

## Author Patrick Schwerdtfeger

Patrick Schwerdtfeger is a Mortgage Banker in Northern California (DRE #01424896) and originates purchase and refinance mortgage loans through Windsor Capital Mortgage Corporation (DRE Broker #01050210), the third largest (2005) mortgage brokerage in the country. Patrick provides the 'Beyond the Rate' information series as a service to prospective clients who wish to educate themselves on mortgages and the mortgage industry.

Patrick Schwerdtfeger was born in Vancouver, Canada, and received his Bachelor of Commerce with a major in Finance from Carleton University in Ottawa. He began his career in commercial banking with the Bank of Montreal and became licensed as a Financial Advisor (Canada) in 1994. Patrick moved to California in 1998 where he obtained his notary commission and real estate license.

Patrick holds regular seminars to educate prospective clients on pricing, underwriting and the untold truths of real estate finance. He has authored two handbooks in the industry: "Strategies for Seller Financing" and "Loans & Lenders; a Guide for Buyers & Borrowers". He has also been a repeat guest on "The Real Estate Connection" radio program on 960 AM "The Quake" (Bay Area).