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**FEBRUARY 28, 2008**

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**NEXT WEEK:**

The next meeting of the Tri-Valley Executives' Association will be held on **March 6** at Vic's All-Star Kitchen at 7:00am.

You will be GREETED by **JoDee Moore** of AireServ and **Ron Robinson** of VIP Employer Services.

The Leader in the LEAD CHALLENGE is **JoDee Moore** of AireServ who will be giving a lead (or singing) to **Mike Peel** of Hometown GMAC Real Estate.

Rick Hume and Jason Cooke will lead the PROGRAM.

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**BOARD NOMINATIONS:**

Official Elections will be held next week, March 6. Our nominees are:

- Jason Cooke, Herrmann Financial
- Darlene Crane-Peel, Residential Pacific Mortgage
- Dr. Rick Hume, The Pain Relief Studio
- Manny Martin, Amador Property Management
- Jim Pease, W.H. Mayer Accountancy Corp.
- Mike Peel, Hometown GMAC Real Estate

And our newest nominee...

- Phil Maser, The Maser Company General Contractor
- Thanks for volunteering, Phil!

Dr. Barry Winston will remain on the Board as Past President.

We will also have a ballot for the Executive of the Year. Vote for a member who you believe did a good job giving leads, bringing in new members, had great attendance, a combination of those or who has some other

outstanding quality, that you think should be awarded "Executive of the Year".

The new Board will be inducted and the award for Executive of the Year will be presented at the Installation Breakfast on April 3.

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**DID YOU GIVE A REFERRAL THIS WEEK?**

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**CLASSIFICATION:**

**Darlene Crane-Peel** was born in San Jose and has four siblings one of which is her twin. She graduated from Novato High School and attended the College of Marin. She began working in the accounting department at Hamilton Air Force Base, and at a time when rates were at an all-time high, her mother found her a job in finance. She learned the ropes and found that she had a gift for it; so much so that she was sought by major finance companies.

Meanwhile, she got married and had two sons, one who now works at Qualcom and one that is a Realtor with Hometown GMAC. She is now married to Mike Peel, co-owner of Hometown GMAC Real Estate, and has three stepchildren and two grandchildren. She is also a breast cancer survivor.

While married to her first husband, she started a realty finance company in Livermore until he passed away suddenly at the age of 45. She was again sought after by major finance companies and finally landed at Residential Pacific Mortgage.

Darlene has chosen never to retire because the youth keeps her going; she now enjoys working with the children of her past clients. The knowledge and training that she gained while working for the government doing public

finance and working for big finance companies doing mortgages and selling mortgages on the secondary market, is paying off now in a time of sensitive financing needs.

Economic Revitalization:

- the government has extended unemployment
- there are tax rebates being issued
- new tax cuts to small businesses are being granted
- heating credits are being given to the poor
- conforming loan limits are up to \$729,750 in some areas through December 2008.

Over time the Economic Revitalization plan should correct the situation; but **now is the time to refinance.**

At Residential Pacific Mortgage, Darlene has access to a wide range of finance companies like Bank of America, CitiBank and Washington Mutual, just to name a few. She is also licensed in most states, so she can handle almost any home financing need that you may have.

She can also handle “hail Mary” loans and has done a loan in as little as 2 days. She does “A” paper loans, all the way through sub-prime loans, which are getting trickier. Rates all depend on the individual client situation and take into account the income and credit rating.

Good leads for Darlene are new housing developments, Realtors and anyone whose term on their loan is reaching maturity.

Her hobbies are antiques and road trips to Wyoming.

To talk to Darlene about your mortgage situation call her at 461-2809.

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