

Consistently Ranked in California's Top 5 Lenders



6 Reasons To Get Pre-Approved with the FMZ Team!

1. Strong Local Reputation

The most trusted and most reliable pre-approval process in the State of California. The vast majority of local real estate agents respect and prefer a pre-approval letter from the FMZ Team over competing lenders.

2. Winning Formula

Eliminate buyer competition. We are consistently in the top 5 lenders in purchase transactions in the state of California. Our speed and offer terms are unmatched, giving our homebuyers the competitive advantage and negotiating position.

3. Service Advantage

We facilitate the entire loan process from beginning to end right here in our California offices. Clients have peace of mind knowing they can call 7 days a week from 8am-8pm (year round) with any questions they have.

4. Interest Rates and Fees

SIFI Lending is a trusted mortgage partner offering competitive rates and strategic financing solutions. Our streamlined process helps homebuyers secure strong terms and compete confidently in today's market.

+Interest Rate Protection while under contract

5. Lender For Life

Come back to us anytime after closing. FMZ Team customers will be eligible for a no-charge refinance towards any opportunity such as market changes, home improvement, debt consolidation, or important life events.

6. Giving Back

Every year we commit a fixed percentage of our revenue for reinvestment into local charities who are helping those who need assistance in our communities. By entrusting us with your home financing needs, you are also helping the community at large.

