

Meet your



## Orange County 2010 FIVE STAR Mortgage Professionals

We surveyed recent homebuyers and industry experts to find mortgage professionals in the Orange County area who scored highest in overall satisfaction. Here they are.

At least 70 percent of Americans involved in a real estate transaction rely on mortgage professional to finance their new home. But with more than 6,000 Orange County area professionals engaged in mortgage services, how do you find someone who represents your interests and operates with an emphasis on integrity and service?

*Orange Coast* magazine and Crescendo Business Services have made it easier to find out which mortgage professionals delivered exceptional service to their clients.

### The Selection Process

Crescendo surveyed, by mail and phone, more than 41,500 homeowners, 20,000 subscribers of *Orange Coast* magazine and 250 mortgage and title companies in the Orange Coast area.

Respondents were asked to evaluate only mortgage professional whom they know through personal experience. They were asked to evaluate the professional on categories such as overall satisfaction and whether they would highly recommend them to a friend.

Crescendo scored and screened each qualified mortgage professional against the California State regulating bodies to verify that licenses were current and that

no disciplinary actions were pending.

Then, before finalizing the list, qualifying mortgage professionals were reviewed by a blue ribbon panel comprised of mortgage company executives, professional and trade-association officers, realty company executives and others directly involved in the mortgage industry.

Although the panelists' comments were incorporated into the final score, safeguards were built into the review process to reduce the ability of panel members to influence the composition of the final list on the basis of company affiliation.

### An Elite Award

The resulting list of FIVE STAR Mortgage Professionals is an elite group, representing less than 1 percent of the licensed mortgage professionals in the Orange County area engaged in mortgage services.

Although this list will certainly be a useful tool for anyone looking for mortgage services, it should not be considered exhaustive. Undoubtedly, there are many other excellent mortgage professionals, who, for one reason or another, are not on this year's list. But don't be surprised to see them next year.

### RESEARCH DECLARATIONS:

As with any research or recognition program, it is important that we provide you the following declarations:

- The 2010 FIVE STAR Mortgage Professionals do not pay a fee to be included in the research or the final list of FIVE STAR Mortgage Professionals.
- The overall evaluation score of a mortgage professional reflects an average of all respondents and may not be representative of any one client's experience.
- The FIVE STAR Award is not indicative of the mortgage professional's future performance.
- The inclusion of a mortgage professional on the FIVE STAR Mortgage Professional list should not be construed as an endorsement of the mortgage professional by Crescendo Business Services or *Orange Coast* magazine.

For more information on the FIVE STAR Award and the research/ selection methodology, go to:

[fivestarpromotional.com/mpresearch](http://fivestarpromotional.com/mpresearch).

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*Congratulations*  
On Being Named a  
2010 FIVE STAR Mortgage Professional<sup>SM</sup>



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**P**roviding the personal attention you deserve and treating you with the respect due a valued customer is my No. 1 priority. Thank you to all my clients for your trust and this prestigious recognition.

