

OPENING NEW DOORS
TO A BETTER WAY OF
MORTGAGE BANKING

FOR ALL
YOUR HOME
LENDING
NEEDS!

OnQFinancialSM
Mortgages SimplifiedSM



Making the Mortgage
Experience Simple,
Quick and Easy.

800.OnQ-Easy [1.800.667.3279]

Welcome to On Q Financial. Mortgages Simplified.
We want to open new doors as your preferred mortgage banker!

Our On Q Advantage elevates the best industry practices to a superior brand of products and services. On Q's unlimited market access makes it easy to find the mortgage and approval options best suited to a variety of homebuyer and homeowner needs. Our expert staff takes care of all the details and keeps you informed with our unique Client First service. And On Q's streamlined in-house underwriting, document and funding capabilities enables a swift and accurate closing.

When buying a home or refinancing, On Q Financial will put your mind at ease. On Q is on time and on target for all your home lending needs. On Q Financial really is Mortgages Simplified.

Making the Mortgage Experience Simple, Quick and Easy.

Count on the On Q staff of experienced mortgage professionals to provide expert guidance on the best options and ease your mind every step of the way.

Simple: Just answer a few questions and we'll take it from there. It's that simple.

Quick: Quick decisions and turnaround made possible by streamlined in-house underwriting, document preparation and loan funding capabilities. We're accurate, efficient and fast.

Easy: We make it easy. Our experienced mortgage experts are trained by the industry's best. We know the rules, guidelines and timelines and structure the loan to your best benefit. Hassle free for you!

Preferred Rates and Reduced or NO Closing Costs.

As a mortgage banker, we receive preferred rates that are passed on to our clients compared to a mortgage broker. We have unlimited flexibility to shop the entire lender market and lower overhead which provides a significant pricing advantage over banks. On Q Financial keeps closing costs and fees low with an extensive variety of purchase and refinance options to suit customer needs.

Purchasing Power That Works for You!

On Q Financial has unlimited market access to find the best mortgage and approval options in the market. Our preferred mortgage banker status gives us purchasing power with lenders to seek out the most attractive options for our clients. And, ask us about special benefits for repeat customers!

Advantage	Mortgage Banker	Traditional Banks	Mortgage Broker
Underwrite Loans In-House (quicker, accurate and more reliable)	OnQ	✓	
Draw Documents In-House (quicker, accurate and more reliable)	OnQ	✓	
Fund Loans In-House (quicker, accurate and more reliable)	OnQ	✓	
Preferred Rate (as an approved-funded loan)	OnQ	✓	
Low Rates and/or Costs (due to lower overhead)	OnQ		✓
Unlimited Mortgage Products	OnQ		✓
Unlimited Approval Flexibility	OnQ		✓

As a preferred mortgage banker, On Q delivers in all of these advantages where a traditional bank or mortgage broker may be mixed.



Purchasing a home or refinancing
has *NEVER* been easier!



We'll help
maximize
the most of
*your financial
strengths* to
provide great
loan options
and an easy
approval.

On Q Creativity.

On Q Financial mortgage professionals are experts at finding ways to provide financial flexibility while saving homeowners time and money. We do it by examining the best options and structuring the loan in a way that benefits the borrower whether refinancing or purchasing a home.

Want to avoid paying monthly mortgage insurance? ✓ **Creativity**

Prefer no income/asset documentation? ✓ **Hassle Free**

How about zero down payment options? ✓ **Easy Ownership**

Short or long term financing needs? ✓ **Expert Advice**

Is the absolute lowest possible rate most important? ✓ **Preferred Pricing Power**

Less than perfect credit? ✓ **Flexible Financing**

On Q creativity and ingenuity will make the most of your home lending goals.

Purchasing a home or refinancing has NEVER been easier!

On Q Financial offers a vast selection of different loan products to suit a variety of borrower's needs and personal goals. Mortgage market conditions can change quickly so our depth of expertise and product offerings makes it possible to tailor home loans to individual circumstances. Some of these products include:

- Minimize risk over a longer term **Fixed Rate Mortgage** with a choice of terms such as 30, 25, 20, 15 and 10 year options. (see fig. 1)
- Ease into home ownership or take advantage of lower initial interest rates at loan inception for shorter expected possession with an **Adjustable Rate Mortgage (ARM)**. This popular option might provide the temporary help needed to afford a more expensive house or be a perfect solution for short term home ownership given a tolerance for higher risk. Start rates can be guaranteed for 1, 2, 3, 5, 7 and 10 years. (see fig. 2)
- Consider an **Interest Only Option** available with Fixed Rate or Adjustable Rate Mortgages. The borrower only pays on the interest portion of the loan and may benefit from a lower monthly payment. The loan is not amortized during the interest only period so the principle amount remains flat unless the borrower pays additional money to reduce principle. (see fig. 3)
- Build for the future with Lot and Construction loans tailored to your circumstances and timing.

We'll help maximize the most of a borrower's financial strengths to provide great loan options and an easy approval.

Streamlined In-House Underwriting, Document and Funding Capabilities

Homeowners and real estate professionals count on On Q's in-house underwriting, document and funding capabilities to make the mortgage process simple, quick and easy.

- Quick decisions and turn around
- Reliable and accurate closing
- Advanced use of technology allows us to draw documents in minutes rather than days.
- In-house, on-site funding makes changes at title a breeze. No need to reschedule signing.

ON Q'S PREFERRED PRICING & LOWER COSTS

30 Year Fixed



fig. 1

5 Year Arm



fig. 2

Interest Only Products



fig. 3

On Q will be on the money for you!

Our Mortgage Banker purchasing power gets you preferred rates and low or no fees.

Client First Service.

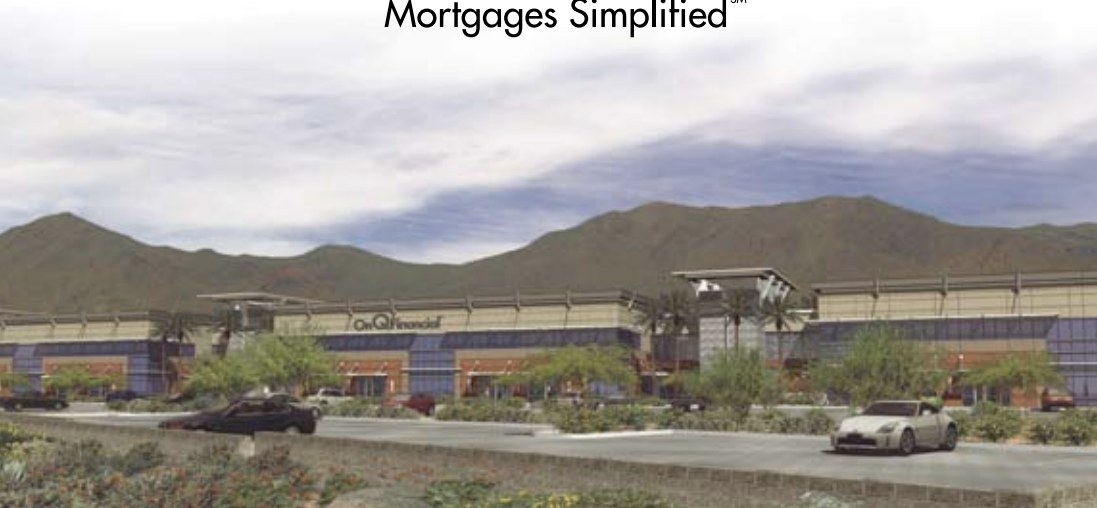
Our signature Client First Service streamlines the mortgage process in four time-saving ways:

- **Simplified Applications** - Apply over the phone, in-person or online. We make it easy!
- **Loan Options** - our mortgage professionals are experts at offering the best products and structuring loan options for a variety of individual needs.
- **Simplified Updating Systems** - Our personalized service and exclusive On Q systems will keep you updated on loan status every step of the way.
- **On Time Closing** - Our in-house underwriting, document and funding capabilities virtually guarantee on-time closings.

We know our success is based on putting the needs of our clients first and foremost in the home lending process. Always On Q for you!

On Q Financial simplifies the mortgage process from start to finish. Our experience enables the best pricing possible for your needs and a swift, effortless closing. Welcome to our new home and a better way to service your home financing needs. On Q is ready on the phone, in person or online any time. Simple, quick and easy...let us open new doors for you!

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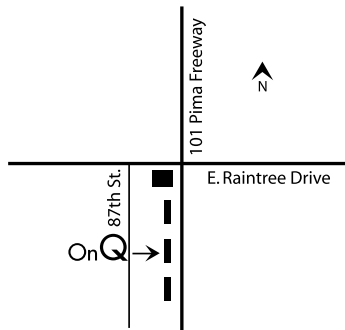
On Q Financial's Corporate Headquarters.
Located in Scottsdale, Arizona on the SW corner of Raintree and the 101 Freeway.

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Look for the On Q Financial sign from the 101 Freeway. Just exit west on Raintree.

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