support' link and a 'Pinnacle Capital Mortgage Corp. User: eckler' header.

Borrower/App	LoanAmt	Code	Lr	St	Loan No	Bkr/Co	StartBy	Start	Credit	Pass	Submit	Status/Conds	Locked	Expires	Canceled	Progress	Notes
MOINI, MOHSEN	\$567,500		1st	WA	4601044818	196769 nations@	11/24	-	Pass	-	-	U/W - Received				■■■■■■	
Crockett, Courtney	\$0		1st	-	8071049095	197522 mburguen	02/08	-	-	-	-	App/Prequal				■■■■■■	
HUNTLEY-STROUPE, JOD	\$139,828		1st	WA	1201049085	189392 karangee	02/08	-	Pass	-	-	App/Prequal				■■■■■■	
Ford, Cody D	\$159,225	FHAF30	1st	CO	8021049094	187684 jfy	02/08	02/08	Pass	02/08	-	Registered				■■■■■■	
Schroeder, Arthur	\$417,000	CF30	1st	CA	2201048233	185785 agarrido	01/26	-	Pass	02/08	-	U/W - Received				■■■■■■	
SHARMA, POOJA C.	\$302,000		1st	CA	1101049091	173232 yog55@sb	02/08	02/08	-	-	-	App/Prequal				■■■■■■	
HILL, JAMES R	\$105,750		1st	AZ	1201049033	183928 jccain@hr	02/08	02/08	Pass	-	-	App/Prequal				■■■■■■	
CARNESE, MARK A.	\$259,000		1st	OR	4101049086	180801 rdorer	02/08	-	-	-	-	App/Prequal				■■■■■■	
Shores, John L.	\$91,675	FHAF30	1st	ID	1201049082	193968 websiteu	02/08	02/08	Pass	02/08	-	Registered		03/10/11		■■■■■■	
Snelson, Kathy	\$168,000	CF30	1st	CA	6091049093	185096 kashburn	02/08	-	Pass	02/08	-	Registered				■■■■■■	
Foster, Jan	\$278,035		1st	WA	5351049092	185928 gharbec	02/08	-	-	-	-	Registered				■■■■■■	
Zareie, Rasoul	\$104,925	CF30	1st	CA	1101047306	193652 sreynosa	01/11	01/11	Pass	01/11	-	App/Prequal				■■■■■■	
Rariden, Laura	\$146,680	FHAF30	1st	OR	4601049090	173909 angela@e	02/08	-	Pass	02/08	-	U/W - Approved				■■■■■■	
Richardson, Kenneth	\$152,663		1st	CA	1001049089	176338 rmachado	02/08	-	-	-	-	Registered				■■■■■■	
Curtis, Tandra L	\$607,500		1st	CA	6301049067	198842 mhuiskin	02/08	-	Pass	-	-	Registered				■■■■■■	
FLORES, VICKY LOURDE	\$506,625	FHAF30HB	1st	CA	1101049026	182489 websiteu	02/07	02/08	Pass	02/08	-	App/Prequal				■■■■■■	
Wachsmann, Katherine	\$246,000		1st	CA	6301048770	198842 mhuiskin	02/03	-	Pass	-	-	Registered				■■■■■■	
Abid, Keith	\$274,060	FHAF30	1st	CA	1001049088	187676 rscarbor	02/08	-	Pass	02/08	-	App/Prequal				■■■■■■	
Weeks, Joshua D	\$56,250		1st	AZ	8011049087	185962 diegate	02/08	-	-	-	-	Registered				■■■■■■	
Ashburn, Brian	\$142,723	FHAF30	1st	CA	6091049084	185096 kashburn	02/08	-	-	-	-	App/Prequal				■■■■■■	
Vaughan, Thomas R	\$487,500	CF30HB	1st	CA	1101049061	182604 websiteu	02/08	-	Pass	02/08	-	Locked		03/10/11		■■■■■■	
Gonzales, Allana E	\$85,000		1st	CA	6301049079	198843 jamieg	02/08	-	-	-	-	Registered				■■■■■■	



Benefits of the Affiliate Channel



The Best of Both Worlds!

Maintain your DBA and independence while working with a larger mortgage banker that will take care of your:

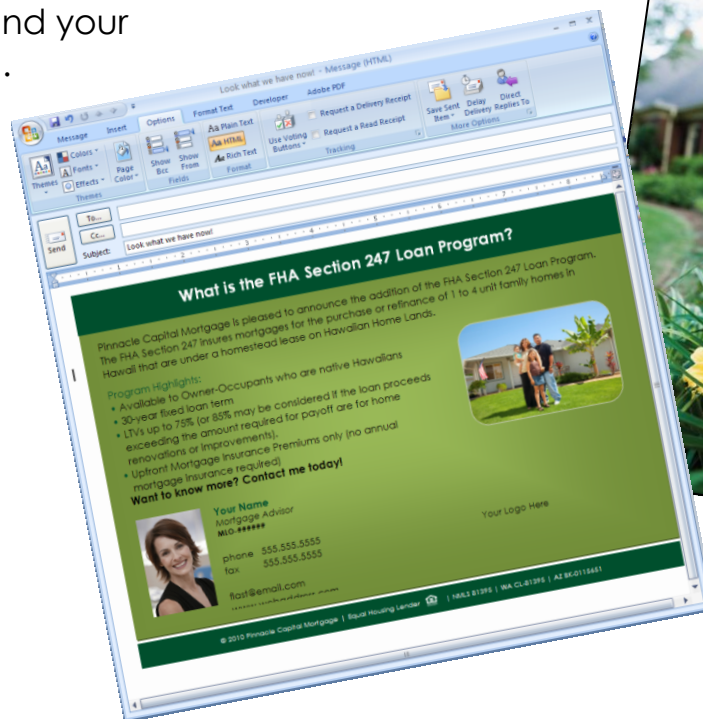
- Accounting
- Human Resources
- Capital Markets (Secondary Marketing)
- And More!



Marketing Materials

Pinnacle Capital's marketing department provides you an array of marketing materials including flyers, Outlook email templates, promotional items, and much more!

Affiliate branches have access to marketing content as well as templates where contact information and your affiliate logo can be inserted.



Affiliate Internal Newsletter



Our Affiliate Internal Newsletter is released monthly to keep everyone on the same page.

The newsletter consists of new product information, company news, and is created to inspire and motivate.



Quarterly Promo Specials



Choose from a variety of promotional items to order with your logo and contact information. Quarterly specials are sent out by the marketing department for each season or holiday to help give you ideas on what you may want to hand out.

Bamboo Cheese Set 2 Go
 Item No: 16617 Product ID: SH17

- The Perfect Cheese Lovers Gift
- Includes Multi-Tone Bamboo Cheese Board and Two Cheese Knives in a Handy, Portable Case
- Product Color: Black
- Imprint Color: White

Alpine Mortgage Planning

Virtual Spec Presented by EAGLE

* Please note: imprint color and position may not be accurately represented

EAGLE graphics

Get cooking for the holiday season

NC13 Eco Carving Set
 25-249 250+
 \$13.64 \$12.99

Keep our environment top of mind when you cook up your next meal. This eco-friendly set is made completely with FSC-certified bamboo. Comprehensively of Stainless Steel and Bamboo. All pieces packaged in a 100% recycled corrugated cylinder. Set includes carving knife, fork & skewer.

NC14 Eco Utensil Set
 25-248 250+
 \$13.99 \$12.99

Keep our environment top of mind when you cook up your next meal. This eco-friendly set comes complete with FSC-certified utensils. Comprehensively of Stainless Steel and Bamboo. All pieces packaged in a 100% recycled corrugated cylinder. Set includes serving spoon, spatula, spoon and spatula.

SH17 Bamboo Cheese Set 2 Go
 24-243 244+
 \$22.57 \$20.99

Bamboo is hardwearing and ideal for all sorts of food preparation. Its natural texture is comfortable with any holiday setting. This set includes 10" board and two cheese knives. This great cheese lover's gift includes a handy portable case. Perfect for when it's your turn to bring the wine and cheese!

USA, NC13, NC14, SH17 includes One Standard Color Only. Free Set-Up. Additional request methods available, please contact for more information. Offer valid till November 15, 2008.

WILLAMETTE VALLEY VINEYARDS

Private Labels Program

Personal wine labels help celebrate memorable events as well as showcase your company and product in a unique way. Custom wine labels can be designed to accommodate any occasion to your specifications. Call today and let one of our Winery...

Please contact Autumn Lee for fees and further information. Minimum one case order. Additional discounts available. Join our Wine Guild today and get FREE custom labels plus discounts on our incredible wines. Contact Your Winery Ambassador for information about Oregon Wine Guild with Yamette Valley Vineyards. Autumn Lee 588-9463 ext. 349

Est. 1983

No Tricks Just Treats
 with the tools sales reps love to use!

This deal on candy boxes is so good its scary!

Jack O' Lantern Trick or Treat

Limited Time Offer! ORDERS MUST BE IN BY OCTOBER 1st

TAKE TREATS GET BUSINESS!
 Contact Matt Korshoj @ 503-620-9898 mattk@pinnacle11.com

Set up Fee	19.99*	No proof available	Allow 10 business days for delivery.
QTY	200	300	500
PRICE	0.99	0.89	0.79
		0.59	*



Pathway Book



The Pathway Book is a great tool not only for your clients, but also for your Realtors! As an advisor, you can order these by boxes of 50. We also offer customizable labels for you to brand the book for both you and your referral partners.

Special bookmark inserts are also available for order, changing depending on the market.



Human Resources



Pinnacle Capital Mortgage Corporation strives to achieve high levels of performance in its product, service, efficiency, community involvement, and customer esteem. Our desire is to provide high quality customer care through consistently excellent service.

People are the most amazing, complicated, dynamic and important piece in the business puzzle—and that will never change.

Our philosophy helps our employees make invaluable contributions to the growth and welfare of those we serve, and consistently and efficiently meeting client expectations while providing an enjoyable experience for each customer every time, and creating a work environment that everyone enjoys.

Below are just a few services we offer:

Management and Supervisory Support

Compliance Support

Employee Onboarding

Employee Offboarding

Advisory Services



Benefits in Your Area



Below are just a few benefits we offer:

Nationally Recognized healthcare plan

Dental care plan

Vision plan

401K options

Voluntary life and AD&D insurance

Aflac

We work directly with each employee – on a personal level – to maintain confidentiality along with employee benefit efficiency and effectiveness.

We specialize in managing the benefits allowing our employees to focus on running their business.

We offer:

- Employee communication
- Online Enrollment
- Direct Access to Providers
- Health Care Hotline

We provide you and your employees all of this while containing costs, minimizing risk and relieving you of the administrative burden.



On Your Side



Our trained team will help you with your day to day employee needs.

Your new HR department was built around the concept that employees are truly our customers. We are dedicated to helping our management team manage every aspect of our human assets.

PCM HR team is designed to help you protect your organization by averting potential problem before the develop and quickly responding to employment related issues after they occur.

Administrative Services Provided:

Semi-Monthly Payroll

Employee Development

Legal and Regulatory Issues

Effective Practices

Risk Management



Why choose PCM?



I have been an affiliate of Pinnacle since September of 2008 and it has been the best business decision I have made in my 20 years in the industry. Having a like-minded partner in Pinnacle has given our group the leadership, financial strength and stability to prosper in an otherwise choppy market. Pinnacle cares about the success of it's affiliate members and proves on a daily basis through its core values and actions how valuable they make me feel. I feel apart of a family and could never imagine being anywhere else.

Eric Bolstad
President, Absolute Mortgage Division



Experience. Integrity. Innovation.

Thank You

