

bank of
commerce | mortgage

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Thousands of clients have relied on the professionals at Bank of Commerce Mortgage for real estate financing. Since 1994, we have funded tens of thousands of loans and remain focused on delivering highly competitive financing for the first time home buyer to the multi-million dollar investor. With the utmost attention to personal service, we offer in-house underwriting, documents and funding and can approve loans within hours and fund your loan in a matter of days.

Operating with the same core values that have driven our past success, our business partnership with Bank of Commerce Holdings (NASDAQ: BOCH) in 2009, enhances our capital strength to provide the best opportunities for our clients.

We believe today, more than ever, a mortgage operates as a tool in achieving long and short-term goals. Bank of Commerce Mortgage searches the market for all possible financing scenarios, to assist clients with the purchase or refinance of primary or investment property to include 1-4 units, construction loans, cash-out and second home mortgages. We offer conventional, FHA, VA, commercial and reverse mortgage loans. Annually funding over \$1 Billion dollars, you can rely on Bank of Commerce Mortgage to deliver financial solutions with integrity. With over fifteen years of experience and ten offices to serve you, our mission is to identify our clients' needs, manage the lending process and exceed expectations.

Choose more options. Choose more personal service.



bankofcommercemortgage.com

CALIFORNIA: SAN RAMON • PLEASANTON • REDDING • MONTEREY • SAN MATEO • SANTA CRUZ • WATSONVILLE

COLORADO: BOULDER • DENVER



MARKETING SUPPORT

Open House Financing & Marketing Flyers

- Option to co-brand and may include photos (property, loan officer, Realtor®).
- Several styles to choose from. Print or email out as a pdf or html.
- Marketing flyers updated to reflect latest guidelines.

Tools For Your Success

- Announcement Cards
- Bio Cards
- Personalized Website
- Email Templates
- Presentation Resources
- Guide to Mortgage Planning
- Marketing Resources for Custom Requests



CLIENT MANAGEMENT SYSTEM

The BOCM business model focuses on building long lasting customer relationships to create value for you in the form of revenue and profit. BOCM provides Encompass software to all originators including a contact management system and personal websites.

We assist you to organize and build on your client and partner information where you can generate communications to your clients and business partners to solidify your relationships. Sales campaigns are generated via email or print/ mail to hit every aspect of your business:

- current loan transactions (including sellers on purchase transactions)
- past clients
- Realtors and other professional sales partners
- builders
- lead generation

As a loan originator, you control the sales opportunities of every campaign.

Our system provides Loan Status Updates to all applicable parties to a transaction.

Many campaigns are available. Sample campaigns include taking potential home buyer leads to pre-qualification status or contacting your previous clients based on the following:

- ARM Adjustment Date
- Pre-Pay Adjustment Date
- Interest Only Expiration
- Balloon Payment Date
- PMI?
- Combo loan?
- If fixed, interest rate trigger

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CLIENT LOG-IN | INTER-OFFICE SITE | CONTACT US

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Thank you for choosing Bank of Commerce Mortgage.

MORTGAGE PROFESSIONALS
We offer the best-of-breed institutional systems and an entrepreneurial culture to take your career to a higher level.

REALTORS & BUILDERS
More real estate agents are counting on our comprehensive resources to help their clients with great financing and fast closings.

HOME PURCHASES
The purchase of a new home should be one of life's great experiences. For over 75 years, we have helped thousands realize their dreams.

REFINANCE NOW!
Take advantage of low interest rates today! Our loan officers can offer you more financing options and will exceed your expectations.

REVERSE MORTGAGES
Learn all about the facts and benefits of a Reverse Mortgage. Now you can put the equity in your home to work for you!

COMPANY INFO
Click here for a complete company directory, investor inquiries, careers, press releases and news about the rapidly changing mortgage industry.

CONTACT US
We're here to assist you anytime. Call us toll free at 1-888-684-6002 or send us an email. YOU are a priority and we'll respond quickly.

Free Consultation • Apply Now • Find a Loan Officer • Mortgage Learning Center

CLIENT LOG-IN - CHECK LOAN STATUS

Financing home loans since 1994. Put us to work for you!

Home | Agents & Brokers | Realtor Partnerships | Refinance Now | New Home Loans | Reverse Mortgages | Company Info | Contact Us
Free Consultation | Check Loan Status | Apply Now | Find an Agent | Mortgage Learning Center | Industry Links
Privacy Policy | Security Statement | Site Map

HUD Approved FHA Full Eagle Lender

Licensed in CA, CO, AZ and WA. Loans may not be available in other states, please call for details. See our Licensing page under Company Information for further details.

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Originators may utilize the company and/or personal websites to:

1. Receive leads and online applications directly into your pipeline
2. Provide your borrowers and partners with a secure site to view status updates and receive and fulfill document requests
3. PreQual tools
4. Access great calculators
5. General information on how to get a loan including BOCM's Guide to Mortgage Planning
6. Access all our loan application and disclosure forms
7. Mortgage term glossary
8. Learn about Bank of Commerce Mortgage

This powerful tool will enable you to get more leads and respond more quickly to opportunities and to provide your existing borrowers with an unparalleled level of customer service.



BOCM INTER-OFFICE SITE

The one-stop shop for the successful originator, offering:

- Access to BOCM's Product, Pricing and Lock Search Engine
- BOCM Mortgage Banking Investor Information
- View all communications available via our Customer Relationship Management System in Encompass
- Marketing Resources
- Master Approved Lender List
- Appraisal Order Desk
- Compliance Resources including RESPA, MDIA, HVCC and Out of State Lending
- Training opportunities to improve your game
- HTML and PDF versions of Weekly Ratesheets for your Referral Partners
- Forms for every department
- Letterhead Templates
- Company Directories

...and much, much more



BOCM MORTGAGE BANKING

We know Originators do business with sources they know and trust, and our goal is to provide you with easy access to the information you need, so you can do what you do best.

Disclosure Benefits:

Rebates/SRP's are NOT listed on the HUD-1 closing statement

List of Correspondents

Bank of America

Chase

CitiMortgage

Flagstar

Gateway Bank

GMAC

Wells Fargo

Instantly view conforming, jumbo and FHA programs that meet your clients needs and lock with BOCM's Loan Program and Pricing Finder.

You'll also enjoy the personal support of our Deal Desk Specialist.



BOCM APPRAISAL, LLC

Our own AMC serving the appraisal needs of BOCM's Loan Officer's and clients'.

Experience the difference of working with a dedicated team that works closely with both our preferred panel of appraisers and capital markets to ensure reliable values and timely closings.



LEVERAGE OUR RELATIONSHIPS TO CLOSE MORE DEALS

The Warehouse Wire (edited in the interest of space)

Recent warehouse lending activity

Dec. 2, 2009

By SAM GARCIA

Warehouse Lending

News<http://www.mortgagedaily.com/ffresults.asp?id=151736&pageid=r&mode=ALL&n=0&query=%28%22Warehouse+lend%22%29+OR+%28%22Warehouse+line-of-credit%22%29&srt=d&rpp=25>>

A huge financial institution and an investment banker agreed to provide new credit lines to a national home lender, while a warehouse lending consultant made a move intended help him reach more mortgage bankers.

Franklin American Mortgage Co. announced in October that it expanded its credit facilities through new agreements with Bank of America and Credit Suisse. The new credit lines were immediately available. The Franklin, Tenn.-based company said it already has a relationship with BB&T.

The Business Loan Connection <<http://www.thebusinessloanconnection.com/home/>> , founder Bob Rubin claims that there are only around 10 active warehouse lenders remaining, and they cater to originators with a net worth of more than \$30 million.

Bank of Commerce Mortgage is able to avoid warehouse lenders by looking to its parent, Bank of Commerce Holdings, to fund a significant of number of its home loans, a spokeswoman for the firm told *MortgageDaily.com* in a statement. The company, based in San Ramon, Calif., reports \$1 billion in annual fundings.



BROKERING YOUR LOAN

While we'd like you to consider the ease of closing your loans "in house," we realize we may not always have the best product for your client. So... BOCM maintains many lender sources for you to broker your loan.

A Partial List...

American Home Equity Group
Financial Freedom
Guild Mortgage
ING Mortgage
Parkside Lending
Plaza Home Mortgage
Sierra Pacific Mortgage
Stearns / FPF Wholesale
SunWest Mortgage
Union Bank
US Bank
Wells Fargo
Wells Fargo - Reverse Mortgage
West America Mortgage Co.



ENCOMPASS

An Investment in BOCM's Future to Better Serve our Clients

BOCM recently invested in Encompass, providing an enhanced, streamlined, workflow for our entire organization and for each valued individual transaction. Users and management benefit from:

- » **Visibility and Reporting**
- » **Compliance and Risk Management**
- » **Flexibility and Customization**
- » **Productivity and Collaboration**
- » **Innovation**

With more and more regulations heading our way, using one system (verses the average five most mortgage bankers use) enhances our ability to originate and close loans faster. Going paperless and using secure document transfer further increases collaboration for all parties involved. Encompass helps us to work smarter, and in the process, deliver superior pricing and service to our clients. As a loan officer, you'll enjoy new levels of control and the comfort of knowing you're in compliance, all the while, keeping all interested parties to a transaction updated.



SUPPORT YOU CAN COUNT ON

- Our Loan Processors have an average of 12 years in the business
- Updated Technology: fully networked providing loan processing software and client contact system
- IT Support: 4 hour response time (can also troubleshoot on our network/your desktop from the IT office)
- Staff for maintaining your broker sources
- Legal resource for compliance and support on your creative ideas in generating new business
- Human Resource Management supports your team to create a positive work environment
- Accounting: Originators get paid twice monthly

With the support we provide our originators,
it's no surprise people rarely leave BOCM.



BENEFITS

INSURANCE

Employees are eligible for benefits the first of the month following ninety (90) days of employment. You must be a full time W-2 employee and must meet the required qualifications specific to employment classification benefit eligibility. Please refer to Human Resources for further details.

MEDICAL COVERAGE

Provided through Blue Shield or Kaiser HMO (California only). Blue Shield is a triple option plan where an employee may select from either of the following options; HMO (California only), PPO or an HSA PPO plan. For a complete summary of benefits, refer to the individual plan descriptions.

DENTAL COVERAGE

Coverage is Provided by Met Life. Please note that our dental plan is an indemnity plan. You will pay the same co-pay percentage whether you choose to go in or out of network. See plan summary for complete details of coverage.

VISION

Benefits are provided through Vision Service Plan (VSP) and offers both network and out of network coverage for VSP participants. A list of VSP participating doctors is available on the VSP website. See plan summary for complete details of coverage.

LIFE INSURANCE

As an employee of Bank of Commerce Mortgage, we provide a life insurance benefit of \$50,000. This amount doubles in the event of accidental death according to the contract provisions. Your life insurance benefit is paid in full by BOCM.

PREMIUM-ONLY PLAN

We currently offer a POP plan through Custom Benefit Administrators. This allows monthly premiums to be taken out of your check pre-tax.

401K PLAN

Eligible employees may participate in our 401k Plan provided by TransAmerica. Refer to the summary plan description for details.

INTRODUCTORY PERIOD

All new employees join Bank of Commerce Mortgage on a ninety (90) day introductory period. Benefits are effective the first of the month following the introductory period provided eligibility criteria is met.

AUTO DEPOSIT

Employees may elect to participate in BOCM's automatic deposit benefit. Enrollment forms are included in new employee packages or may be obtained from Human Resources. Bank processing to commence or terminate auto deposit may take up to two (2) weeks.

COMPENSATION

Payroll occurs on the fifteenth and last day of the month. Our payroll service requires a bank transmittal period of approximately five (5) days. For example, if your first day of work is June 1st with payday occurring on June 15th, you will receive pay for ten (10) days (through June 10th). Five (5) days will be held in arrears. The next payday on June 30th will be a full paycheck. If payday falls on a weekend, checks will be issued on the Friday before.



QUESTIONS? CONTACT A MEMBER OF OUR MANAGEMENT TEAM

Scott Simonich, President

(925) 277-3942 simo@bankofcommercemortgage.com

Mario De Tomasi, Chief Financial Officer

Questions Regarding: Investor Relations
(925) 498-2320 mario@bankofcommercemortgage.com

Jeff Simonich

Questions Regarding: Investor Relations, Investor Registration and Locks
(925) 277-3935 jeff@bankofcommercemortgage.com

Jeff Peterson, VP Business Development

Questions Regarding: Loan Officer and Affiliate Branch Opportunities
(775) 691-2595 jeffp@bankofcommercemortgage.com

Brian Riordan, Controller

Questions Regarding: Accounting
(925) 277-2794 brian@bankofcommercemortgage.com

Jennifer Hanson, Vice President, Operations

Questions Regarding: Operations and Licensing
(925) 866-1348 jennifer@bankofcommercemortgage.com

Michelle Kinder

Questions Regarding: Marketing and Appraisals
(775) 772-1003 mkindier@bankofcommercemortgage.com