

# Helping mortgage lenders operate more efficiently & profitably

Community  
Lending

*Morgan Hill, CA  
Secondary Marketing  
Improvement  
Strategies*

Santa Cruz  
Mortgage

*Santa Cruz, CA  
Workflow Process  
Improvement*

Neighborhood  
Housing Services  
Silicon Valley

*San Jose, CA  
Broker to Banker  
Conversion*

Diablo Funding  
Group

*San Ramon, CA  
Workflow Process  
Improvement*

Liberty Mutual

*Seattle, WA  
Strategic Planning*

Absolute  
Mortgage

*San Jose, CA  
Broker to Banker  
Conversion*

goApply.com

*Alisa Viejo, CA  
De novo  
Mortgage Company*

Vintage Mortgage

*New Jersey  
Strategic Planning*

Citi Mutual

*San Jose, CA  
Strategic Planning  
and Workflow  
Process Improvement*

## Garrett, Watts & Co.

Contact Joe Garrett or Corky Watts

JGarrett@garrettwatts.com • (510) 469-8633

CWatts@garrettwatts.com • (408) 497-3135