



2010

FIVE STAR
Real Estate Agents

2010 INDEPENDENT SURVEY,
OVERALL SATISFACTION

Meet your

SPECIAL ADVERTISING SECTION

Orlando 2010 FIVE STAR Mortgage Professionals.

We surveyed homeowners and industry experts to find mortgage professionals in the Orlando area who scored highest in overall satisfaction. Here they are.



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

Orlando Home & Leisure and Crescendo Business Services have made it easier to find out which mortgage professionals have delivered exceptional service to their clients.

The Selection Process

Crescendo surveyed, by mail

and phone, more than 41,000 homeowners, 5,000 subscribers of *Orlando Home & Leisure* and 250 mortgage and title companies in the Orlando area.

Respondents were asked to evaluate only mortgage professionals 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 Florida 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 Orlando 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 broker by Crescendo Business Services or *Orlando Home & Leisure*.

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



MATT
ANDRE

FBC Mortgage, LLC

189 S Orange Ave., Ste. 970
Orlando, FL 32801

Office: (407) 872-3383, Ext. 206
Direct: (407) 377-0276

mandre@fbchomeloans.com
www.mattandre.com

317416

Expert Knowledge and Exceptional Service

- Ranked as Florida's Top Loan Originator (*Scotsman Guide*, April 2010)
- Featured in national real estate publications
- Having my own team means top-notch service
- Provide weekly mortgage news to business partners
- Provide weekly status calls to clients and referral sources

I grew up in Lake Mary, and I'm very familiar with the central Florida area and real estate market. I obtained my mortgage broker's license while still attending Florida State University and, upon graduating with cum laude honors, I returned to the Orlando area to begin my career in real estate finance. I have been with FBC Mortgage since its inception in late 2005, and I've been the company's top producer ever since. In April 2010, *Scotsman Guide* ranked me one of the top loan originators in the country. I was ranked 139th in the Top Originators 2009 Most Closed Loans category, and I was the only Originator ranked from the State of Florida.



COLLEEN
MURPHY

The Mortgage Center

301 E Michigan St.
Orlando, FL 32806

Phone: (407) 425-5304
Cell: (407) 761-4025

colleen@cumortgages.com

MB0802000

Colleen Murphy is a lifelong Orlando resident and 24-year veteran in the mortgage business. She is recognized as an Integrity Lending Professional and is a Certified Residential Mortgage Specialist through the National Association of Mortgage Professionals.

Need
a Great
Mortgage
Professional?

Look for professionals
displaying this logo



or visit:

FIVESTARPROFESSIONAL.COM

Professionals interested in
learning more about the
FIVE STAR Program, please
call 1-888-438-5782



List compiled by Crescendo Business Services. All mortgage professionals are listed alphabetically by last name. Names in boldface also appear in the profiles section.



Matt Andre
FBC Mortgage

Direct: (407) 377-0276
mandre@fbchomeloans.com
www.mattandre.com



Judy Lynn Bamundo, Embrace Home Loans
Eric Bastian, Fifth Third Bank Mortgage



Julia Bell
Wells Fargo Home Mortgage

(321) 303-1737
julia.bell@wellsfargo.com
www.wfhm.com/julia-bell

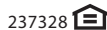


Steve Birk, Element Funding
Andrew "Andy" Brown, Fidelity Funding Mortgage Corporation
Matthew Call, Fifth Third Bank Mortgage
Jackie Camargo, Wells Fargo Home Mortgage
Mickey Carlton, Thomas Mortgage & Financial Services
Susie Carlton, Element Funding
Rick Cason, Integrity Mortgage
Sean Cobb, Town & Country Mortgage Services
Wendy Cummins, Regions Bank Mortgage
J.D. Daher, Fidelity Funding Mortgage Corporation
Peter Darroch, Seminole Moneytree
Brian Dodd, Sparrow Financing
Brian Gill, Access E* Mortgage
Oscar Griod, Wells Fargo Home Mortgage
Doreen Hargreaves, Fidelity Funding Mortgage Corporation
Howard Howland, Contemporary Mortgage Services
Nicole Johnson, Element Funding



Kevin W. Kennedy
Orlando Financial Center

(407) 839-6060
Kevin@OrlandoFinancial.com
www.OrlandoFinancial.com



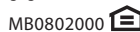
Mariah Lee, VP Mortgage Group
Brett Lindquist, The Mortgage Firm
Sandra Martin, Security National Mortgage Corporation

Laura Meyers, The Mortgage Firm
Jackie Mitchell, Seaside National Bank & Trust



Colleen Murphy
The Mortgage Center

Phone: (407) 425-5304
Cell: (407) 761-4025
colleen@cumortgages.com



Rob Nunziata, FBC Mortgage
Kevin Orr, The Mortgage Firm
Linda Osterberg, Mortgage Solutions of Central Florida
Dustin Owen, Waterstone Mortgage Corporation
Matt Pearson, Watson Mortgage Corporation
Jennifer Pitcher, FBC Mortgage



Eric Putt
Wells Fargo Home Mortgage

(407) 622-2763
eric.putt@wellsfargo.com
www.ericputthomeloans.com



Eduardo Ramirez, Enotiva Mortgage Corporation

Johanna Ramirez, Sanford Mortgage Corporation
Michael Ramsey, Ramsey & Associates Mortgage Company
Mary Rhodes, The Mortgage Firm
Jennifer Rowell-Summers, HomeBanc
Jeffrey Sachs, FBC Mortgage
James Scott, First Lenders Financial Group
Todd Shale, SunTrust Mortgage
Karmi Sheppard, SunTrust Mortgage
Audra Shuster, SunTrust Mortgage
Vickie L. Stewart, Trinity Mortgage Company
Scott Stinson, FBC Mortgage
Marlice Stiver, SunTrust Mortgage
Gerry Suarez, Jr., Thomas Mortgage & Financial Services
Jack Summers, HomeBanc
David Tehrani, America's Money Source
Clarissa Thomas, Synergy Mortgage Services
Monica Thorsen, SunTrust Mortgage
Christine Wilson, The Mortgage Firm
Bruce Woodburn, Summit Home Mortgage
Jay Zerquera, FBC Mortgage

Looking for other great professionals?

- **Wealth Manager**
- **Real Estate Agent**
- **Home/Auto Insurance Professional**

Go to: www.fivestarpromotional.com

Professionals interested in learning more about the FIVE STAR Program, please call 1-888-438-5782





Meet your

Orlando 2010 FIVE STAR Home/Auto Insurance Professionals.

We surveyed homeowners and industry experts to find home/auto insurance professionals in the Orlando area who scored highest in overall satisfaction. Here they are.

With more than 13,000 Orlando area residents with a property and casualty insurance license, how do you find someone who represents your interests and operates with an emphasis on integrity and service? As an independent third party, Crescendo Business Services presents the FIVE STAR Award to assist consumers in selecting a home/auto insurance professional who provides exceptional overall satisfaction, indicated by consumers.

For the purposes of this research, home/auto insurance professionals include any individual with the property/casualty line of authority on their insurance license. This line

of authority is what the licensee must have in order to market a homeowner's policy.

The Selection Process

Crescendo surveyed, by mail and phone, more than 41,000 homeowners and 5,000 subscribers of *Orlando Home & Leisure*.

Respondents were asked to evaluate only home/auto insurance professionals 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 home/auto insurance

professional against the Florida insurance department to make certain that licenses were up-to-date and that no disciplinary actions were pending.

Then, before finalizing the list, qualifying home/auto insurance professionals were reviewed by a blue ribbon panel comprised of prominent individuals in the real estate community.

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 Home/Auto Insurance Professionals is an elite group, representing less than 1 percent of the home/auto insurance professionals in the Orlando area engaged in home/auto insurance services.

Although the list will certainly be a useful tool for anyone looking for insurance professionals, it should not be considered exhaustive. Undoubtedly, there are many excellent insurance 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 Home/Auto Insurance Professionals do not pay a fee to be included in the research or the final list of FIVE STAR Home/Auto

Insurance Professionals.

- The overall evaluation score of a home/auto insurance 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 home/auto insurance professional's future performance.

- The inclusion of a home/auto insurance professional on the FIVE STAR Home/Auto Insurance Professional list should not be construed as an endorsement of the home/auto insurance professional by Crescendo Business Services or *Orlando Home & Leisure*.

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

Orlando 2010 FIVE STAR Home/Auto Insurance Professionals

List compiled by Crescendo Business Services. All home/auto insurance professionals are listed alphabetically by last name.

Louise Arthur, Jean Arthur Associates
 Michael Bernstein, Brokers Insurance
 Robert Blakeley, Robert Blakeley Insurance
 Ginny Bless, Marshall Insurance Services
 Roberta L. Cavin, Amica Mutual Insurance Company
 Debbie DeYoung, AAA Auto Club South
 Donald L. Foster, Foster-Schenck Insurance Agency
 Deanna Grantham, Hugh Cotton Insurance
 Loris Hayward, Insurance Office of America
 Debra Holtzapple, Hugh Cotton Insurance
 Rufus Johnson, Geico Insurance
 Tommie Kristeff, BB&T/J. Rolfe Davis Insurance
 Katie Lukens, Fleming Agency

Kelly McFadden, AAA Insurance Agency
 Cindy Neuschwanger, D'Amico & Associates
 Vicki O'Donnell, Allstate Insurance/O'Donnell & Associates
 Dale Perry, Insurance Office of America
 Kerry Ravi, Allstate Insurance Company
 Richard Russi, Tony Russi Insurance
 David Rutherford, Liberty Mutual Insurance
 Mark Santo Domingo, Crowne Private Client Group
 Randy Saylor, Liberty Mutual Insurance
Steven Strassman, Allstate Insurance Company/Strassman Insurance Group
 Nancy Wilkins, Sunshine State Insurance Company



STEVEN L. STRASSMAN

Strassman Insurance Group
 3895 Lake Emma Rd., Ste. 113
 Lake Mary, FL 32746
 Office: (407) 333-4540
 Toll-free: (877) 333-4553
sstrassman@allstate.com
strassmaninsurance.net

Responsive, Reliable and Reputable

- Annual reviews directly with agent
- Each policy is personalized based on needs
- Local presence
- Fully licensed staff
- CERTIFIED FINANCIAL PLANNER™ works with customers

As a personal financial representative in Lake Mary, I know many local families. My knowledge and understanding of the people in this community help me provide customers with an outstanding level of service. I look forward to helping families like yours protect the things that are important — your family, home, car and more. I can also help you prepare a strategy to achieve your financial goals.