

REALTOR® RESOURCE GUIDE

& AFFILIATE DIRECTORY



2013-2014



SDAR
GREATER SAN DIEGO ASSOCIATION OF REALTORS®
The Trusted Voice of San Diego Real Estate



Together, We Can Make Your Clients' Homeownership Dreams a Reality

Our team is dedicated to helping you and your homebuyers.

Your goal is to smoothly lead your clients from contract to close. Our goal is to lead your clients through the financing process. Citibank combines the strength and stability of a global brand with local market expertise to meet the needs of your clients.

Citibank has exceptional services and products to assist you and your clients:

- **World-Class Fulfillment Services** - With 200 years of financial services experience and a tireless dedication to providing world-class fulfillment services, we can offer the support your clients need during the homebuying process.
- **SureStart® Pre-Approval Process¹** - We can help your clients identify the right mortgage for a home in the right price range, saving you time and money.
- **On-Time Closing Guarantee²** - If we don't close when we say we will, your client will receive a \$1,500 credit at closing.²
- **Jumbo Loans** - Qualified clients can choose a fixed rate loan up to \$2 million or an adjustable rate loan up to \$3 million at competitive rates.
- **Diverse Product Set** - Your clients have access to both conventional and portfolio mortgage products and also balance sheet (portfolio) lending.

Jaspal Sohal
Home Lending Manager
858-546-2958
NMLS #582927
jaspal.s.sohal@citi.com

Jason Barela
Home Lending Consultant
760-533-4262
NMLS #842561
jason.barela@citi.com

Tony Tafreshi
Home Lending Consultant
858-546-2955
NMLS #633647
tony.tafreshi@citi.com

Luis Arias
Home Lending Consultant
858-531-8045
NMLS #217213
luis.arias@citi.com

Jonathan Mezzadri
Home Lending Consultant
951-514-9800
NMLS #792129
jonathan.mezzadri@citi.com

4660 La Jolla Village Drive, Suite 500 | San Diego, CA 92122



Terms, conditions and fees of accounts, programs, products and services are subject to change. This is not a commitment to lend. All loans are subject to credit and property approval. Certain restrictions may apply on all programs. Offer cannot be combined with any other mortgage offer.

¹Calls are randomly monitored and recorded to ensure quality service.

²SureStart is a registered service mark of Citigroup Inc. Final commitment is subject to verification of information, receipt of a satisfactory sales contract on the home you wish to purchase, appraisal and title report, and meeting our customary closing conditions. This offer is not a commitment to lend and is subject to change without notice. There is no charge for the SureStart pre-approval, but standard application and commitment fees apply.

²For home purchases, we guarantee to close by the date specified in the purchase contract, unless prohibited by federal law¹, and further provided that the date is at least 30 days after the application date and the date of the purchase contract. If the loan fails to close on time due to a delay by us, the client will receive a credit towards closing costs of \$1,500. Offer not available for refinance loans, co-ops, unapproved condos, residences under construction, community lending programs and government loan. In Texas, the credit may not result in the client receiving cash back.

(*Federal law requires certain disclosures be delivered to the borrower at least 3 business days before consummation. The Guarantees to close does not apply if such disclosures are required and your closing is delayed due to the 3 business day waiting period.)



©2013 Citibank, N. A. equal housing lender member FDIC. NMLS# 412915. Citi, Citibank,Arc Design and Citi with Arc Design are registered servicemarks of Citigroup Inc.

Welcome to the 2013 REALTOR® Resource Guide

& Affiliate Directory!



Linda Lee

Dear Greater San Diego Association of REALTORS® Member and Reader,

As "The Trusted Voice of San Diego Real Estate" - the Greater San Diego Association of REALTORS® (SDAR) is pleased to offer this helpful resource to help REALTORS® and their clients locate providers of products & services that are useful to real estate professionals, property owners, homebuyers, and sellers.



Michael Mercurio

We continually strive to provide the tools, information, and resources to help guide our members (and their clients) along every step of the real estate transaction process. The companies appearing in this publication represent SDAR's Affiliate members and advertisers who are dedicated to delivering service excellence and supporting the real estate profession. We invite you to explore what these companies have to offer and hope that you find the annual REALTOR® Resource Guide & Affiliate Directory a helpful resource.

Sincerely,

Linda Lee

2013 SDAR President

Michael Mercurio

SDAR Chief Executive Officer

WELCOME

Published by

The Greater San Diego Association of REALTORS® located at 4845 Ronson Court, San Diego, CA 92111.

REALTOR® Resource Guide & Affiliate Directory Advertisers

While SDAR does not guarantee or endorse the products and services of any companies appearing in this publication, the companies represented are committed to serving REALTORS® and their clients, the real estate industry, and SDAR with fairness and respect.

Affiliate Membership & Advertising

For information about Affiliate membership or advertising opportunities, please contact Sales online at sales@sdar.com or by phone at (858) 715-8018

Contact SDAR

Additional copies of this publication are available (while supplies last) for your office or for client closing gifts.

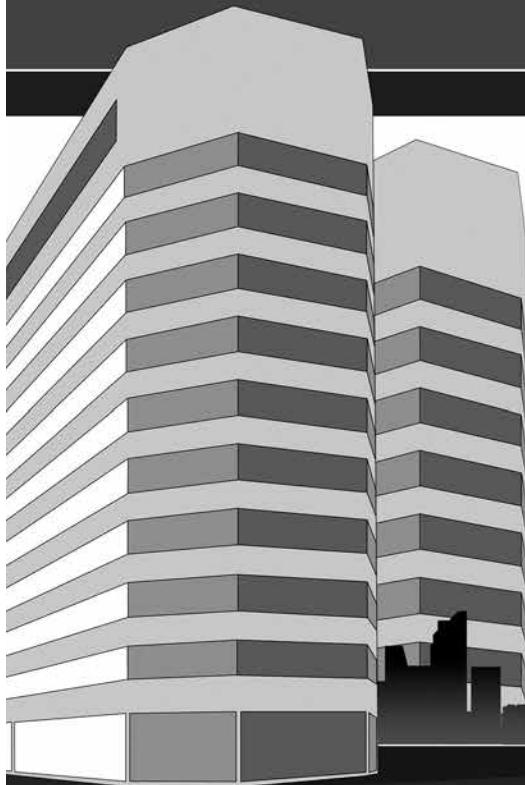
Visit SDAR online at www.sdar.com or call (858) 715-8000.



Table of Contents

Introduction to the REALTOR® Resource Guide & Affiliate Directory	3
Commercial Affiliate Directory.....	5
Residential Affiliate Directory	6
Accounting6
Appraiser.....	.6
Bookkeeping6
Building Repairs & Maintenance.....	.6
Catering.....	.6
City/County6
Cleaning Services.....	.6
Contractors6
Credit Union7
Disclosures.....	.7
Energy Efficient.....	.7
Engineering.....	.7
Escrow7
Financial Services8
Flood Compliance9
Home Staging.....	.9
Home Warranty9
Inspection Services.....	.9
Insurance.....	.9
Interior Design.....	.9
Legal Services.....	.24
Locksmith.....	.24
Mortgage24
Moving & Storage.....	.28
Online Real Estate.....	.29
Organizations/Affiliations.....	.29
Other29
Painting.....	.29
Pest Control29
Photographer.....	.29
Plumbing Services.....	.29
Printing29
Professional Service.....	.29
Property Management29
Publications.....	.30
Signage30
Specialty Marketing.....	.30
Title30
Website Developer.....	.30
Window Cleaner30

The Commercial Real Estate Alliance of San Diego (CRASD) is your local industry advocate and information source in commercial real estate.



Commercial Real Estate Alliance of San Diego
Integrity, Networking, Cooperation, & Mutual Trust

Education, Designations, Networking,
Events, Discounts & Benefits



Join CRASD at www.crasd.com

BUILDING REPAIRS & MAINTENANCE

RSI Roofing

James Adams
8285 Buckhorn St
San Diego, CA 92111
jadams@thinkrsi.com
www.thinkrsi.com
858-278-7200

COMMERCIAL REAL ESTATE

South Coast Commercial, Inc

Michelle Hemstreet
3405 Kenyon St Ste 411
San Diego, CA 92110
hemstreet.m@gmail.com
619-226-6011

COMMERCIAL REALTORS®

Walsh Property Group

Jim Walsh
1420 Ketner Blvd #600
San Diego, CA 92101
jwalsh@walshpropertygroup.com
www.walshpropertygroup.com
760-801-1222

ESCROW

Quality Escrow Inc

Tamara Quintana
5550 Baltimore Dr #100
La Mesa, CA 91942
tquintana@quality-escrow.com
www.quality-escrow.com
619-916-3375

FINANCIAL SERVICES

Balboa Thrift & Loan

Jim Morstad
2767 Dale St
San Diego, CA 92104
jmorstad@balboathrift.com
www.balboathrift.com
619-397-7705

INSPECTION SERVICES

Accredited Inspection

Andy French
2543 Boundary St
San Diego, CA 92104-5313
afrench@realty-inspector.com
www.realty-inspector.com
888-360-1597

INSURANCE

CMR Risk & Insurance Services

Marc-Crawford
8880 Rio San Diego Dr. STE 725
San Diego, CA 92106
mcrawford@cmrris.com
www.cmrris.com
619-297-3160

Vanorsdale Insurance Services

Arthur Radke
6165 Greenwich Drive Ste #200
San Diego, CA 92122
ARadke@Vanorsdale.com
www.vanorsdale.com

PROPERTY MANAGEMENT

RG Investment R.E. Services

Jeffrey Hickox
654 Shadywood Dr
Escondido, CA 92026-1431
jeff.hickox@rgpobox.com
619-981-3401

ACCOUNTING**Rebeca Miller, CPA**

Rebeca Miller
11635 Jarrito Ct
San Diego, CA 92127
rebecamillercpa@gmail.com
858-761-3726

APPRAYER**California Bank & Trust**

Andrew Busschau
9444 Farnham St Ste 109
San Diego, CA 92123-1300
andrew.busschau@calbt.com
858-496-4610
www.calbt.com

Anderson Appraisal Services

Bobby Kennedy
2180 Garnet Ave Ste 3A
San Diego, CA 92109-3676
mark@andersonappraisal.com
858-273-3755

Brooks Appraisal Service

Jeffrey Brooks
9377 Guild Ave
San Diego, CA 92123-2642
jbrooks9@san.rr.com
619-277-2620

California Residential Appraisals

Robert Williams
11956 Bernardo Plaza Dr Ste 238
San Diego, CA 92128-2538
calres@san.rr.com
858-673-7600
www.calresappraisals.com

Foos & Associates

Diane Favazza
6310 Greenwich Dr Ste 220
San Diego, CA 92122
diane@foosappraisals.com
858-860-1205

Foos & Associates

Richard Foos
6310 Greenwich Dr Ste 220
San Diego, CA 92122
rwf@foosappraisals.com
858-860-1205
www.foosappraisals.com

Jan M. Brownell Appraisal

Jan Brownell
5119 Los Robles Dr
Carlsbad, CA 92008-4327
janbrownell@sbcglobal.net
760-438-8688

Loewenberg & Associates

Gary Loewenberg
PO Box 300412
Escondido, CA 92030-3004
760-747-5165

Pacific West Appraisals

Kathi Simeon-Moore
13338 Starmount Way
Poway, CA 92064-1302
pacwest@sbcglobal.net
858-451-3031

Quality Appraisal Service

Angela Zamorano
2514 Singing Vista Way
El Cajon, CA 92019
angela_zamorano@cox.net
619-328-2523

Williams & Associates

Barry Williams
PO Box 500734
San Diego, CA 92150-0734
barrywilliams@sbcglobal.net
858-673-8281

BOOKKEEPING**Sure Safe EFS**

Art Angelo
1291 Pacific Oaks Place Ste 102
Escondido, CA 92029
art@suresafe.com
800-322-1999
www.suresafe.com

BUILDING REPAIRS & MAINTENANCE

3 in 1 Bathtub & Kitchen Refinishing
Eddie Estrada
317 Quintard St
Chula Vista, CA 91911
eddie@3in1refinishing.com
619-575-9253
www.3in1refinishing.com

A Revitalized Bath & Kitchen

Tyler Marsh
PO Box 3127
La Mesa, CA 91944
arevitalizedbk@aol.com
619-644-3320
www.arevitalizedbathandkitchen.com

Alternative Bathtub Refinishers

Richard Sartausky
PO Box 710956
Santee, CA 92072
alternativetub@aol.com
619-708-7699

Atlas Footing Repair Inc

Jan Fisher
1136 Greenfield Dr
El Cajon, CA 92021-3314
jan@atlasfootingrepair.com
619-442-7900
www.atlasfootingrepair.com

BEST-RATE REPAIR COMPANY, INC

Jeff Mudd
PO Box 600491
San Diego, CA 92160
ww@yahoo.com
619-229-0116
www.best-rate-repair.com

Coronado Flood Restoration

Thomas Frederick
826 Orange Ave Ste 485
Coronado, CA 92118
tom@coronadofloodrestoration.com
619-435-3355
www.coronadofloodrestoration.com

Sam's Heating & Air Conditioning, Inc

Sam Kogan
7204 Bobbird Dr
San Diego, CA 92119
samsair@cox.net
619-697-9824
www.heatingandairsandiego.com

CATERING

Pret Gourmet and Concierge
Monique Frey
566 E Ave
Coronado, CA 92118
mofreylv@yahoo.com
619-990-2461

CITY/COUNTY

San Diego County Assessor
Ernest Dronenburg
1600 Pacific Hwy
San Diego, CA 92101
619-498-2227

CLEANING SERVICES

Cleanology Housekeeping Personnel Service
Paul Needelman
4682 Iowa St Ste 107
San Diego, CA 92116
paul@cleanologysd.com
619-540-0070
www.cleanologysd.com

CONTRACTORS

KB Home
Bob Kronefeld
36310 Inland Valley Dr
Wildomar, CA 92595
rkronefeld@kbhome.com
951-691-5194

KB Home
Muriel Sin
36310 Inland Valley Dr
Wildomar, CA 92595
ssinc@kbhome.com
951-691-5308
www.kbhome.com



Home Inspections, Pools & Spas, Commercial Inspections,
Mold Testing, Infrared Thermal Imaging, Manufactured Homes and more!

2260 El Cajon Blvd., #147
San Diego, CA 92104

Peter M. Manjuck
CREIA Certified Inspector
MICRO Certified Mold Inspector

(619) 884-8973



"Always happy to help and committed to excellent customer service, provided with knowledge and honesty."

LINA GORINSTEIN

Account Executive
Hablo Español
Proudly serving San Diego and Imperial Counties



First American
Natural Hazard Disclosures™

200 Commerce, Irvine, CA 92602
Cell: 760.331.3487 Direct: 714.250.1894
Fax: 800.854.9625
EMAIL: LGorinstein@firstam.com
www.fanhd.com

To Order a Report Call 800.527.0027

Permit Pro Consultant

Ian Scattergood
1815 Main St Bldg B
San Diego, CA 92113
ian@permitprosd.com
619-579-0088

Spectrum Renovations

R. Betzenderfer
7283 Engineer Rd Ste E
San Diego, CA 92111-1414
betz4@sant.rr.com
858-279-9025
www.spectrumrenovations.com

Zed Electric, Inc

David Zedeker
PO Box 84438
San Diego, CA 92138
david@zedelectric.com
619-224-2748
www.zedelectric.com

CREDIT UNION**Kinecta Federal Credit Union**

Eric Anderson
PO Box 10003 Ste 67
Manhattan Beach, CA 90267-7503
eanderson@kinecta.org
619-654-3995
www.kinecta.org/eanderson

Navy Federal Credit Union

Cathy Tuthill
9999 Willow Creek Rd
San Diego, CA 92131
cathy_tuthill@navyfederal.org
www.navyfederal.org

Navy Federal Credit Union

Linny Fraser-Thacker
8660 Rio San Diego Dr
San Diego, CA 92108-6595
linny_fraser-thacker@navyfederal.org
619-908-6135
www.navyfederal.org

Navy Federal Credit Union

Martha Mapula
9999 Willow Creek Rd
San Diego, CA 92131-6001
martha_mapula@navyfederal.org
858-578-8809

Navy Federal Credit Union

Mary Preuss
9999 Willow Creek Rd
San Diego, CA 92131-6001
mary_preuss@navyfederal.org
858-578-8809

Navy Federal Credit Union

Megan Carrilho
9999 Willow Creek Rd
San Diego, CA 92131-6001
megan_carrilho@navyfederal.org
858-578-8809

Navy Federal Credit Union

Megan Kirk
9999 Willow Creek Rd
San Diego, CA 92131-6001
megan_kirk@navyfederal.org
858-578-8809

Navy Federal Credit Union

Narda McFarland
4180 Avenida de La Plata
Oceanside, CA 92056-6001
narda_mcfarland@navyfederal.org
858-578-8809
www.navyfederal.org

Navy Federal Credit Union

Shannon Roffe
8660 Rio San Diego Dr
San Diego, CA 92108-6595
shannon_roffe@navyfederal.org
619-298-4441
www.navyfederal.org

Navy Federal Credit Union

Teresa Salas
8660 Rio San Diego Dr
San Diego, CA 92108-6595
teresa_salas@navyfederal.org
619-298-4441
www.navyfederal.org

USE Credit Union

Donald Coleman
10120 Pacific Heights Blvd
San Diego, CA 92121
Dcoleman@usecu.org
858-795-6100

DISCLOSURES**Disclosure Source**

Debi Levenson
4124 Portilla Place
San Diego, CA 92130
dlevenson@fmf.com
800-308-1424 x3520
www.homewarranty.com

DisclosureSave

Sean Harris
760-805-7326 - Direct
877-302-3262 - Main Office
866-347-2723 - Fax
www.DisclosureSave.com

First American Natural Hazard Disclosures

Lina Gorinstein
1255 Rock Creek Pl
Chula Vista, CA 91915-1527
Igorinstein@firstam.com
760-331-3487
www.fanh.com

Property ID

Cynthia Marquez
9837 Camino Bolsa
San Diego, CA 92129-2803
cmarquez@propertyid.com
800-225-8947 x8591
www.propertyid.com

Property ID

Georgia Barnette
14877 Sunrise Dr
Poway, CA 92064
gbarnette@propertyid.com
760-965-9009
www.property id.com

ENERGY EFFICIENCY**SunCraft Solar, Inc**

Tom Holbrook
13741 Danielson St Ste F
Poway, CA 92064
tom@suncraftsolar.com
858-602-3300
www.suncraftsolar.com

California Center for Sustainable Energy

Vanessa Minei
8690 Balboa Ave Ste 100
San Diego, CA 92123
vanessa.minei@energycenter.org
858-737-1581
www.energycenter.org

ENGINEERING

Ramskill Structural Engineering
Tom Ramskill
14814 Priscilla St
San Diego, CA 92129-1525
tramskill@sant.rr.com
858-672-3702

ESCROW

Oakwood Escrow
Angie Stanley
16855 West Bernardo Dr Ste 300
San Diego, CA 92127
astanley@oakwoodescrow.com
858-217-5264
www.oakwoodescrow.com

Allison-Mc Closkey Escrow

Bill Mc Closkey
4820 El Cajon Blvd
San Diego, CA 92115-4649
bill@amecsd.com
619-583-5110
www.allisonmcloskeyescrow.com

Crown City Escrow Services Inc

Cindy English
1330 Orange Ave Ste 220
Coronado, CA 92118
cenglish@crowncityescrow.com
619-708-8333
www.crowncityescrow.com

RELAX... WE'VE GOT YOU COVERED!



Michelle Williams
Northern San Diego
1-800-308-1424
Ext 3415



Jan Taylor
Central San Diego
1-800-308-1424
Ext 3519



Debi Levenson
Southern San Diego
1-800-308-1424
Ext 3520

**FIDELITY
NATIONAL
HOME WARRANTY**

1-800-TOCOVER
(1-800-862-6837)
homewarranty.com

**DISCLOSURE
SOURCE**

1-800-880-9123
disclosuresource.com

Elite Escrow Services

Carol Miller
4725 Mercury St Ste 100
San Diego, CA 92111-2126
carol@eliteescrowservices.com
858-560-4781

Elite Escrow Services

Carol Norman
4725 Mercury St Ste 100
San Diego, CA 92111-2126
carol@eliteescrowservices.com
858-560-4781
www.eliteescrowservices.com

Elite Escrow Services

Genia Engelstad
4725 Mercury St Ste 100
San Diego, CA 92111-2126
genia@eliteescrowservices.com
858-560-4781
www.eliteescrowservices.com

Elite Escrow Services of SD

Rachael Torres
1001 B Ave Ste 315
Coronado, CA 92118
rachael@eliteescrowservices.com
619-516-8024

Granite Escrow

Eddie Reitz
1400 Newport Center Dr Ste 250
Newport Beach, CA 92660
ereitz@graniteescrow.com
619-672-6792
www.graniteescrowsd.com

Inational Closing & Escrow

Ash Nasseri
8813 Villa La Jolla Dr Ste 2003
La Jolla, CA 92037
ash@nationalclosing.com
858-587-4814
www.inationalclosing.com

Parkfield Escrow

Donna Wagner
300 Carlsbad Village Dr Ste 212
Carlsbad, CA 92008
lorena@parkfieldescrow.com
760-720-1777
www.parkfieldescrowcarlsbad.com

Pickford Real Estate Inc

dba Prudential California Realty
Victoria Boynton
12544 High Bluff Dr Ste 420
San Diego, CA 92130
vboynton@prusd.com
858-792-6085 x1142
www.prusd.com

Quality Escrow Inc

Kevin McCarthy
5550 Baltimore Dr Ste 100
La Mesa, CA 91942
kevin@quality-escrow.com
619-916-3375
www.quality-escrow.com

Quality Escrow Inc

Steve Buice
5550 Baltimore Dr Ste 100
La Mesa, CA 91942
steve@quality-escrow.com
619-916-3375
www.quality-escrow.com

Reliant Escrow Inc

Tim Pine
3111 Camino Del Rio N
San Diego, CA 92108
tim@reliantescrowlnc.com
619-677-1350
www.reliantescrowlnc.com

Swift Escrow Company Inc

Sharon Swift
1001 B Ave Ste 201
Coronado, CA 92118
sharon@swift-escrow.com
619-435-2263
www.swift-escrow.com

The Escrow Group, Inc

Jaclyn Giaquinto
1565 Hotel Circle S Ste 200
San Diego, CA 92108
jgiaquinto@theescrowgrouplnc.com
619-325-4990
www.theescrowgrouplnc.com

The Heritage Escrow Company

Connie Kehle
2550 5th Ave Ste 136
San Diego, CA 92103
ckehle@heritageescrow.com
619-234-2010
www.heritageescrow.com

FINANCIAL SERVICES**Accuplan Self-Directed IRAs**

Brian Davis
3111 Camino Del Rio N Ste 400
San Diego, CA 92108
briandavis@accuplan.net
619-892-2438
www.accuplansandiego.com

Asset Preservation, Inc

Kathy Biewenga
5740 Fleet St Ste 100
Carlsbad, CA 92008-4704
kathy@apiexchange.com
760-635-1031
www.apiexchange.com

San Diego's
leader in
SBA Loans

Contact us
today!
619.422.5300

530 Broadway
Chula Vista, CA 91910



www.vibrabank.com/sba

Vibra Bank™

A New Way of Banking

Broker Rebate on all loans financed under the SBA 7 (a) program. Up to 90% financing for Owner User Real Estate.

UP TO
90%
LTV
OFFICE/WAREHOUSE

UP TO
85%
LTV
SPECIAL PURPOSE PROPERTY

Financing Also Available For:

- Furniture, Fixtures, Equipment & Inventory
- Business Debt Refinance & Working Capital
- Business Acquisitions & Partner Buyouts
- Franchise Financing
- Business Expansion

Loan Features May Include:

- Full Amortization
- No Balloons
- No Prepay Penalty
- Up 10 Year Term
- Low Down Payment

Bear Holdings LLC

Gary Saterbak
5500 Grossmont Center Dr
La Mesa, CA 91942
gsaterbak@gmail.com
858-945-6944

Commission Express San Diego

Marjory Mecklenburg
PO Box 12885
La Jolla, CA 92039
mmecklenburg@commissionexpress.com
858-952-5716
www.commissionexpress.com

Morgan Home Loan Funding

Caron Cain
8996 Miramar Rd Ste 230
San Diego, CA 92126-4451
caron@morganhomefunding.com
www.morganhomefunding.com

Samuel Scott Financial

Kim Churchill
12275 El Camino Real Ste 130
San Diego, CA 92130
kchurchill@samuelsctffg.com
858-259-6070
www.samuelscott.com

The Lending Company

Maureen Sweeney
12264 Camino Real Ste 350
San Diego, CA 92130
ml.sweeney2@gmail.com
760-705-6379

United Credit Partners

Khaled Helmy
2555 Camino Del Rio S Ste 208
San Diego, CA 92108
Info@unitedcreditpartners.com
619-501-4400
www.unitedcreditpartners.com

Valerie Gonzales

3103 Evening Way Unit G
La Jolla, CA 92037
Valerie.Gonzales@fnf.com
619-435-8080
www.fnf.com

Wallick & Volk

Jose Hernandez
180 Otay Lakes Rd Ste 200
Bonita, CA 91902
josehernandezteam@wvmb.com
619-279-7424
josehernandez.wvmbbonita.com

FLOOD COMPLIANCE**LPS National Flood**

Natascha DeVries
1521 N Cooper St 4th Flr
Arlington, TX 76011
Natascha.Devries@lpsvcs.com
682-225-6837
www.naturalhazarddirect.com

HOME STAGING**LAC Staging**

Lucy Cardona
1700 Bouquet Canyon Rd
Chula Vista, CA 91913
lucyacardona@gmail.com
619-869-6181

Staged Today, SOLD Tomorrow!

Lisa Vasey
4385 Woodland Dr
La Mesa, CA 91941
lisa@stagedtodaysoldtomorrow.com
619-335-8550
<http://www.stagedtodaysoldtomorrow.com>

HOME WARRANTY**American Home Buyers Protection**

Michelle Adcock
3078 Golf Crest Ridge Rd
El Cajon, CA 92019
michelleadcock@firstam.com
818-781-5050
www.homewarranty.firstam.com

Fidelity National Home Warranty

Debi Levenson
4124 Portilla Place
San Diego, CA 92130
dlevenson@fnf.com
800-308-1424 x3520
www.homewarranty.com

Fidelity National Home Warranty

Jan Taylor
3940 Via Palo Verde Lago
Alpine, CA 91901
jan.taylor@fnf.com
800-308-1424 x3519
www.homewarranty.com

Old Republic Home Protection

Debra Yatsko
12635 El Camino Real Ste 4406
San Diego, CA 92130
debray@orhp.com
800-282-7131 x1490
www.orhp.com

INSPECTION SERVICES**Amerispec Inspection Service**

Jess Alvarez
2725 Jefferson St Ste 5
Carlsbad, CA 92008
jalvarez@amerispec.com
760-585-2355
www.amerispec.net/alvarez

HomeLook Inspections

Bill Hoeszle
4220 Los Pinos Ave
San Diego, CA 92113
bill@homelookinspections.com
858-583-1254
www.homelookinspections.com

House & Home Inspections

Warren Tam
3819 1st Ave Ste 106
San Diego, CA 92103
warren@houseandhomeinspections.com
858-335-0891
www.houseandhomeinspections.com

Housecall Property Inspections

Darin Redding
PO Box 600063
San Diego, CA 92160
darin@sandiegoinspect.com
858-892-6561
sandiegoinspect.com

Inspection Perfection

Will Johnson
1010 University Ave PMB 1865
San Diego, CA 92103-3398
will@sdinspection.com
888-552-4677
www.sdinspection.com

Loska Property Inspections

Scott Loska
4416 Collwood Lane
San Diego, CA 92115
scott@loskainspections.com
www.loeskainspections.com

Inspections

Robert Pike
10517 Westonhill Dr
San Diego, CA 92126-2819
858-693-0051
www.rcpinpections.com

San Diego Real Estate Insp. Co

Carrie Ottalagano
1672 Main St Ste E3125
Ramona, CA 92065-4245
carrie@sdinspections.com
888-494-5150
www.sdinspections.com

San Diego Real Estate Insp. Co

Philippe Heller
1672 Main St Ste E3125
Ramona, CA 92065-4245
pheller@sdinspections.com
888-494-5150
<http://www.sdinspections.com>

Skys Property Inspection Consultants

RE Skyes Sykes
1305 Eagle Glen
Escondido, CA 92029-8552
skysinspec@aol.com
760-743-4874
www.skysinspections.com

SoCal Home Inspections

Peter Manjuck
2260 El Cajon Blvd Ste 147
San Diego, CA 92104
petetheinspector@aol.com
619-884-8973
www.petetheinspector.com

Touchstone Home Inspection

David Ritchie
11601 Via Isabel
El Cajon, CA 92019
dave@hominspectorelcajon.com
619-672-0443
www.homeinspectorelcajon.com

INSURANCE**American General Life**

Elise Oberdorf
2650 Camino Del Rio N Ste 205
San Diego, CA 92108
elise.agla@gmail.com
619-504-2786
myagla.com/elise.oberdorf/

Liberty Mutual Insurance

Juanita Adame
900 Lane Ave Ste 125
Chula Vista, CA 91914
juanita.adame@libertymutual.com
619-370-6667 x2205
www.libertymutual.com/juanitadame

Milliman Insurance

Marie Milliman
16516 Bernardo Center Dr Ste 150
San Diego, CA 92128
mmilliman@farmersagent.com
858-487-9200
www.mariemilliman.com

Trip Wilson Insurance Agency

Trip Wilson
5959 Mission Gorge Rd Ste 201
San Diego, CA 92120
trip@twfarmers.com
619-858-2081
www.twfarmers.com

INTERIOR DESIGN**Nancy Suzanne Smith**

Interior Design
Nancy Suzanne Smith
315 Fourth St
Coronado, CA 92118
nssdesign@aol.com
619-996-3227
www.nssinteriordesign.com

Celebrating our
10th year!

Giving the gift of a clean home is a great way to say “THANK YOU”!

Let CLEANOLOGY HOUSEKEEPING
help show your appreciation!

Why trust CLEANOLOGY HOUSEKEEPING
to arrange the cleanings of these homes?

- We've been in business since 2003. We have an A+ rating with the BBB and a Four-Star rating on YELP.
- “Green” or conventional cleaning services can be performed by registered professional, independent housekeepers. Their work is absolutely, positively guaranteed!
- Clean and maintain your listings as you market them!
- While we're at it, we can also help arrange other domestic services, such as carpet cleaning, window washing, tile & grout cleaning, drapery & upholstery cleaning and more!
- **RESIDENTIAL PROPERTY MANAGERS.**
Contact us to schedule your “turnover” cleanings. One time, recurring, and move-in/move-out services are available for your tenants. CONSIDER A FREE CLEANING FOR TENNANTS THAT RENEW THEIR LEASES!



**Contact us today to order these
thoughtful gifts of gratitude!**



(619) 281-2532
www.CleanologySD.com



WE CAN REMOVE
FORECLOSURES
SHORT SALES
BANKRUPTCIES
LATE PAYMENTS
COLLECTIONS
CHARGE OFFS

FAST EFFECTIVE PERMANENT CREDIT REPAIR



Don't risk your reputation with an out-of-State or unlicensed company. Our entire business model is built on positive referrals and client satisfaction. Get your clients the help they want and need today ... to sell them a house tomorrow! Free credit seminars are available in our offices or yours for both you and your buyers. Go to www.UnitedCreditPartners.com or call today to find out more.

- Licensed & bonded by California State Attorney General's Office
- Guaranteed 100% client satisfaction
- Secure online portal to track client progress
- Flexible payment plans
- Free credit analysis and initial consultation
- Guaranteed rates with no hidden fees
- Transparent process
- Five-year 92% overall success rate

United Credit Partners, LLC, a Licensed & Bonded California Co.

2555 Camino Del Rio South, Ste.208, San Diego CA 92108

Local: 619.501.4400 Toll Free: 888.777.3050



**UNITED CREDIT
PARTNERS**



DIRECT LENDER | PURCHASE & REFINANCE

*From origination to funding, we work under one roof,
enabling us to close your buyer's loan fast!*

HOME OF THE
21 DAY*
CLOSE
GUARANTEE

EXPANDED BANKING PLATFORM

- 21 Business Day Close Guarantee*
- Preferred Real Estate Agent Program
- Free Up-Front Credit Approvals
- Jumbo to \$10,000,000
- FHA Down to 580 FICO
- Non-Warrantable Condos
- No US tax returns, 50% down

BEST SERVICE IN THE INDUSTRY

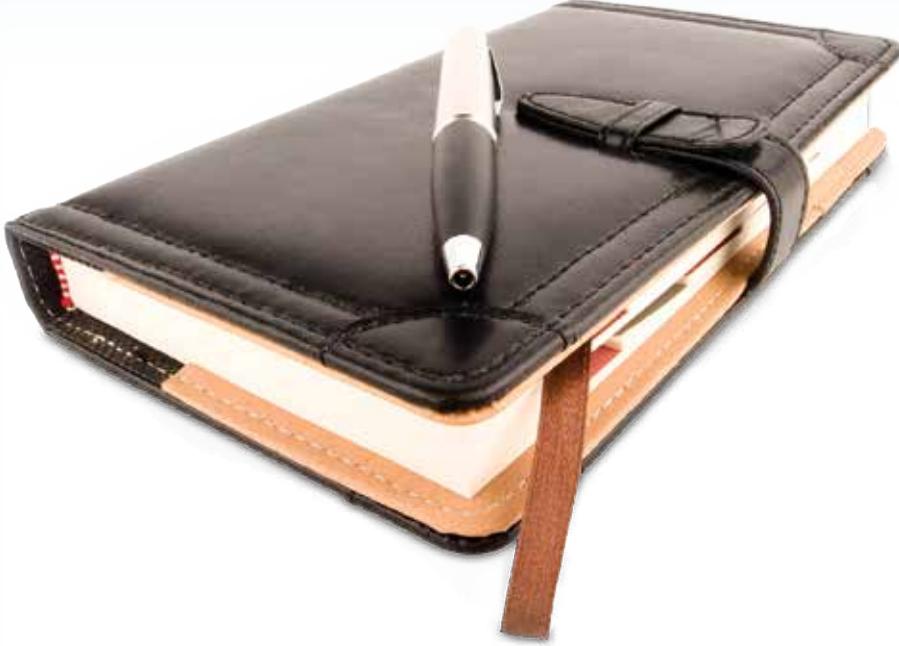
CALL: 1.877.693.2507

HARP 2.0 • FHA • VA • CONVENTIONAL • JUMBO • REVERSE MORTGAGE

*21 business day guarantee only applies to purchase transactions. This guarantee does not apply to the HARP program, Reverse Mortgages, FHA 203k, jumbo product or loans that require prior approval from an investor. The guarantee does not apply if events occur beyond the control of NAF, including but not limited to; appraised value, escrow or title delays, 2nd lien holder approval, short sale approval, or lender conditions that cannot be met by any party. The 21 day trigger begins when your initial application package is complete and you have authorized credit card payment for your appraisal. If NAF fails to perform otherwise, a credit of \$250 will be applied toward closing costs. Licensed by the California Department of Corporations under the Residential Mortgage Loan Act License #4131117. NMLS #6606. This information is to inform the real estate industry only and is not to be provided to consumers. All products are not available in all states. All options are not available on all programs. All programs are subject to borrower and property qualifications. Rates, terms and conditions are subject to change without notice. Reverse Mortgage: Borrower must pay required taxes and insurance. © New American Funding. New American and New American Funding are registered trademarks of Broker Solutions, DBA New American Funding. All Rights Reserved. 5/2013.



Your work week is never-ending...



**Luckily, you could save right now with
GEICO'S SPECIAL DISCOUNT.**

You probably spend more than 40 hours a week in meetings, and the only time you get to eat lunch is with a client, right? Fortunately, it only takes 15 minutes to save with a special discount from GEICO just for being a **member of SDAR**. So schedule in a short break, and let your professional status help you save some money.

Get a free quote. **GEICO**
1-800-368-2734
geico.com/disc/SDAR



MENTION YOUR SDAR MEMBERSHIP TO SAVE EVEN MORE.

me discounts, coverages, payment plans and features are not available in all states or all GEICO companies. Motorcycle coverage is underwritten by GEICO Indemnity Company. Homeowners, renters, boat and PWC coverages are written through non-affiliated insurance companies and are secured through the GEICO Insurance Agency, Inc. Discount amount varies in some states. One group discount applicable per policy. Coverage is individual. In New York a premium reduction may be available. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary. GEICO Gecko image © 1999-2012. © 2012 GEICO.



WE PRINT IT. YOU SELL IT.

TO SELL YOUR LISTING, YOU NEED TO PROMOTE YOUR LISTING. And, you can count on us to help you look good. We can print a wide variety of marketing materials with professional results, like custom door hangers and housing brochures. Try our new service, Every Door Direct Mail®, to target potential customers by geographic area or specific neighborhoods surrounding your listing.

Find one of over fifty San Diego area The UPS Store® locations by visiting, theupsstore.com

**20% OFF
PRINTING SERVICES**

Limit one coupon per customer. Not valid with other offers. Restrictions apply. Valid and redeemable only when presented at a participating location. The UPS Store centers are independently owned and operated. © 2013 The UPS Store, Inc.

The UPS Store® 

The UPS Store® 

WE ❤ LOGISTICS®

FLYERS • BROCHURES • BUSINESS CARDS • LETTERHEADS • DOOR HANGERS

*Postal Service™ products and services (including Every Door Direct Mail® and EDDM Retail®) are provided by the U.S. Postal Service®. Graphic design, printing, mail consolidation, presort services, distribution and related products and services may be provided by the U.S. Postal Service® and/or third party vendors. Neither The UPS Store, Inc. nor The UPS Store® franchise network are affiliated with the U.S. Postal Service® or applicable third party vendors, and no sponsorship or endorsement is intended or implied. The UPS Store® locations are independently owned and operated by franchisees of The UPS Store, Inc. in the USA. Non-postal surcharges may apply. Services, pricing and hours of operation may vary by location. Trademarks are the property of their respective owners. Copyright © 2013 The UPS Store, Inc.

Are You Buying or Selling Your Home?



GO TO SDAR.COM



Find a Licensed REALTOR®

Our REALTORS® perform more than 60% of all real estate deals in San Diego County.

Learn from Real Estate Pros

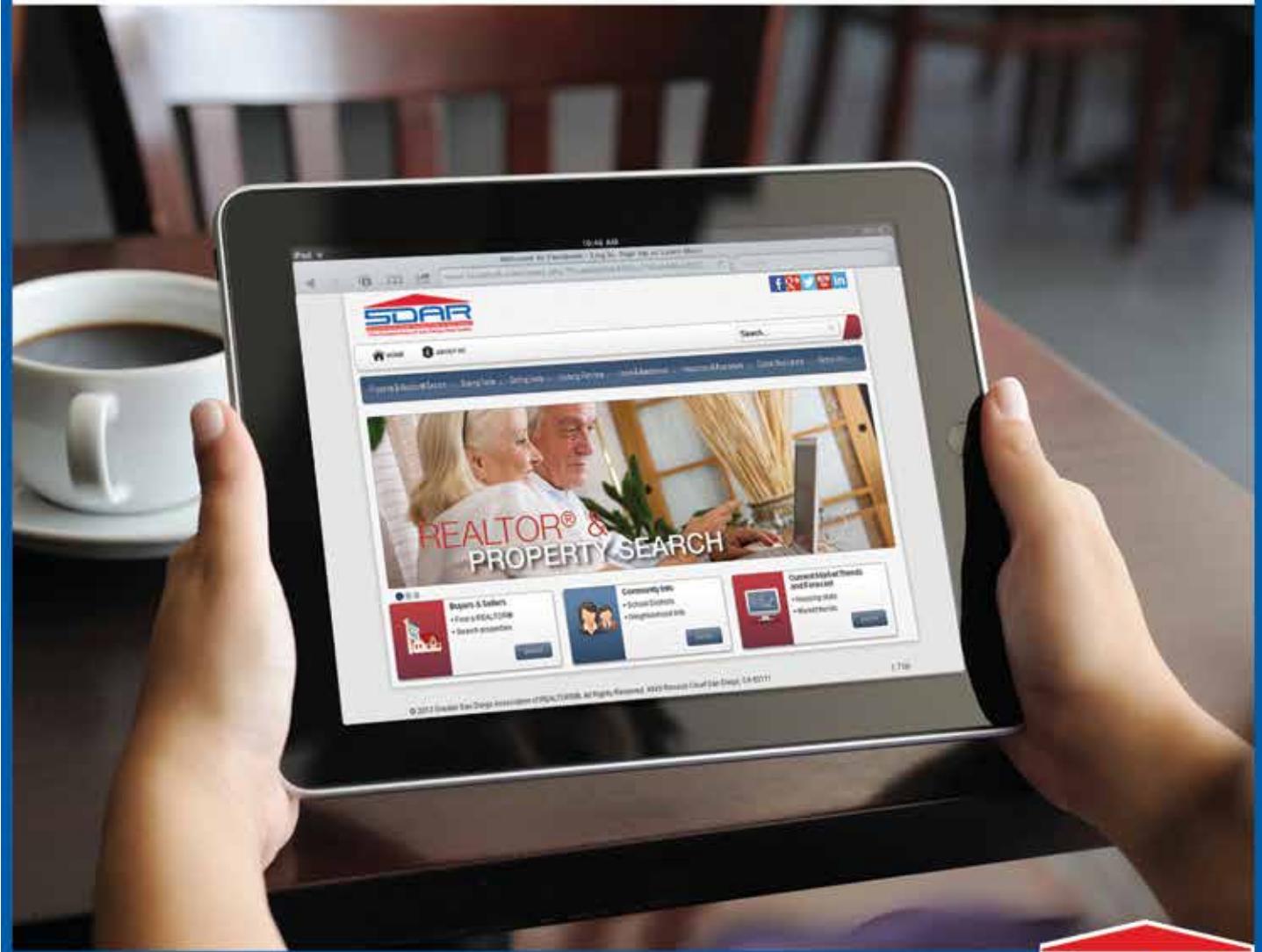
How-to-Guides for buying & selling homes
Advice on choosing mortgage lenders,
home inspectors, appraisers & more.

Explore San Diego Real Estate

Search local & national home listings.
Review our industry reports on current market trends & forecasts.

Research Potential Communities

Information on schools, crime statistics and other important neighborhood facts.



www.SDAR.com

858.715.8000

4845 Ronson Rd, San Diego, CA 92111

SDAR
GREATER SAN DIEGO ASSOCIATION OF REALTORS®
The Trusted Voice of San Diego Real Estate

SAN DIEGO HOME/GARDEN

LIFESTYLES[®]

PRESENTS

Luxury Homes

San Diego Home/Garden Lifestyles is the region's prime source for all things related to Home, Architecture, Interior Design, Décor, Gardening and Entertaining. For more than 34 years, San Diego Home/Garden Lifestyles has delivered the most sought-after magazine audience available in San Diego; active, engaged affluent readers who pay for a subscription or single copy.

Each issue's participating advertisers will receive a full page ad, directory listing, plus inclusion in SDHGL's digital edition and the special Luxury Homes Digital Magazine.

Print



Resort Like Living

Rancho Santa Fe - \$2,050,000

Stunning, warm contemporary estate privately gated in La Jolla. Custom built in 2010, 5 bedrooms plus 4 baths approx 5,000 sq ft. Architecturally designed to maximize natural light and indoor-outdoor living.

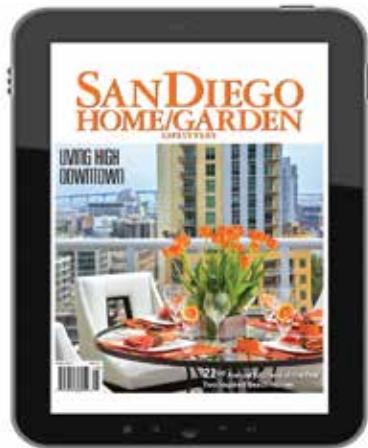
Picturesque views, lovely gardens with a quiet and private location.



Jane Smith • Smith Associates & Co.
619 Love That House Lane, San Diego, CA 92101
858.555.5555 • smith@yourmethome.com

FULL PAGE EXAMPLE

Digital



SDHGL DIGITAL EDITION



LUXURY HOMES DIGITAL MAGAZINE

Total
Package
Rate:
\$1,200



SECTION DIRECTORY

Jane Smith	Smith Associates & Co.
Bruce Johnson	Johnson Associates & Co.
Adrian Moreno	Moreno Associates & Co.
Olivia West	West Associates & Co.
Jane Smith	Smith Associates & Co.
Bruce Johnson	Johnson Associates & Co.
Adrian Moreno	Moreno Associates & Co.
Olivia West	West Associates & Co.

For more information, please contact:

Michael Evans: 858-634-4405 mevans@sdhg.net



Vinyl View Company. inc

CALL NOW FOR A
FREE ESTIMATE
1-800-771-3345



Replacement Windows and Doors...



Clearly the best.™



CA License # 855523
Bonded and Insured

- Windows Delivered In 4 Days
- Residential Replacement
- Contractor Specials
- Family Owned and Operated
- Windows Sold with or without Installation
- Lifetime Warranty

We'll Beat Any
Competitor Price!

Your Window of Opportunity

8855 Balboa Ave. Ste D. San Diego, CA 92123

www.vinylview.com



for making “pre-approved” mean something.

PNC Mortgage | for the achiever in you™

An in-depth pre-approval process. A more predictable outcome. The PNC pre-approval is underwritten by a PNC mortgage professional. We walk your client through the entire application process. We perform a full credit review and, if approved, the result is a true commitment to lend. From the start. See what makes us different at pncmortgage.com/agentalliance

Rocky Rockwell
Market Sales Manager, AVP
619-297-8300
619-297-8310
NMLS ID 581908

591 Camino De La Reina, Suite 928
San Diego, CA 92108
rocky.rockwell@pncmortgage.com
www.pncmortgage.com/sandiego



Subject to property underwriting and appraisal. Borrower must satisfy pre-approval conditions outlined in commitment letter. Loan amount subject to property appraisal.

PNC is a registered service mark of The PNC Financial Services Group, Inc. ("PNC"). PNC Mortgage is a division of PNC Bank, National Association, a subsidiary of PNC. All loans are provided by PNC Bank, National Association.

This information is provided for business and professional uses only and is not to be provided to a consumer or the public. This information is provided to assist real estate professionals and is not an advertisement to extend consumer credit as defined by Section 226.2 of Regulation Z. Programs, interest rates, and fees are subject to change without notice.

©2013 The PNC Financial Services Group, Inc. All rights reserved. Member FDIC

MORT PDF 0513-073-145806

Moving in. A day to remember.

Kinecta can help you find the right home loan to ensure your client's special day is a memorable one.



- “Savings Advantage” Jumbo at 89% LTV to \$1.25 Mil. or 90% LTV to \$1 Mil. on condos.
- 3% Down on Conforming purchases – beats many FHA offerings
- Low MI rates with exclusive credit union-only programs
- Jumbo MI-insured to 90% LTV and up to \$250,000 over FHFA limits
- Asset Utilization – use portion of liquid assets as qualifying income
- 30-Day Purchase Guarantee – we fund on time or we pay administration fees

We also offer **Homebuyer Workshops** where you can meet potential clients, along with exclusive **Realtor Performance Seminars** with industry experts. Check out our special Realtor web page at www.kinecta.org/realtor for more information.

Contact Kinecta for more info!



Mike Sieber
Mgr., Mortgage Loan Sales
cell: 858.336.0912
msieber@kinecta.org | NMLS #353500
www.kinecta.org/msieber

San Diego Mortgage Center
13161 Black Mountain Road
San Diego, CA 92129



Eric Anderson
Mgr., Mortgage Loan Sales
tel: 619.654.3995 fax: 310.536.4974
eanderson@kinecta.org | NMLS #381598
www.kinecta.org/eanderson

Mission Valley Mortgage Center
2375 Northside Drive
San Diego, CA 92108



The Kinecta Difference: Not-for-profit • Member-owned • Over 70 years in business

Terms and conditions subject to change. All loans subject to credit approval. Information is intended for Mortgage and Real Estate professionals only and not intended for consumer use as defined by Section 1026.2 of Regulation Z, which implements the Truth-In-Lending Act. The guidelines are subject to change without notice and are subject to Kinecta Federal Credit Union underwriting guidelines and all applicable federal and state rules and regulations.



12358-04/13



Subscribe to SDAR!

The Real Estate Market is Heating Back Up!

Stay up to date on all of the latest news for San Diego's housing market. Understand the latest legislation and industry trends that affect your home. Keep an eye on the market and learn the best times to buy and sell property.

SDAR's subscription is only \$19.99 per year, or \$4.99 per month.

Subscribers will receive:

- Electronic SDAR Publications

The San Diego REALTOR®, The Scoop - a monthly video email on San Diego's housing market and eNewsletters

- Notifications and Invitations to SDAR events

Holiday House, Annual Charity Golf Tournament, Young Professionals Mixers & More..

- Two free classes per year – selected by SDAR - (\$60 value)

- Access to SDAR Affiliates

Lenders, contractors, insurance experts & more...

www.SDAR.com/subscribe

858.715.8000





Paula Kalb
Home Loans Manager
NMLS ID: 632821
858.847.6424
12340 El Camino Real
San Diego, CA 92130
paula.e.kalb@bankofamerica.com



Aaron M. Gordon
Home Loans Manager
NMLS ID: 557050
760.268.4371
6005 Hidden Valley Rd., Suite 110
Carlsbad, CA 92011
aaron.gordon@bankofamerica.com



Curt C. Conkling
Home Loans Manager
NMLS ID: 237743
619.321.0700
9095 Rio San Diego Dr., Suite 100
San Diego, CA 92108
curt.conkling@bankofamerica.com

An exceptional neighborhood deserves exceptional service.

When you call Bank of America, you can rest assured that our top priority is providing personal service with clear and straightforward information so you can make well-informed home financing decisions.



John S. Traylor
Home Loans Manager
NMLS ID: 162754
619.205.5610
Gateway Bldg. 476 3rd Ave.
Chula Vista, CA 91910
john.traylor@bankofamerica.com



Marylou Costas
Home Loans Manager
NMLS ID: 632960
858.848.2536
13520 Evening Creek Drive N, Suite 140
San Diego, CA 92128
marylou.costas@bankofamerica.com



Matt Arbogast
Home Loans Manager
NMLS ID: 490905
858.678.1565
4370 La Jolla Village Dr., Suite 100
San Diego, CA 92122
matthew.arbogast@bankofamerica.com

We offer a variety of mortgage solutions for qualified buyers. From the beginning, we will work closely with you to make sure the process is as efficient and convenient as possible.

If you are planning to purchase or refinance, you can experience exceptional service right in the neighborhood. Contact one of our mortgage loan officers today.

Bank of America  **Home Loans**

A fresh approach to Life Insurance.

AGLA®

American General Life and Accident Insurance Company



Quality of Life...Insurance® is life insurance you don't have to die to use. It can provide benefits if you suffer a major heart attack, stroke, or invasive cancer and need money to help you preserve your lifestyle. We even give you options for disability income. Quality of Life...Insurance puts you in control. Isn't it time you took a fresh approach to planning for your future?



Quality of Life...[®]
Insurance
Your Money. Your Insurance. Your Choice.



Elise Oberdorf
2650 Camino Del Rio North Suite #205
San Diego, CA 92108
619-504-2786
0H28969
Elise.Oberdorf@AGLA.com
<http://myagla.com/elise.oberdorf/>

©2011 All rights reserved. The underwriting risks and financial and contractual obligations and support functions associated with products issued by American General Life and Accident Insurance Company (AGLA) are its responsibility. AGLA does not solicit business in the states of New York and Wyoming.

For policy forms AGLA5SIUL, AGLA05AHO, AGLA04174, and AGLA01162 and riders AGLA05AHA, AGLA05AHB, AGLA05AHC, AGLA05AHG, AGLA05AHP, AGLA01001, AGLA01002, AGLA01403, AGLA01426, AGLA01445M, AGLA01445F, AGLA01550, AGLA AIO-UL, AGLA EMD, AGLA04CRIR, AGLA04TIR, AGLA04CHIR, AGLA AB2, and state variations.

We make loans look easy

And put our money behind that pledge

Our Pre-Approval to Close Program

\$1500 to the buyer if our pre-approval is later denied

\$500 to the buyer AND seller if the deal doesn't close in 28 days, even VA deals

gift certificate just for
\$50 going through the free
pre-approval process,
approved or not

Make sure to tell your buyers about
our pre-approval to close program



Do you have **VA QUESTIONS**

From Pre-Approval to Close, We Get Your VA Deals Done

Military Home Loans

619-422-5900

www.Mil-Loans.com

3914 Murphy Canyon Rd, A144, San Diego, CA 92123
Ark-La-Tex Financial Services, LLC NMLS #2143



For business and professional use only. Not for consumer distribution.

Use of military imagery does not imply or constitute Department of Defense endorsement of this company, its products or services
Pre-approval to close program terms and conditions apply. Call or go online to view full terms and conditions <https://mil-loans.com/pacp>

LEGAL SERVICES**ARC IP Law, PC**

Ariel Sabban
7744 Herschel Ave
La Jolla, CA 92037
ariel@arciplaw.com
858-729-0800
www.arciplaw.com

Galuppo & Blechschmidt, APLC

Lou Galuppo
2792 Gateway Rd Ste 102
Carlsbad, CA 92009
lgaluppo@galuppolaw.com
760-431-4575
www.galuppolaw.com

Incorvaia & Associates

Joel Incorvaia
445 Marine View Ave Ste 295
Del Mar, CA 92014-3926
858-259-2220
www.incorlaw.com

Kimball, Tirey & St. John LLP

Kenneth Lange
7676 Hazard Center Dr Ste 900
San Diego, CA 92108
kenneth.lange@kts-law.com
619-234-1690

Law Office Craig S. Ewing

Craig Ewing
4475 Mission Blvd Ste 233
San Diego, CA 92109-3969
cewing@um.att.com
858-273-7438

Law Offices of Robert E. Muir

Robert Muir
110 West A St Ste 625
San Diego, CA 92101-3703
rm@muirlaw.com
619-231-6500
www.muirlaw.com

McKenna Long & Aldridge LLP

Bob Bell
600 W Broadway Ste 2600
San Diego, CA 92101-3372
rbell@mckennalong.com
619-699-2533
www.mckennalong.com

Winton & Larson, LLP

Evangeline Larson
2 Better World Cir Ste 220
Temecula, CA 92590
ejlarson@wintonlarson.com
858-385-0600
www.wintonlarson.com

LOCKSMITH

Mr. Rekey of San Diego
7710 Hazard Center Dr E-419
San Diego, CA 92108
sandiego@rekey.com
619-234-5397
www.rekey.com

Pop A Lock San Diego

Tony Dusenberry
2801 Camino Del Rio South 300D
San Diego, CA 92108
tony.popalock@gmail.com
619-900-1180

MORTGAGE

Affinity Financial
Donnella Fairshter
10650 Treena St Ste 103
San Diego, CA 92131
donnella@affinity-financial.com
619-559-2260
www.affinity-financial.com

All Western Mortgage, Inc

Fernando Sevillano
5720 Oberlin Dr Ste 102
San Diego, CA 92121
fsevillano@allwestern.com
858-210-4360
www.allwesternmortgage.com

American Capital Home Loans

Marika Iller
16776 Bernardo Center Dr Ste 203
San Diego, CA 92128
marika4loans@gmail.com
619-804-2816
www.Marikaller.com

American Capital Home Loans

Roger Porzak
225 W Valley PKWY Ste 200
Escondido, CA 92025
rporzak@primeres.com
858-332-0769
www.primisandiegoc.com

AmeriFirst Financial, Inc

Lindsay Gin
12544 High Bluff Dr Ste 100
San Diego, CA 92130
lgin@amerifirst.us
858-458-1556
www.joinafi.com

Bank of America Home Loans

Aaron Gordon
6005 Hidden Valley Road
Carlsbad, CA 92011
aaron.gordon@bankofamerica.com
760-268-4371
NMLS 557050

Promises Made. Promises Kept.
Discover the promise of Sierra Pacific Mortgage.



**Discover Sierra Pacific, a nationwide lending leader
delivering quality products and superior service.**

- » Competitive Rates and Programs
- » Expansive Sierra Pacific Products
- » Fast Response
- » Nationwide Lending



Sierra Pacific
MORTGAGE

619-220-6118

sierrapacificmortgage.com

Licensed in CA: DOC/RMLA #8170239, DOC/CFL #6038599, DRE #00947695. Branch NMLS 58410

Bank of America Home Loans

Chris Lutes
9095 Rio San Diego, Suite 100
San Diego, CA 92108
chris.lutes@bankofamerica.com
619-987-3143
NMLS 648834

Bank of America Home Loans

Cole Davidson
476 Third Avenue
Chula Vista, CA 91910
cole.davidson@bankofamerica.com
619-205-5620
NMLS 655410

Bank of America Home Loans

Curt Conkling
9095 Rio San Diego Dr Ste 100
San Diego, CA 92108
curt.conkling@bankofamerica.com
858-210-8719
NMLS 237443

Bank of America Home Loans

Dan Moss
9095 Rio San Diego, Suite 100
San Diego, CA 92108
daniel.s.moss@bankofamerica.com
619-987-8641
NMLS 457653

Bank of America Home Loans

John Frazza
7700 El Camino Real Ste 206
Carlsbad, CA 92009
john.f.frazza@bankofamerica.com
760-697-9062
www.bankofamerica.com

Bank of America Home Loans

Karen Buelterman
6005 Hidden Valley Road
Carlsbad, CA 92011
karen.buelterman@bankofamerica.com
760-918-8079
NMLS 633007

Bank of America Home Loans

Matthew Arbogast
4370 La Jolla Village Dr Ste 100
San Diego, CA 92122
matthew.arbogast@bankofamerica.com
866-551-4114
mortgage.bankofamerica.com/
sandiegolajollaoftice

Bank of America Home Loans

Ricardo Jaimes
9095 Rio San Diego, Suite 100
San Diego, CA 92108
ricardo.jaimes@bankofamerica.com
619-206-9452
NMLS 632840

Bank of America Home Loans

Rick Wipf
7700 El Camino Real
Carlsbad, CA 92009
rick.wipf@bankofamerica.com
760-978-2555
NMLS 632862

Bank of America Home Loans

Stephanie Brown
6005 Hidden Valley Road
Carlsbad, CA 92011
stephanie.brown@bankofamerica.com
858-752-1882
NMLS 633004

Bank of America Home Loans

Steve Meier
9095 Rio San Diego, Suite 100
San Diego, CA 92108
steve.meier@bankofamerica.com
619-987-2685
NMLS 450464

Bank of America Home Loans

Thomas Walters
6005 Hidden Valley Rd Ste 110
Carlsbad, CA 92011
thomas.walters@bankofamerica.com
760-268-4380
mortgage.bankofamerica.com/carlsbadoffice

Bank of America Home Loans

Vince Seguin
9095 Rio San Diego, Suite 100
San Diego, CA 92108
vincent.seguin@bankofamerica.com
619-307-9385
NMLS 915115

BluFi Lending

Blake Boyer
1808 Aston Ave
Carlsbad, CA 92008
marketing@blufi.net
800-644-7779
www.blufi.com

Caliber Funding

Joanna Caudill
7676 Hazard Center Rd FL 5
San Diego, CA 92108
joanna.caudill@caliberfunding.com
619-985-0422
www.caliberfunding.com

CalPacific Mortgage

Jim Yeager
935 Orange Ave Ste B
Coronado, CA 92118
jim@jyloansInccom
619-437-1121
www.mywj.com/jim-yeager/

What Really Matters when it comes to Home Warranties?



Agents and Brokers
surveyed said:

- 1. SERVICE!**
- 2. SERVICE!**
- 3. SERVICE!**

We focus on
what you want!

Call us at 800-282-7131



Debra
Yatsko
Ext. 1490



George
Onderisin
Ext. 1165



Jeff
Holcomb
Ext. 1386

OLD REPUBLIC
HOME PROTECTION
People Helping People
www.orhp.com

Call Today!

INSPECTION PERFECTION



Serving the greater San Diego area since 2005 offering home inspections, 203K services and energy audits.
Call us today (888) 552-4677 or visit our website.



Home Inspections



Energy Audits



203K Renovation

**energy
upgrade™**
CALIFORNIA
Ask about Rebates

Award Winning in Customer Service



(888) 552-4677 • www.sdinspection.com

Chateau Mortgage Corp.
 Kaaryn McKeirnan
 31127 Brussels St
 Winchester, CA 92596
 760-212-0002

Citibank, N.A.
 Denise Brown
 7370 Mission Gorge Rd
 San Diego, CA 92120
 denise.brown@citi.com
 619-954-8160

Citibank, N.A.
 Jason Barela
 4660 La Jolla Village Dr Ste 500
 San Diego, CA 92122
 jason.barela@citi.com
 619-954-8160

Citibank, N.A.
 Jaspal Sohal
 4660 La Jolla Village Dr Ste 500
 San Diego, CA 92122
 jaspal.s.sohal@citi.com
 619-954-8160
www.agentsite.com/rc

Citibank, N.A.
 Jonathan Mezzadri
 7370 Mission Gorge Rd
 San Diego, CA 92120
 jonathan.mezzadri@citi.com
 619-954-8160

Citibank, N.A.
 Luis Arias
 4660 La Jolla Village Dr Ste 500
 San Diego, CA 92122
 luis.arias@citi.com
 619-954-8160

Citibank, N.A.
 Michael Lowitz
 5998 El Cajon Blvd
 San Diego, CA 92115

Citibank, N.A.
 Tony Tafreshi
 4660 La Jolla Village Dr Ste 500
 San Diego, CA 92122
 tony.tafreshi@citi.com
 619-954-8160

CMG Financial
 Rodrigo Ballon
 3655 Nobel Dr Ste 300
 San Diego, CA 92122
 rodrigo@cmgfi.com
 858-529-2302
www.cmg-utc.com

Coronado First Bank
 Renee Hinton
 801 Orange Ave
 Coronado, CA 92118
 rhinton@coronadofirst.com
 619-437-1000

Federal Home Loans
 Terri Proffer
 5540 Ruffin Rd
 San Diego, CA 92123
 terri@fhlcorp.com
 858-751-5943
www.federaltrustdeed.com

Gaylord-Hansen Mortgage Group
 Bill Gaylord
 11682 El Camino Real Ste 250
 San Diego, CA 92130
 bill.gaylord@gaylordhansen.com
 858-259-8700
www.gaylordhansen.com

Green Tree
 Terry Doering
 7676 Hazard Center Dr Ste 500-33A
 San Diego, CA 92108
 terry.doering@gtoriginations.com
 619-778-2830
www.gtoriginations.com

Guaranteed Rate
 Trent Annicharico
 4365 Executive Dr Ste 550
 San Diego, CA 92121
 trent@guaranteedrate.com
 858-768-5990
<http://www.guaranteedrate.com>

Guild Mortgage
 Bonita Mayne
 333 H St
 Chula Vista, CA 91910
 bmayne@guildmortgage.net
 619-427-0940

Guild Mortgage
 Eva Alarcon
 333 H St
 Chula Vista, CA 91910
 ealarcon@guildmortgage.net
 619-726-2200
www.alarconhomeloans.com

imortgage
 Cameron Owens
 4690 Executive Dr Ste 150
 San Diego, CA 92121
 cameron.owens@imortgage.com
 858-736-0755
www.imortgage.com

imortgage
 Lisa Coleman
 4690 Executive Dr Ste 150
 San Diego, CA 92121
 lisa.coleman@imortgage.com
 858-736-0755
www.imortgage.com



858.922.2611
 design. search.print.media

Special SDAR Member Pricing
Starting at \$99

Print Marketing	Search Optimization
Websites	Social Media
IDX Integration	Analytics



“Amazing Things That Bring Positive Results”

www.jasonpaulmarketing.com

imortgage
 Michael Stowers
 7777 Alvarado Rd Ste 701
 La Mesa, CA 91942
 michael.stowers@imortgage.com
 619-928-0112

imortgage
 Ron Stowers
 4690 Executive Dr Ste 150
 San Diego, CA 92121
 ron.stowers@imortgage.com
 858-736-0755
 www.imortgage.com

JMJ Financial
 Maureen Martin
 829 Wilbur Ave
 San Diego, CA 92109
 Maureen@MyLifeLender.com
 619-857-7191
 www.SanDiegoHomeLender.com

Military Home Loans
 Karen Bates
 364 Corral Ct
 Bonita, CA 91902
 karen@mil-loans.com
 619-422-5900
 www.mil-loans.com

Military Home Loans
 Ken Bates
 3914 Murphy Canyon Rd Ste A144
 San Diego, CA 92123
 ken@militaryhomeprograms.com
 619-422-5900
 www.mil-loans.com

National Residential Mortgage
 Lani Furrows
 1545 Guizot St
 San Diego, CA 92107
 lfurrows@natresdirect.com
 619-316-3106
 www.natresdirect.com

New American Funding
 Michael Bey
 16808 Armstrong Ave Ste 215
 Irvine, CA 92606
 michael.bey@naflnccom
 800-426-5626
 www.newamericanfunding.com

PNC Mortgage
 Kerri Wilson
 591 Camino De La Reina Ste 928
 San Diego, CA 92108-5701
 kerri.wilson@pncmortgage.com
 619-209-6726
 pncmortgage.com

PNC Mortgage
 Manuel Vizcarra
 591 Camino De La Reina Ste 928
 San Diego, CA 92108-5701
 manuel.vizcarra@pncmortgage.com
 619-209-6726
 pncmortgage.com

PNC Mortgage
 Terry Rockwell
 591 Camino De La Reina Ste 928
 San Diego, CA 92108-5701
 terry.rockwell@pncmortgage.com
 619-209-6726
 www.pncmortgage.com/sandiego

PNC Mortgage
 Yolanda Moats-Shakoor
 591 Camino De La Reina Ste 928
 San Diego, CA 92108-5701
 yolanda.shakoor@pncmortgage.com
 619-209-6726
 pncmortgage.com

Point Mortgage
 Claudia Farnum
 4095 Bonita Rd Ste D
 Bonita, CA 91902
 claudialoans@yahoo.com
 619-475-4095

San Diego County Credit Union
 Scott Norris
 6545 Sequence Dr
 San Diego, CA 92121
 snorris@sdccu.com
 877-732-2848 x6200
 www.sdccu.com

Sierra Pacific Mortgage
 LaNell Silverstein
 9095 Rio San Diego Dr Ste 110
 San Diego, CA 92108
 lanells@spm1.com
 619-220-6100
 www.spm1.com

Sierra Pacific Mortgage
 Tonda Hall
 9095 Rio San Diego Dr Ste 110
 San Diego, CA 92108
 tonda.hall@spm1.com
 619-220-6118
 www.sierrapacificmortgage.com

The Lending Company
 Carl Kahn
 12264 Camino Real Ste 350
 San Diego, CA 92130
 ckahn@thelendingcom.com
 858-480-9411



No Closing Costs 5/5 ARM¹

Your clients will love our 5/5 ARM home loan

Get flexibility, stability and no closing costs with SDCCU's 5/5 ARM. Your rate can only change once every 5 years and the maximum cap is 5% over the life of the loan!

sdccu.com



¹SDCCU® will cover non-recurring closing costs up to the amount charged by SDCCU's service providers. Borrower may select escrow and/or title company; SDCCU will pay non-recurring closing costs no more than the amount indicated on the Good Faith Estimate. Non-recurring closing costs include lender's title, escrow, lender and third party services required by SDCCU. Non-recurring closing costs do not include charges such as discount points, pre-paid interest, owner's title, city and/or county tax stamps and impound accounts. Offer valid on owner-occupied primary residential purchases and external refinances utilizing SDCCU's No Closing Costs 5/5 ARM loan only. Limited time offer. Limit one offer per household. Maximum closing costs credit of \$10,000. Non-recurring closing costs will appear as a credit on your HUD-1 Statement. \$350 application fee is non-refundable if your loan is denied or cancelled. ARM= Adjustable Rate Mortgage. Verification of income, hazard and, if applicable, flood insurance required. Terms and conditions are subject to change.

It's not big bank banking. It's better.™



sdccu.com®
 (877) 732-2848
 Federally insured by NCUA.

**SAN DIEGO'S
BEST**
U-T READERS POLL
2012



**San Diego County
Credit Union®**

The Lending Company
 Karoline Stanley
 12264 Camino Real Ste 350
 San Diego, CA 92130
 858-480-9411

The Lending Company
 Laura Borja
 12264 Camino Real Ste 350
 San Diego, CA 92130
 858-480-9411

The Lending Company
 Mike Walsh
 12264 Camino Real Ste 350
 San Diego, CA 92130
 858-480-9411

Union Bank
 Claudia Mata
 800 Orange Ave
 Coronado, CA 92118
 claudia.mata@unionbank.com
 619-522-6449

US Bank Home Mortgage
 Greg Sayegh
 1420 Kettner Blvd Ste 403
 San Diego, CA 92101
 gregory.sayegh@usbank.com
 619-744-2140
 www.usbank.com

Veterans United Home Loans
 Brittany Muller
 8885 Rio San Diego Dr Ste 135
 San Diego, CA 92108
 brittany.muller@vu.com
 619-296-5626
 www.mylenderalex.com

Wells Fargo Bank N.A.
 Daniel Adams
 4365 Executive Dr Ste 1760
 San Diego, CA 92121
 daniel.adams@wellsfargo.com
 858-622-6913

Wells Fargo Bank N.A.
 Steve Buehler
 4365 Executive Dr Fl 4
 San Diego, CA 92121
 steve.buehler@wellsfargo.com
 858-622-6913
 www.wellsfargo.com

Wells Fargo Home Mortgage
 Bonnie Kalen
 5000 Birch St
 Newport Beach, CA 92660
 bonnie.kalen@wellsfargo.com
 619-985-0422
 www.wellsfargo.com

Wells Fargo Home Mortgage
 Gary Kawano
 630 Alta Vista Dr Ste 203
 Vista, CA 92084
 gary.kawano@wellsfargo.com
 760-724-7130

Wells Fargo Home Mortgage
 Lydia Huard
 700 Garden View Court Ste 208
 Encinitas, CA 92024
 lydia.m.huard@wellsfargo.com
 760-479-3822
 www.wellsfargo.com/mortgage

Wells Fargo Home Mortgage
 Michael Franklin
 700 Garden View Court Ste 208
 Encinitas, CA 92024
 michael.franklin@wellsfargo.com
 760-479-3822
 www.wellsfargo.com/mortgage

Wells Fargo Home Mortgage
 Rachel Hunter
 700 Garden View Court Ste 208
 Encinitas, CA 92024
 pgarner@ziprealty.com

W.J. Bradley Mortgage Capital LLC
 Kennedi Hall
 12275 El Camino Real Ste 100
 San Diego, CA 92130
 kennedi.hall@wjbradley.com
 858-461-6709

W.J. Bradley Mortgage Capital LLC
 Robyn Gouthro
 837 B Ave
 Coronado, CA 92118
 robyn.gouthro@wjbradley.com

W.J. Bradley Mortgage Capital LLC
 Tracie Ann Schmidt
 12275 El Camino Real Ste 100
 San Diego, CA 92130
 tschmidt@paramountequity.com
 858-461-6709 x116
 www.paramountequity.com

MOVING & STORAGE

Bernardo Moving & Storage
 David Price
 11035 Technology Place
 San Diego, CA 92127
 david@bernardomoving.com
 858-487-6683
 www.bernardomoving.com

Dedicated to helping you put buyers into homes



Your goal is to turn buyers into homeowners. That's our goal too. And as one of the nation's leading retail mortgage lenders, we provide a wide array of products and programs. So no matter what your client's homebuying goals, we can help by providing financing options to meet nearly any homebuyer need.

No other lender is as dedicated to delivering quality products and services to you and your clients as Wells Fargo Home Mortgage. We're ready to help you put buyers into homes.

Contact your Wells Fargo Home Mortgage consultant today.



RHONDA L BEATHARD

Branch Manager
 Phone: 619-498-2616
 Cell: 760-473-6377
 rhonda.beathard@wellsfargo.com
 NMLS ID 453499



Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2011 Wells Fargo Bank, N.A. All rights reserved. NMLS ID 399801.
 101052 - 06/13

REV 10/12



Republic Moving & Storage

Gary Bell
2311 Boswell Rd Ste 5
Chula Vista, CA 91914
gbell@republicmoving.com
619-591-0070
www.republicmoving.com

ONLINE REAL ESTATE

Auction.com
Julie Han
1 Mauchly
Irvine, CA 92618
jhan@auction.com
858-519-2199

**ORGANIZATIONS/
AFFILIATIONS**

Chicano Federation of San Diego
Pamela Portillo
PO Box 5427
San Diego, CA 92165-5427
dianestites@hotmail.com
www.chicanofederation.org

Community Associations Institute
Barbara Ozenbaugh
1081 Camino Del Rio S Ste109
San Diego, CA 92108
barbara@ca-i.org
619-299-1376
www.cai-sd.org

Community Associations Institute
Bruce Rosenblatt
1081 Camino Del Rio S Ste109
San Diego, CA 92108
brucer@sbc.rr.com
619-299-1376
www.cai-sd.org

Community Associations Institute
Dmitriy Todoror
1081 Camino Del Rio S Ste109
San Diego, CA 92108
dmitriyt@baldeaglesecurity.com
619-299-1376
www.cai-sd.org

**San Diego County Apartment
Association**
Liz Ehlers
5675 Ruffin Rd Ste 310
San Diego, CA 92123
rvaldez@sdcaa.com
858-278-8070 x212
www.sdcia.com

OTHER

Josephine Matera
3449 Mount Ariane Dr
San Diego, CA 92111-3910
858-560-9035

PAINTING

Brad Stoner Painting, Inc
Brad Stoner
9245 Dowdy Dr Ste 112
San Diego, CA 92126
brad@bradstonerpainting.com
858-586-7751
www.gowithbrad.com

PEST CONTROL

Agricultural Pest Control Services
Charisse Leake
9917 Main Ave
Lakeside, CA 92040
cleake@agpest.com
800-696-8565
www.agpest.com

Antac Pest and Termite Control
Josh Long
5735 Kearny Villa Rd Ste 106
San Diego, CA 92123
josh.long@antacpest.com
858-505-8080
www.antacpest.com

Antimite Termite & Pest Control
Jim Finley
350 Pauma Pl
Escondido, CA 92029-1702
800-339-7612
antimitepestcontrol.com

D & S Termite & Pest Control
Kimber Backlund
3638 Bancroft Dr
Spring Valley, CA 91977-2116
dandskimber@hotmail.com
619-922-4905
www.877killants.com

La Jolla Termite & Pest Control
Mike Lawson
5666 La Jolla Blvd Ste 116
La Jolla, CA 92037
mike@lajollatermite.com
858-740-4942
www.lajollatermite.com

Lloyd Termite Control
David Hinrichs
1331 Morena Blvd Ste 300
San Diego, CA 92110-4016
david.hinrichs@lloydpest.com
619-668-1800
www.lloydpest.com

Nix Termite Inc
Chris Aguilera
5080 Bonita Rd Ste A2
Bonita, CA 91902
chris@nixtermite.com
619-472-6666
www.nixtermite.com

**R-Solution Termite &
Construction Inc**

Richard La Plante
1304 N Melrose Dr Ste H
Vista, CA 92083
rsolutionntc@sbcglobal.net
www.r-solutiontermite.com

San Diego Termite

Joe Ayers
3135 Crela St
Bonita, CA 91902
ayersjc@sandiegotermitelive.biz
619-876-0218

Western Exterminator Company

Todd Mc Mackin
1320 Hill St
El Cajon, CA 92020-5735
tmc mackin@west-ext.com
619-579-1656
www.west-ext.com

PHOTOGRAPHER

Haywood Photography
Brent Haywood
6704 Mountain Top Ct
San Diego, CA 92120
haywoodphoto@mac.com
619-206-2705
www.brenthaywoodphotography.com

PLUMBING SERVICES

Adept Plumbing
Steven Wilkin
9176 Danby Ct
San Diego, CA 92129
steven@adeptplumbingsd.com
858-551-0114
www.addeptplumbingsandiego.com

PRINTING

Imprint Solutions
Karen Gay
6161 El Cajon Blvd Ste 472
San Diego, CA 92115
karen@imprintsolutions-sd.com
619-743-5671
www.imprintsolutions-sd.com

Onlinesigns

Brad Reschke
7794 Doug Hill Court
San Diego, CA 92127
onlinesigns@gmail.com
858-752-7830

PrintStar

John Crisp
8504 Commerce Ave
San Diego, CA 92121
jcrisp@printstarnow.com
858-566-2536
www.printstarnow.com

PROFESSIONAL SERVICES

Alliance Environmental Group
Bill Wood
8390 Juniper Creek Ln
San Diego, CA 92126-1072
billwood@alliance-enviro.com
877-539-2756
www.alliance-enviro.com

Brook Furniture Rental
Teri Nelson
8138 Miramar Rd
San Diego, CA 92126-4345
tnelson@bfr.com
858-549-4571
www.bfr.com

Craig Krasnow
Greg Krasnow
941 Orange Ave Ste 511
Coronado, CA 92118-2609
dakras@mindspring.com
619-519-0656

Diana Purcell
PO Box 712918
Santee, CA 92072
purc3001@hotmail.com

Home Drawn San Diego
Sylvia Vega-Smith
10263 Veracruz Ct
San Diego, CA 92124
sylvia@homedrawnisd.com
619-857-9825
homedrawnisd.com

Pacific Sotheby's Int'l Realty
Dariana Luna
2850 Womble Rd Ste 102
San Diego, CA 92106
kathypounds@yahoo.com
619-269-2266

VanderMedia Design Inc
Travis Vanderlinden
1737 Lodgepole Rd
San Marcos, CA 92078
travis@vandermedia.com
858-598-9351
www.vandermedia.com

PROPERTY MANAGEMENT

The Comana Company, Inc
Alessandro Comana CPM
8270 University Ave
La Mesa, CA 91941
alcomana@yahoo.com
619-713-0052
http://www.SanDiegoRealtyGuide.com

San Diego Property Management

Greer Bitterlin
PO Box 81007
San Diego, CA 92138-1007
gbitterlin@bitterlin.com
619-718-6565

San Diego Property Management

Julie Ambrose
PO Box 81007
San Diego, CA 92138-1007
jambrose@bitterlin.com
619-718-6565

SOS Management & Property Services

Danielle Kootchick
4005 Sunnyhill Dr
Carlsbad, CA 92008
makootch@aol.com
858-273-8800
sdpropertymanager.com

PUBLICATIONS**Coronado Lifestyle Magazine**

Kris Grant
941 Orange Ave Ste 306
Coronado, CA 92118
kgrant@lifestylemags.com
619-252-5525
www.lifestylemags.com

Dream Homes Magazine

Sean Malone
PO Box 3049
La Jolla, CA 92038
sean@dreampublications.com
619-858-5347

Eagle Newspaper

Sarah Moore
1116 10th St
Coronado, CA 92118
sarah@eaglenews.ca.com
619-437-8800
www.coronadonewsc.com

Mainstreet Media/Rancho Santa Fe Review

Colleen Gray
3702 Via De La Valle Ste 202W
Del Mar, CA 92014
sharons@ranchosantafereview.com
858-756-1403

San Diego Union Tribune

Carla Royter
350 Camino De La Reina
San Diego, CA 92108
carla.royter@uniontrib.com
619-293-1478
www.utsandiego.com

SD Home/Garden Lifestyles

Michael Evans
4577 Viewridge Ave
San Diego, CA 92123
mevans@sdhg.net
858-634-4405
sandiegohomegarden.com

UT San Diego Real Estate Dept

Elizabeth Wells
350 Camino De La Reina
San Diego, CA 92108
elizabeth.wells@utsandiego.com
619-293-1943

SIGNAGE**California Signs**

Bob Browning
1666 N Magnolia Ave
El Cajon, CA 92020
bob@calsigns.net
619-258-2001
www.calsigns.net

Dee Sign

Greg Speaks
7835 Wilkerson Ct
San Diego, CA 92111
gregs@deesignca.com
619-677-7383
www.deesignca.com

Sign Setters San Diego

Tom Jackson
PO Box 2196
Ramona, CA 92065
tom.jackson@signsetters.com
858-922-4800
www.signsetters.com

SPECIALTY MARKETING**Clever Promotions**

Joy Knoll
PO Box 500933
San Diego, CA 92150-0933
cleverkid@msn.com
858-673-7157
www.cleverpromotions.com

TITLE**Chicago Title & Escrow**

Brad Hobson
2365 Northside Dr Ste 600
San Diego, CA 92108
hobsonb@cct.com
619-521-3472
www.chicagotitlesd.com

Chicago Title & Escrow

Fred Eckert
2365 Northside Dr Ste 600
San Diego, CA 92108
supmanx@aol.com
www.chicagotitlesd.com

Corinthian Title Company, Inc

Greg Ives
591 Camino De La Reina Ste 100
San Diego, CA 92108
greg.ives@corinthiantitle.com
619-299-4800
www.corinthiantitle.com

Fidelity National Title Co

Steve Stokes
2763 Camino Del Rio South
San Diego, CA 92108
steve.stokes@lfnf.com
www.fnf.com

First American Title

Kathy Jacobus
3131 Camino Del Rio N Ste 190
San Diego, CA 92108
kjacobus@firstam.com
619-454-5515
www.firstamsandiegolinks.com

Lawyers Title

Christie Kaninau
5898 Copley Dr Ste 300
San Diego, CA 92111
christie.kaninau@ltic.com
619-988-8063
www.christielawyers.com

Lawyers Title

Ivan Solis
5898 Copley Dr Ste 300
San Diego, CA 92111
isolis@ltic.com
619-203-2900
ivansolis.ltcsd.com

Stewart Title

Chris Broughton
7676 Hazard Center Dr Fl 14
San Diego, CA 92108
chris.broughton@stewart.com
619-692-1600
www.stewart.com/san-diego

Stewart Title

Estee Dvora
7676 Hazard Center Dr 14 Flr
San Diego, CA 92108
edvora@stewart.com
619-692-1600
www.stewart.com/san-diego

Stewart Title

Melissa McCune
7676 Hazard Center Dr 14 Flr
San Diego, CA 92108
melissa.mccune@stewart.com
619-692-1600
www.stewart.com/san-diego

Ticor Title Company of California

Karen Goldberg
2878 Camino Del Rio S. Ste 500
San Diego, CA 92108
karen.goldberg@ticortitle.com
619-838-4770
sd.thenewticor.com

WEBSITE DEVELOPER

My Real Page.com
Ryan Skrabyl
540 B-Roseberry St
Winnipeg, MB R3H0T-CN
ryan@myrealpage.com
888-478-8797
www.myrealpage.com

Superlative, Inc
William Olson
30 Corporate Park Ste 205
Irvine, CA 92606-3126
714-693-9555
www.superlative.com

WINDOW CLEANING

Maracle Window Cleaning
Wray Maracle
250 J Ave
Coronado, CA 92118
wjmaracl@gmail.com
619-213-2514

A partner you can trust



because service and people matter.

Be confident when you refer your client. Know that they will be treated with the utmost care and respect at BluFi Lending. Our experienced mortgage professionals have the expertise and knowledge to find a loan that will best suit their needs — not ours. And we promise to communicate with you and your client every step of the way.

The BluFi Advantage

Local. BluFi Lending is a direct lender, headquartered in San Diego with multiple offices and growing.

Loan Programs. We offer FHA, VA, Conforming, Jumbo, and Foreign National Programs.

24 Hour Underwriting. With an in-house underwriting team, we work around the clock to make sound decisions.

21 Day Closing Guarantee. We understand the importance of funding a loan quickly in today's market.

We're Competitive. We have excellent pricing and terms with generous lender credits available.

Communication Is Key. We'll keep you informed with status updates from our proprietary CRM, BluFi 360.

BluFi
LENDING

760-444-1500 | BluFi.com

Carlsbad | Mission Valley | Scripps | Temecula
UTC San Diego (coming soon)

FINANCING FUTURES... WE KNOW THE PATH. WE'VE WALKED IT.

We are ready to tackle your transactions. Our creative platform empowers our referring partners to thrive in an ever changing lending atmosphere.

SUCCESS STARTS WITH CMG. YOUR DREAM STARTS HERE!

Call TODAY! 858.529.2300

DESIGN & PHOTOGRAPHY BY INK DESIGNS: www.INKDESIGNS.COM



CORE VALUES

*Inspire EVOLVE Transparent
humility BALANCE Generosity*

www.CMGUTC.com



Offer of credit is subject to credit approval. CMG Mortgage, Inc. dba CMG Financial; NMLS #1820.

Licensed by the California Department of Corporations under the Residential Mortgage Lending Act #4150025; California Finance Lender #6053674 NMLS # 920784

CMG NMLS # 1820
FINANCIAL

Experience Extraordinary
3655 Nobel Dr. # 300 San Diego, CA 92122