



2010

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**FIVE STAR**  
*Real Estate Agents*

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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](http://fivestarmortgage.com/mpresearch).



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### 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 139<sup>th</sup> in the Top Originators 2009 Most Closed Loans category, and I was the only Originator ranked from the State of Florida.



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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.

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[FIVESTARPROFESSIONAL.COM](http://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.



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



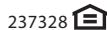
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Andrew "Andy" Brown, Fidelity Funding Mortgage Corporation  
Matthew Call, Fifth Third Bank Mortgage  
Jackie Camargo, Wells Fargo Home Mortgage  
Mickey Carlton, Thomas Mortgage & Financial Services  
Susie Carlton, Element Funding  
Rick Cason, Integrity 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  
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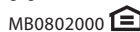
Mariah Lee, VP Mortgage Group  
Brett Lindquist, The Mortgage Firm  
Sandra Martin, Security National Mortgage Corporation

Laura Meyers, The Mortgage Firm  
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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](http://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](http://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 Holtzapfle, 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

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### 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.