

1st Sierra Mortgage & Metro Realty Group

900 Fulton Ave, Suite 208
Sacramento, CA 95825-4500

1ST SIERRA MORTGAGE
916-974-2700

Paul Smith, Bob Willett, Leo Dow,
Ozell Smith, Kendrick Dukes

THE REFERRAL REWARD PROGRAM

METRO REALTY GROUP
916-974-2795

Paul Smith, Mary Willett,
Ozell Smith



Paul Smith

I have been in the Real Estate business since 1989. I opened Metro Realty Group in 1997 and 1st Sierra Mortgage in 1999. My primary goal is and has been to be a consultant first and foremost, never 'selling' my clients on a particular home or mortgage. I have set up both companies with this in mind. We don't believe in sales or quota boards that you find in other companies. The only thing we keep track of is how many referrals we get from our current and existing clients. That is the true gauge on how well we take care of our clients needs. All our employees reflect the same commitment in taking care of our clients. That is what separates us from the rest of the competition.

My background has consisted of managing restaurants and hotels for 11 years. Hilton, Red Lion, Denny's, Burger King, Domino's to name a few. I played baseball in college and played the Bassoon professionally for the Rochester Symphony and the Pontiac-Oakland Symphony. Currently I coach a basketball league in Rocklin for youth. I have coached at Encina High and Dixon High Schools as a baseball coach. In my spare time I like to off road motorcycling with my nephews. I have Salmon fished in Alaska and hope to go to Kodiak Island in 2005 to land a 60 pound Salmon.

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Our Mission Statement

We believe in creating lifelong relationships with our clients. Our mission is to listen to what our clients really need and then present the best possible options available to them. We act as highly specialized mortgage and Real Estate Consultants. Our goal is to recommend what is in their best interests, not ours. By going the extra mile, we want to create an environment in which all our clients can feel safe, trust us implicitly with all their financing needs, and feel comfortable referring their friends and family to us. We want every one of our clients to have the best possible experience, knowing they have been served well beyond their expectations.

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What Does By Referral Only™ Mean?

By Referral Only is a process and a mindset. Our goal is to exceed your expectations in such a way that you will go away with a WOW experience and send us many referrals as possible. 'Traditional' real estate agents get their business by calling around, passing out flyers, and sitting by the phone waiting for someone to call them. So instead of concentrating all of their energies on you, they spend enormous amounts of time trying to find new business. You get the leftover time, and frequently things go wrong quickly and become a crisis in the end.

What we do is dedicate 100% of our time and energy to working on your transaction to make sure everything goes smoothly without any of the last minute snafus that can occur. What we need from you in return is your heartfelt endorsement of our services to your friends, family, and co-workers to keep the process going. If you like the services you receive from us, you can be sure all of your referrals will receive the same quality of care to which you are accustomed.

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The Referral Reward Program: How it works.

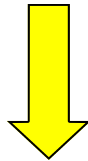
Tell everyone about the great services 1st Sierra Mortgage and/or Metro Realty Group has to offer.



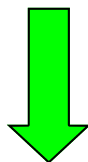
Call us and refer a friend, family member or co-worker and you will automatically receive a Starbucks Gift-card.



You will then receive 2-FREE movie tickets for each referral that leads to an appointment



When your referral closes on a home or a loan, you'll receive a Paragary's Gift Card AND....



...You will automatically be entered into a drawing for a 4-day, 3-night Vacation at Tahoe in a beautiful 2 bed / 2 bath Suite at the Red Wolf Lakeside Lodge!

Remember, as clients, you are our BEST advertiser! Without you we just don't succeed... So we want to say THANKS and give you a reward!

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Client Testimonials

“Paul is an extremely competent, efficient and helpful professional who is a pleasure to work with. His instructions were simple, easy to follow and our loan was processed very quickly. I will highly recommend 1st Sierra Mortgage, Inc. to anyone in need of financial services.”

- Dave & Val Calahan

“We had heard of Paul through my husband’s co-worker. My husband ended up calling Paul and two other people. The only one who promptly returned all of our calls was Paul. During the whole process I had to have an Amniocentesis and need to remain calm for our baby. I never had any stress and for that I am more thankful than I can express.”

- Brian & Ida Schoenborn

“Paul recently processed a loan for me in September. Dealing with bureaucracy is never easy but Paul managed to pull it together. At one point, he called my ex-husband on my behalf! The VA certainly made it difficult and if Paul had not taken care of business the way he did, my loan would have been seriously delayed and no doubt more costly. If Paul had not made me aware of pitfalls, I would have made another costly mistake. Needless to say I am back in Paul’s capable hands for my borrowing needs.”

- Nancy McGann

“Paul went above and beyond the call of duty for us. He kept in close contact, keeping us updated at every change and sometimes, just to let us know things were still “rolling along just fine”. He really made us feel as if we were his only clients. He really is the best.”

- Tim & Camille Sexton