

WCS Lending

Bringing Integrity and Loyalty Back to the Mortgage Industry

In 2001 when mortgage bankers Carlos Cepeda and Eric Wallberg decided to start a mortgage company, they were quite clear about their intentions: To create a mortgage company large enough to meet customers' expectations and needs, yet small enough to treat customers like family, with honesty and respect. It was this vision that set the ball rolling on the formation of WCS Lending, a nationally-licensed multi-lender mortgage company. Headquartered in Boca Raton, WCS Lending offers \$3 billion in new mortgages each year, in addition to a full list of fulfillment services such as sales, processing, underwriting, closings and loan funding to third party mortgage brokers.

WCS Lending provides clients with access to hundreds of loan programs from reputable lenders, thereby offering customized loan programs that meet specific consumer objectives. Recognized within the industry for providing a high level of customer service and individual attention to all mortgage financing prospects, WCS Lending operates much like a highly respected family business that exhibits unsurpassed growth due to their dedication and hard work, generation after generation.

WCS Lending has created a niche for itself in the mortgage market primarily due to three factors. First and foremost, WCS Lending has continuously placed a lot of importance on complying with industry regulations for conducting a straightforward business. The company has consciously avoided falling prey to the pitfalls and problems that have inundated the mortgage industry and been responsible for the downfall of several of its competitors. Second, technology has been a primary focus for WCS Lending. The development of state-of-the-art systems and proprietary software has allowed the firm to communicate efficiently with its client base – enabling quick results and faster execution times that result in an overall better price and mortgage package for clients.

In addition, the human factor has turned out to be one of WCS Lending's major assets. The firm has pursued a strategy of ensuring the retention of quality personnel

and currently employs a team of highly trained and dedicated staff members. These factors, coupled with WCS Lending's focus on providing unsurpassed service and true client-oriented solutions, have played a major role in WCS Lending's industry success.

In the last five years, the mortgage industry has witnessed drastic changes. From a real estate boom that induced some mortgage companies to market and sell subprime products, to the realization that these loans were susceptible to default in a lagging economy, the mortgage industry is one that has received its share of bad press in recent years. Not WCS Lending, however. Due to its adherence to sound mortgage practices based on business prudence and serving customer interests, WCS Lending has avoided the pitfalls that have landed some in the mortgage industry in dire straits. WCS Lending has continued to pursue its business strategy of providing customers with the best possible financing option in conjunction with their specific requirements and retaining its position as an A-paper lender. Currently generating annual revenue of \$25 million and operating through a network of five branches across the United States, WCS Lending prides itself on being considered one of the largest privately held mortgage banks in the country.

Apart from positioning itself as a premier mortgage lender, WCS Lending has also created a reputation for giving back to the community through its internal company charity program – WCS Lending LLC Gives Back. Through staff volunteering opportunities, corporate sponsorship and fundraising events, WCS Lending has supported organizations such as Mom's Big Give Fundraiser, Charley's Fund, Camp Fiesta – Children's Cancer Caring Center and St. Jude's Children's Research Hospital.

Although the public trust in the mortgage industry has been weakened by recent economic events, it would be unfair to judge the entire industry on



Eric Wallberg

WCS LENDING™
MORTGAGES MADE EASIER

Contact info:

6501 Congress Ave., 3rd Floor
Boca Raton, FL 33487
P: 866.WCS.LEND
F: 561-241-3413

EWallberg@WCSLending.com
www.wcslending.com

the misdeeds of a few. There still exist dedicated companies – WCS Lending among the best – who strongly believe in the force of honesty, integrity, hard work and loyalty toward customers. By following a conservative yet practical approach, focusing on providing quality loans and maintaining high standards, WCS Lending continues to grow, expand and prosper in an industry that is seeking positive role models. WCS Lending hopes to continue to be a part of the dynamic and positive changes the financial market is experiencing and strives to retain its reputation for thinking and acting appropriately no matter what. Through its commitment to hard work, diligence and exceptional customer service, WCS Lending is bringing integrity back to the mortgage industry.