William P. Matz, B.S., J.D., LL.M.
President/Broker
MastersTouch Mortgage Corporation
8979 Conde Lane, Windsor, California 95492
Tel. 707-837-2161 Ext. 121 – Fax 707-837-2165
Email: matz@mtmort.com

More than a Loan – A Financial *Life* Plan

Masters Touch Mortgage has pioneered a revolutionary approach to residential real estate finance. This approach draws from all the financial disciplines to coordinate your real estate finance with your overall financial plan.

Why should this be important to you? Consider:

A home mortgage is the largest financial transaction most of us will ever conduct. Yet, loans are "sold" to borrowers like off-the-shelf products by sales people with minimal financial qualifications, as there are no licensing or education requirements for loan officers. In fact, the person "selling" you the loan may have been selling tires last month. And the limited offerings at lenders may not fit your particular situation and long-range goals.

Mortgage brokers offer a wider choice of loans. But just adding a real estate sales license does not add anything to financial expertise.

However, by adding in extensive, wide-ranging financial education and experience, coupled with an unparalleled responsibility to clients, the results can be vastly different. Our Real Estate Financial Planning Approach saves our clients significant sums of money – sometimes hundreds of thousands – by making sure they get the right loans and the right rates. That's how we see ourselves – as Real Estate Financial Planners.

Taking a comprehensive view is necessary to reach your personal life goals. That's why our initial interview often takes 1 – 2 hours. Real estate finance works best when it is integrated into clients' broader planning. We focus on the overall goal of increasing your net worth, avoiding the shortsighted mistakes of traditional lending practices.

Most of our business comes through referrals from attorneys, CPAs, and clients. It is especially gratifying when those referrals take the time to send notes like this:

> "…I've just spoken with you, Bill, and am overcome by the good fortune that you, with your expertise and professionalism, have brought my way. You have my heart's blessing for looking out so carefully for me and my son. Thank you. Blessings, Julia A." (Sonoma County)

If you are merely shopping rates, our services are probably not for you. But if you can see the advantages of a planned approach to real estate finance and want to make sure you get the right program and rate, we look forward to your call.

Broker Background
Growing up in Santa Rosa, I left to attend the U.S. Naval Academy in Annapolis, serving as an officer for 14 years. I earned my law degrees and practiced law in Sacramento before returning to Sonoma County to be general counsel of a builder-developer, where I oversaw the legal, administrative and financial aspects of the business. In 1996, we founded MastersTouch Mortgage to offer an integrated approach to real estate finance. We built our present offices in Windsor in 1998.

Education
1982 LL.M. – Master of Laws (Taxation) University of San Diego School of Law
1981 J.D. – Juris Doctor, University of San Diego School of Law
1971 B.S. – Bachelor of Science, United States Naval Academy

Licenses (all current to the present):
1981 – State Bar of California
1982 – Real Estate Broker, State of California
1999 – Life Agent, State of California

- Court-approved Expert Witness in real Estate Finance.
- Member of the Better Business Bureau Honor Roll
- Member of Collaborative Council of the Redwood Empire which is dedicated to resolving differences without litigation