

Terry Breland Joins CalTAP Home Loans as Senior Loan Consultant and Account Manager

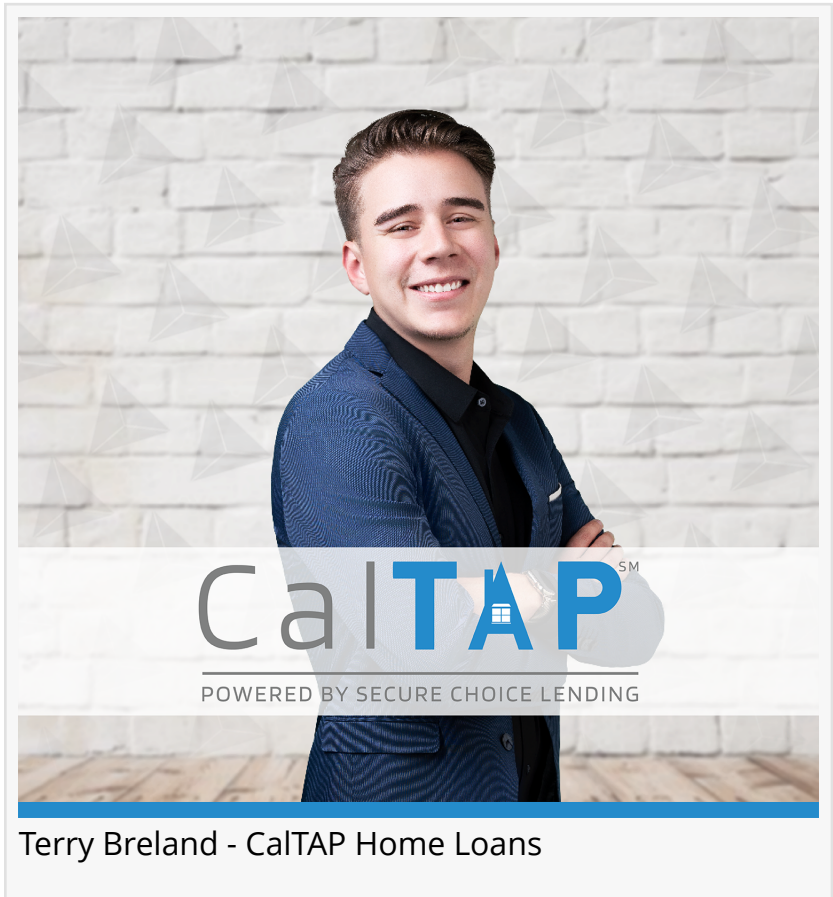
RIVERSIDE, CA, UNITED STATES, August 17, 2026 /EINPresswire.com/ -- [CalTAP](#), powered by Secure Choice Lending, is pleased to announce the appointment of [Terry Breland](#) as Senior Loan Consultant and Account Manager for Joe Moore, Division Manager. In this role, Breland will help California buyers, homeowners, referral partners, and real estate professionals navigate the CalTAP Home Loan Program and connect with the [Listing California](#) Preferred Realtor Network.

Breland brings a service-first approach to the mortgage process, helping clients understand financing options, prepare for pre-approval, and move confidently from contract through closing. Working alongside Joe Moore and Team Moore, he will focus on serving teachers, school employees, first responders, medical professionals, active and retired military members, public employees, and other eligible community members.

"Terry understands that great mortgage service is about more than interest rates—it is about communication, preparation, and helping clients capture every available advantage," said Joe Moore, Division Manager. "His role strengthens our ability to deliver a coordinated lending and real estate experience through CalTAP and Listing California."

Buyer Rewards Through CalTAP; <https://www.caltap.com/About/Secure-Choice-HB>

Eligible CalTAP clients may access valuable home-finance benefits designed to reduce costs and improve confidence during the purchase process, including:



- No lender processing, origination, or underwriting fees, representing potential savings of up to \$1,895
- Free rate float-down protection if market rates improve after a loan is locked
- A match-or-beat rate and pricing guarantee, subject to program terms, qualification, and disclosures
- Up to \$10,000 cash-back at closing when purchasing with an eligible CalTAP or Listing California Preferred Realtor partner
- Personalized mortgage guidance from pre-approval through closing

These benefits are designed to create meaningful homeownership opportunities for the people who serve California communities every day.

Listing California Preferred Realtor Benefits;

<https://www.listingcalifornia.com/CalTAP/PreferredRealtor>

Through the Listing California Preferred Realtor Network, clients may be paired with experienced local real estate professionals who combine full-service representation with consumer-focused value.

For buyers, a Preferred Realtor relationship can help coordinate the purchase strategy, offer process, financing timeline, and eligibility for available CalTAP buyer rewards. For qualifying sellers, Listing California offers a transparent fee structure and full-service support that may include professional photography, 3D tours, targeted marketing, pricing strategy, and skilled negotiation.

Join the CalTAP Preferred Realtor Network;

<https://www.caltap.com/LoanApplication/PreferredRealtorNetwork>

Real estate professionals are invited to join the CalTAP Preferred Realtor Network and provide



Join our Network & Access CalTAP Pre-Approved Buyers in California

CalTAPSM

POWERED BY SECURE CHOICE LENDING

HOME PURCHASE | REFINANCE | HOME EQUITY LOANS

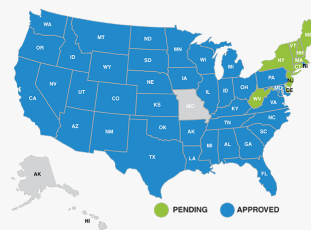
FINANCING HOME LOANS

One Community at a time!

**TOP
PURCHASE
LENDER
IN THE US**

AVERAGE
CLEAR TO CLOSE
**13-15
DAYS**

**5 STAR
GOOGLE
REVIEWS
★★★★★**



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Purchase, Refinance & Home Equity Loan Solutions

additional value to eligible public-employee buyers.

When a Preferred Realtor refers an eligible client to CalTAP or TAPUSA, CalTAP will provide the client with an additional 0.50% lender credit on the purchase transaction. This credit may be used to help offset eligible closing costs, prepaid expenses, and other allowable settlement charges, subject to loan-program requirements and applicable disclosures.

Preferred Realtor partners may also benefit from:

- Pre-approved buyer referrals within their service area
- Co-branded CalTAP and TAPUSA marketing opportunities
- Enhanced visibility through CalTAP and Listing California
- A stronger consumer value proposition through CalTAP's lender-fee savings, rate float-down protection, buyer rewards, and pricing programs
- A collaborative mortgage-and-real-estate experience designed to support the client from pre-approval through closing

Agents interested in participating can establish a relationship with the CalTAP Preferred Realtor Network by closing a CalTAP transaction, referring eligible public-employee purchase clients, and meeting applicable program participation requirements.

"Our Preferred Realtor Network is built to help agents stand out while delivering measurable value to their clients," added Moore. "With Terry's support, our Realtor partners will have a dedicated resource to help structure stronger offers, coordinate financing, and maximize available buyer benefits."

"Terry's goal is to ensure every client and referral partner has a clear roadmap, responsive support, and a team that understands how lending and real estate decisions work together," said Moore.

For more information, visit Terry Breland's CalTAP profile; <https://www.caltap.com/About/Terry-Breland?loanAgent=terry%40caltap.com>

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Program benefits, lender credits, cash-back amounts, rate protections, guarantees, listing fees, referral opportunities, and eligibility are subject to applicable program terms, borrower qualification, property and transaction details, investor requirements, applicable law, and

required disclosures. Lender credits may be applied only to allowable transaction costs and may not exceed actual eligible charges.

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