

INTRODUCING

Larry Wallace and Residential Wholesale Mortgage, Inc.

Meet Larry

Larry has been a top performer in the housing industry since 1985 when he began as a commercial real estate agent for Marcus & Millichap in San Diego. Larry went from a junior agent to the top San Diego producer in three years before being offered a partner position at Sperry Van Ness' San Diego office.

His commercial real estate sales exceeded one-hundred million dollars in 5 years. In 1992, Larry switched to the mortgage business and became a top producer for Commonwealth United Mortgage, ran a branch for Norwest Mortgage, and then settled into a 10-year run at Residential Wholesale Mortgage, Inc. —a premier Mortgage Banker/Broker in San Diego and a company Larry calls “the best mortgage company I have seen yet.”

About Residential Wholesale Mortgage

As a Mortgage Banker, Residential Wholesale Mortgage, Inc. can quickly underwrite and fund its own loans, a process that saves each client time and money.

Additionally, when the situation requires, Residential Wholesale Mortgage, Inc. will shop the loan to more than 50 lenders to find the perfect match of program and price. A bank won't shop your loan and mortgage brokers can't fund your loan. As a Mortgage Banker and Mortgage Broker, Residential Wholesale Mortgage, Inc. offers both services to its clients—something few other lenders offer.

Residential Wholesale Mortgage, Inc. provides a full range of residential mortgages, including (but not limited to) conventional, government (FHA & VA), sub-prime, reverse mortgages, and lot/construction loans. Self-employed borrowers are a specialty.

More Options, More Experience

There are many ways to finance a home. Usually there is one direction that makes the most sense for you. But many lenders will try to steer you astray (due to lack of knowledge, limited options, financial incentives, or unwillingness to invest the proper time.) Not so with us. We thrive on using our experience to provide the right options for each client.

As a result, Larry has earned on-going referrals from real estate agents, builders, CPA's, financial advisors, attorneys and his valued clients.



Larry Wallace
Mortgage Banker & Broker

RESIDENTIAL WHOLESALE
MORTGAGE INC.

Bringing wholesale money directly to you.

REFERENCES

from Real Estate Professionals

“Larry handles loans regularly for our clients. He has closed every loan he said he would, without last minute delays. This level of service is almost impossible to find.”

*Dave Henderson, Broker
Santaluz Realty, San Diego, CA*

“Professional approach, ingenuity and perseverance.”

*Michel Hegedus, Broker (Top 1% of Coldwell Banker Agents Nationwide)
Coldwell Banker, Encinitas, CA*

“Real estate transactions often get complicated. Larry’s understanding of his business and attention to detail are the reasons I recommend his services.”

*Richard Sparber, Real Estate Attorney
San Diego, CA*

“A big part of our success on our last development was due to Larry’s ability to get the home buyers qualified and our escrows closed on time.”

*Mark Bidegain, President
American Pacific Contractors and Builders, San Diego, CA*

“I have referred many clients to Larry over the years, and he has handled my own mortgages. Everything was always taken care of, and everyone was always happy. Larry just made sure of it.”

*Lars Fahlberg, Real Estate Agent
Prudential California Realty, San Diego, CA*

“I have worked with Larry on a number of different mortgages. He has always provided the best possible solution and is forthcoming about what can and cannot be done.”

*Geoffrey Leibl, Attorney
Leibl & Kirkwood Attorneys at Law, Del Mar, CA*

“I have been a practicing Real Estate Broker for the past 16 years. Larry is the most professional of the mortgage lenders I have worked with. Larry is also the most user friendly.”

*David Harper, Vice President
Colliers International Real Estate Services, San Diego, CA*

“In 24 years of banking and lending, rarely have I seen a more professional loan officer.”

*Jim Horton, VP Business Development
California First Bank, San Diego, CA*

“As a real estate investor I have had the pleasure of working with Larry on several mortgages. Larry is unique in the mortgage field and he has always been able to find the right mortgage even when everyone else said it was impossible.”

*Arthur Baker
Solana Beach, CA*

REFERENCES

from Clients

“Our satisfaction with Larry extends beyond his competence. His trustworthiness, patience, and reliability make it a pleasure to work with him. We recommend his services to anyone in need of home financing.”

Al and Maryann Franklin, Del Mar, CA

“Every step of the way I felt completely taken care of. Larry made sure I was comfortable with the loan, answering all of my many questions. I will definitely go to Larry for the next home loan.

Phoebe Chongchua, Carmel Valley, CA

“Extremely helpful and displayed exceptional interpersonal and technical skills. I cannot remember ever being treated so courteously and feeling like a preferred customer.”

Eduardo Val M.D., Encinitas, CA

“Larry made my refinancing experiences short, sweet and painless. I really appreciate how Larry diligently and completely handled the loan process.”

The Hon. Yuri Hofmann, Del Mar, CA

“Larry delivered a very competitive interest rate and kept the loan fees to a minimum. On top of that, he made the purchase of an out-of-state home much easier.”

Steve & Joanna Huddleston, Kauai, Hawaii

“The loan process went exactly like Larry said it would, and we received the loan he said we would. It sounds simple, but it is actually very rare.”

John and Denise Frugoni, El Cajon, CA

“As Customer Service Supervisor for a major airline, I tend to expect a lot from service professionals. I have financed three properties through Larry and every transaction was to my complete satisfaction.”

Dick Shenk, San Diego, CA

“My financing was tricky since I was refinancing one property to buy another, all within a 30-day window. Larry closed both loans on time and helped me understand the whole process step-by-step.”

Miles Kan, Carmel Valley, CA

“Larry made the loan process quick, simple and worry-free for us.”

Scott & Jean Kim, Rancho Santa Fe, CA

“The loan process was pleasant and effortless on our part. We have been recommending Larry's services to our friends and relatives.”

Vladimir & Olga Kanevskiy, Carmel Valley, CA