

Unlimit Your Success.

The most competitive pricing.
The widest variety of products.
And a flexible platform to unlimit your business.





We believe

in the benefit of choice. And that giving originators the freedom to choose which lender to work with and which tools to use gives them the freedom to grow. At C2, our platform is uniquely designed to unlock your potential. As a top mortgage broker in the nation with over 30 years of industry experience, C2 Financial delivers the platform loan originators need to grow their business and better the lives of their clients.

With a network of nearly 100 lenders, C2 offers the most competitive pricing and the widest variety of products. C2's streamlined processes dramatically cut down the amount of effort and time you'll spend on finding the right product, satisfying the approval criteria, and complying with ever-evolving regulations.



Why loan
originators
choose
C2 Financial

Catapult your income.

C2 Financial offers the highest commission split in the industry! 90/10% commission split with unlimited earning potential.*

Clear files with 24-hour payout, 5 days a week.

Freedom to run your business and build your brand.

Benefit from the most competitive loan products and pricing without sacrificing your independence. Avoid useless meetings and work where you want, when you want. The C2 Platform aggregates the best solutions in the industry so that you can completely customize your business with the tools, tech, and services that work for you. In some states, C2 registers DBAs for qualified originators.

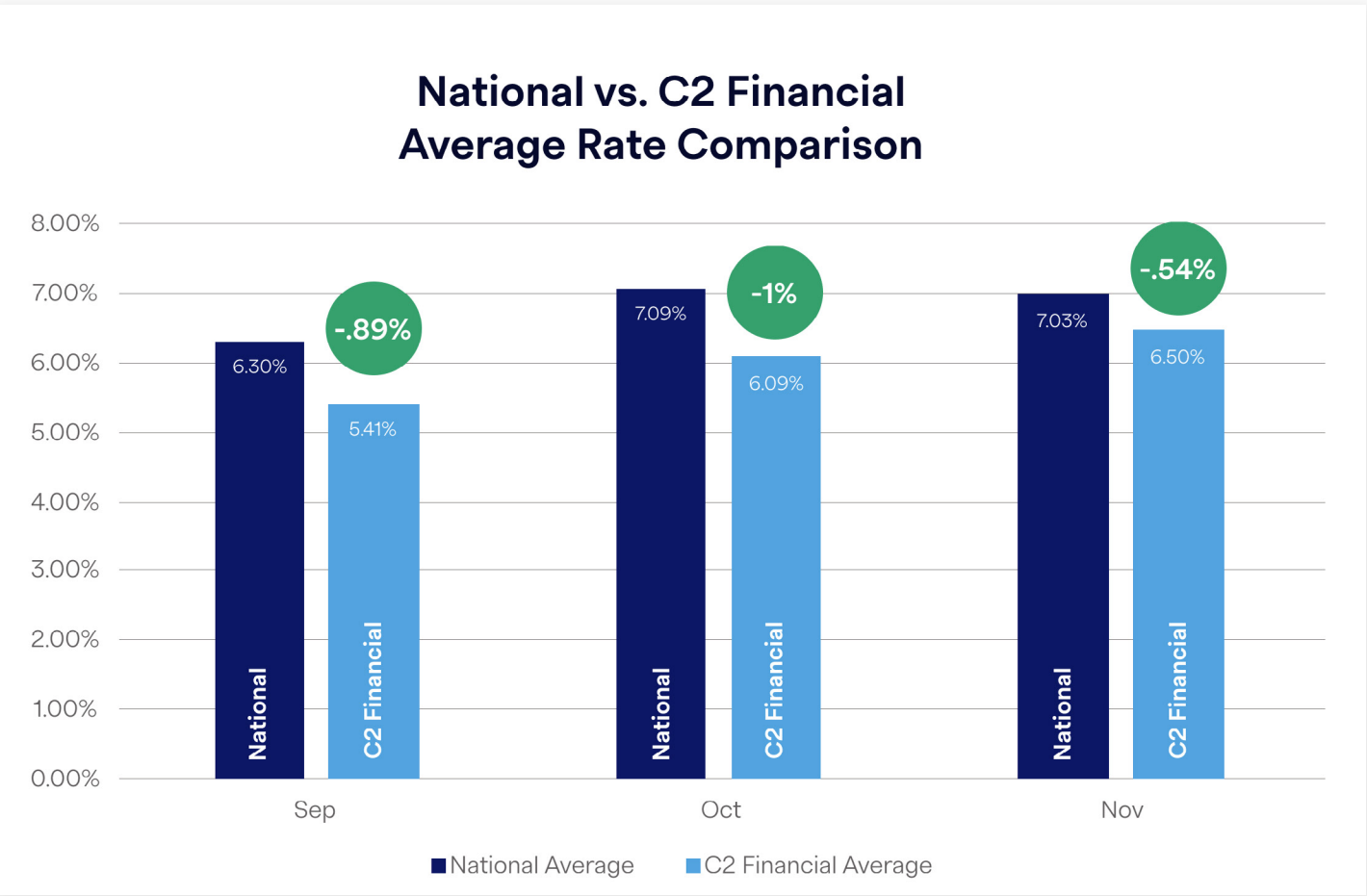
*C2 Financial offers 90/10% commission split based on basis point schedule.



Loan originators have grown their business up to 4x by joining C2 Financial, as published in MPA Magazine.

Preferred rates and pricing.

Never fear the rate shopper. C2 Financial has achieved elite status tiers with all of the top wholesale lenders unlocking preferred pricing for you. Compared to the national average, C2 Financial rates are 1% lower! LoanSifter lets you compare pricing in real time across our network of nearly 100 lenders to easily find the best rate for your client.



*National average data sourced from bankrate.com for 30-year fixed mortgages in Sept through Nov of 2022.

Superior products across every category.

With access to nearly 100 lenders, you have a competitive option for any borrower scenario. C2 Search helps you identify lenders for niche products so you can find solutions quickly and win more deals.

- Conventional
- Heloc
- FHA
- Non-QM
- VA
- Private Money
- Commercial
- Reverse
- Construction
- Boutique Lenders
- Down Payment Assistance (DPA)
- And More!
- Hard Money



Residential

Over 80,000 families have chosen C2 Financial. Why? Because we offer the most competitive products and pricing in the market to make homeownership possible for all.



Clark Aliano
C2 Loan Originator

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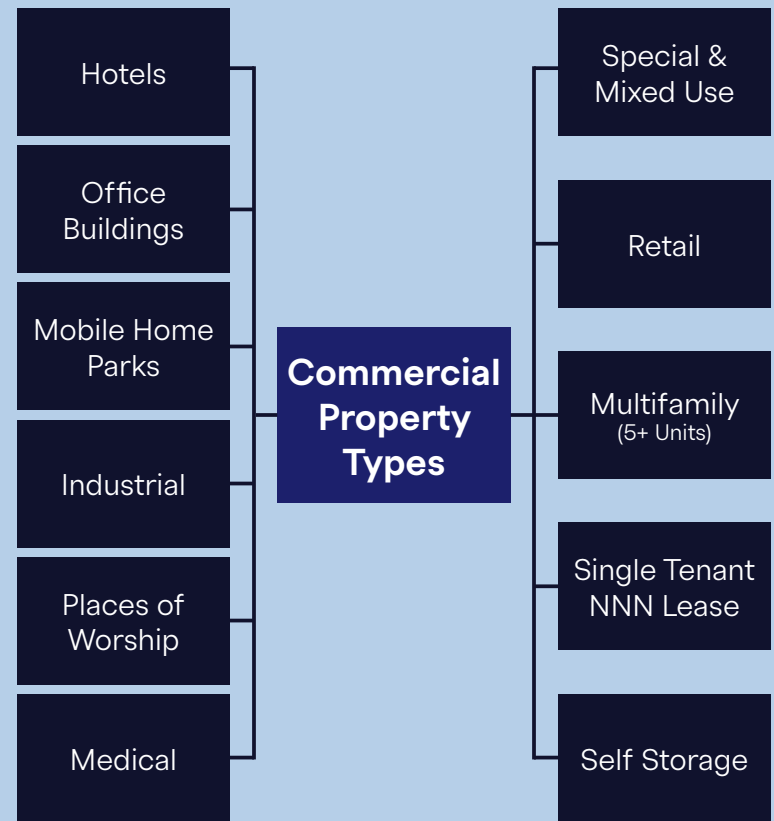
I like to have the ability to give my clients the best terms in the market. That’s why I chose C2 Financial as my home.



Reverse

Everyone you know, knows a senior that would benefit from a Reverse Mortgage. C2 Reverse is the largest team of Certified Reverse Mortgage Professionals (CRMP) in the country. Our certification program is available online, on-demand, self-paced, at no cost to you. If you are a Reverse originator, or want to become one, C2 is the place to be.

10% of all CRMPs in the country are C2 Reverse loan originators



Commercial

Whether it be a conventional, bridge, or SBA loan, never pass up an opportunity. C2 Commercial intimately understands the complexities of commercial financing and takes a client-centric approach to guiding business owners and investors towards the solution that meets their unique goals.



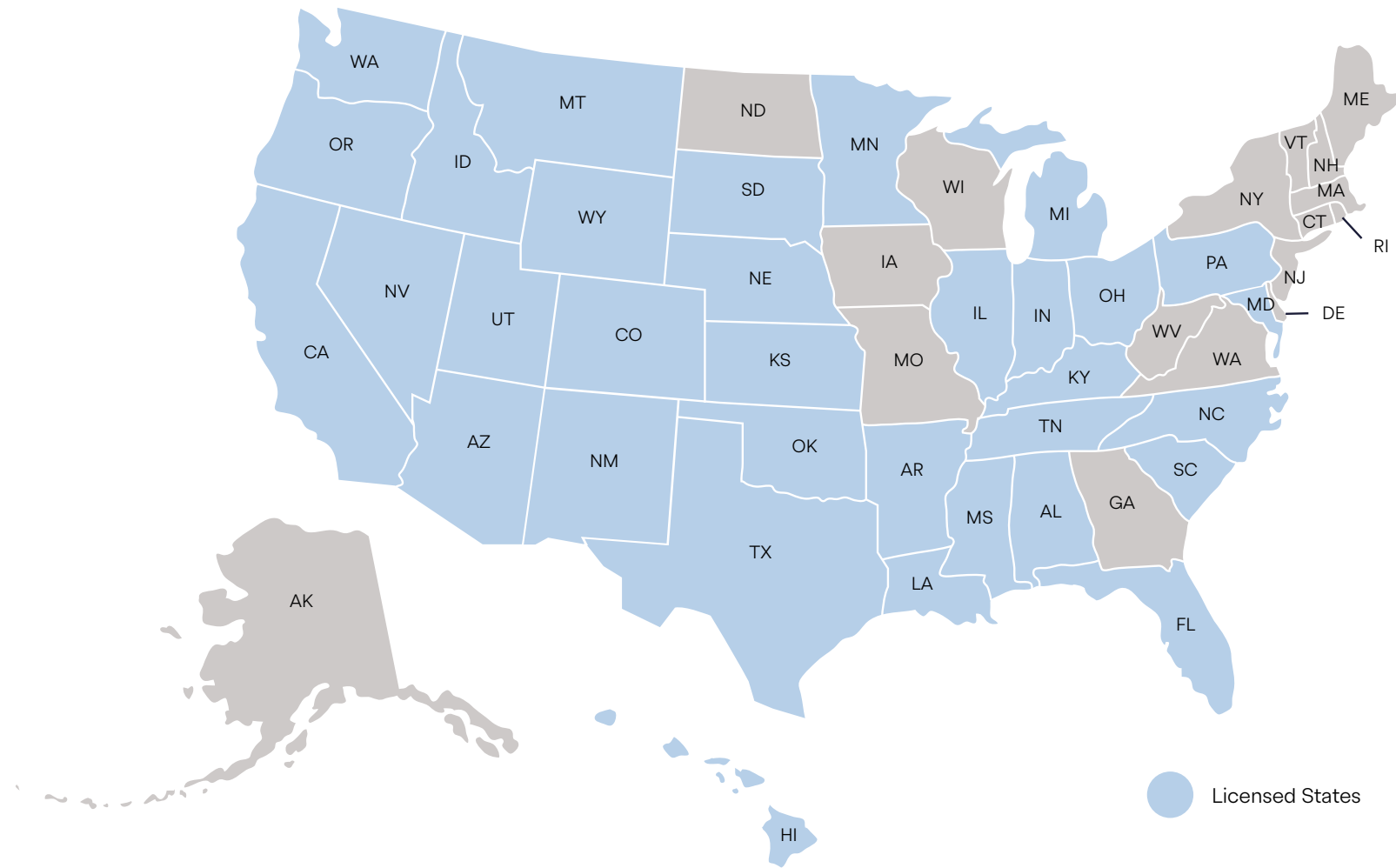
Real Estate

In California, you can augment your loan business and build an even stronger relationship with your borrowers across both mortgage and real estate transactions. When you work with Cal State Realty, a division of C2 Financial, an expert transaction coordinator will oversee your deal from start to finish—ensuring the experience moves smoothly from offer, to negotiation, to closing.



Expand your business.

C2 Financial is licensed in 30 states and offers the ability to originate residential, reverse, and commercial loans. In California, we also offer the ability to transact real estate under our Cal State Realty division.



Licensing for some states may still be pending.

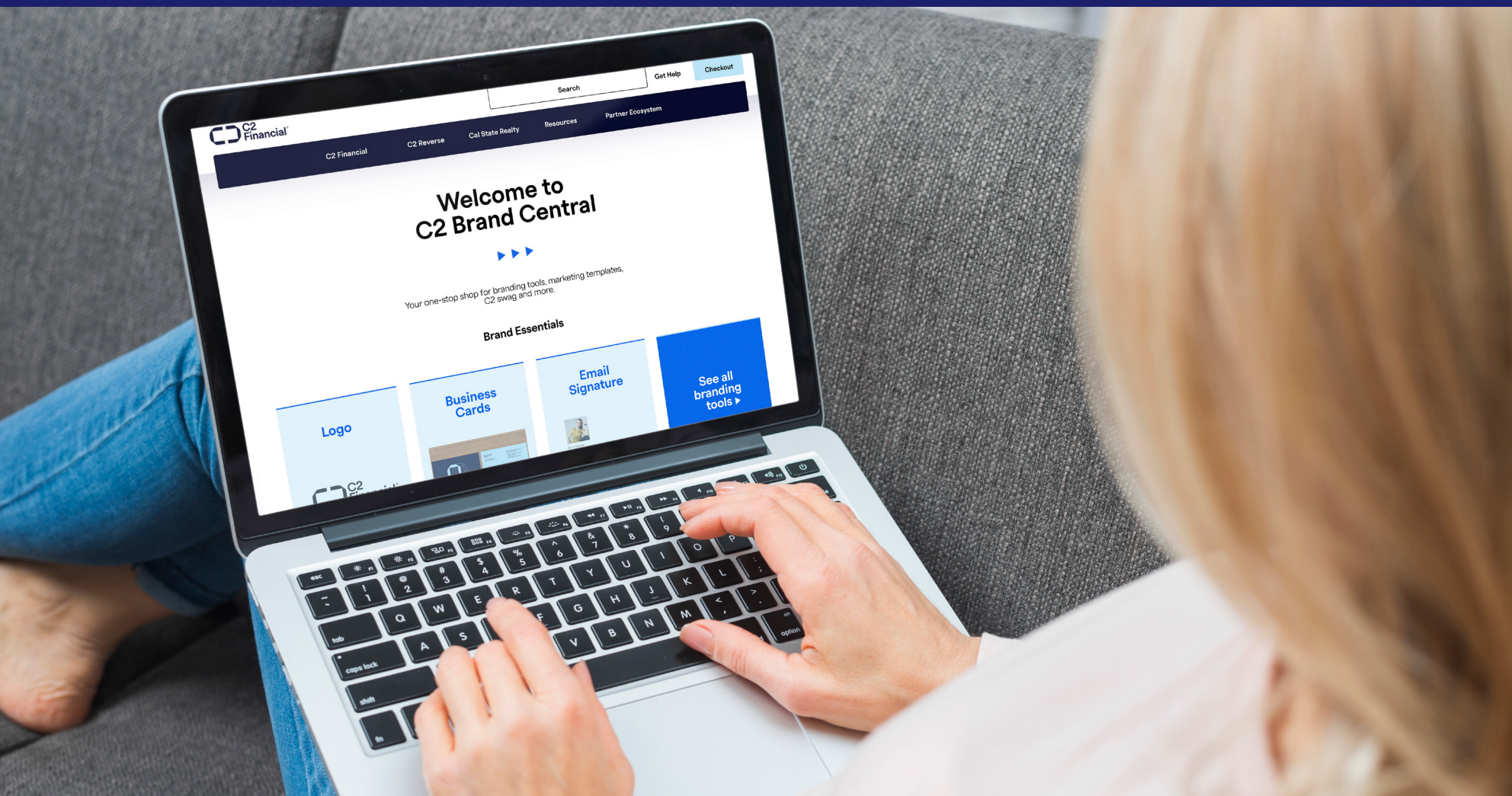
Less risk. More reward.

Tired of worrying about audits? Focus your time on originating instead of operations. Our dedicated compliance and licensing teams reduce the time and effort you spend on regulatory compliance.



Industry-leading tools and training. Collaborative culture and community.

Get the network and tools you need, with none of the corporate “red tape” you don’t. From in-person events to active digital channels, we offer a unique space for successful loan originators to collaborate, learn, and access expert, timely knowledge.



C2 QuickStart

New hire online training program to get you up to speed and originating on the C2 Platform quickly. Dedicated curriculum for originators transitioning from retail to the broker channel.

C2 Brand Central

Your one-stop-shop for all things marketing including a FREE website, business cards, swag, customizable marketing flyers, social media templates and much more.

C2 Scenario Board

Not sure where to go with a loan? Post a message on our scenario board where lenders and fellow loan originators will respond and help you find the best placement.

C2 Connect

A high-production annual conference exclusively for C2 loan originators. 5-star keynote speakers such as Carl White from the Mortgage Marketing Animals, top producer panels, interactive lender showcase to learn about new products, and an all around fun time.

C2 Chat

Stay connected and get instant responses to any question in the C2 Slack channel.

C2 ConnectEd

Quarterly workshops led by C2 top producers to help you boost pipeline.

C2 Lender Connect

An all expenses paid trip for qualified originators to visit strategic lender partners where you’ll see their operation in real life, learn about cutting edge products and network with other C2 loan originators.

C2 Search

This program finder helps you identify lenders for niche products so you can find solutions quickly and win more deals.

AE Scorecard

This rating system is crowd-sourced by C2 originators and lets you identify which AEs deliver the best service.

Lender GBU (Good, Bad, Ugly)

Yelp for Lenders. Find out which lenders are offering the best products and service, and which ones to be cautious of.

Legacy

C2 Financial is the longest-standing brokerage with a powerful brand, proven platform and well-respected reputation. Borrowers and real estate agents feel confident working with C2 Financial loan originators because they know they'll get the best rates, products, and service in the market.

**“Plug yourself into a
network of possibilities.”**

—Allison Thenhaus, C2 Loan Originator



**Join C2
Today**

www.JoinC2.com



C2 is licensed in 30 states as of June 2023. Number of lenders in C2 Wholesale Lender Network may vary. Per-capita production figures are based on NMLS annual production report. C2 rate comparison to national average is based on data from bankrate.com for 30-year fixed mortgages between September through November of 2022.

C2 NMLS #135622.