
FEBRUARY 10, 2011

THIS WEEK:

The **next meeting** of the Tri-Valley Executives' Association will be held on **February 17th** at Vic's All-Star Kitchen at 7:00am.

GREETERS will be **Mona Fox** of Design Works. and **Lawrence Ling** of QES Computers.

The VALUE will be given by **Lawrence Ling** of QES Computers.

Dr. Barry Winston of Amador Valley Optometric will be giving his CLASSIFICATION.

DID YOU INVITE A POTENTIAL MEMBER TO THE MEETING THIS WEEK?

SIGN UP NOW:

On March 10th, we will be having an **Associate Luncheon** at Girasole Grill. This is your chance for you to introduce your employees or prospective members to the people who call them for service or to refer business.

The cost will be \$7 for members and \$20 for associates. A sign-up will be going around.

VALUE:

The VALUE for **Larry Brumm**, Residential Real Estate Appraiser is Jay Woidtke, Estate Planning Attorney.

The other value for Larry is the brochure, which is a great tool when working with client – lending to his own credibility. It's also nice in a rapidly growing community to be able to do business with someone that knows you.

DID YOU GIVE A LEAD THIS WEEK?

THE WEEKLY POT REPORT:

TVEA's 50/50 raffle is at **\$134**. There is only one red marble and 4 white marbles – odds are good!

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 at Hamilton Air Force Base, in the Military Pay Department. 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. She celebrates 42 years in the finance industry this year.

Meanwhile, she got married and had two sons, one who now works at Qualcomm and one that is also in Lending for Wells Fargo Bank. She is now married to Mike Peel of Keller Williams Tri-Valley Realty, 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 mortgage bankers/brokers and finally landed at Residential Pacific Mortgage 15 years ago.

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. She is able to deal with difficult situations with integrity, grace and kindness, but she will also give the straight truth and doesn't sugar-coat it.

At Residential Pacific Mortgage, Darlene has access to a wide range of finance companies like Bank of America, JP Morgan, Fannie-Mae and Wells Fargo, just to name a

few. She is also licensed in most states west of the Mississippi, so she can handle almost any home financing need that you may have.

The last three years in the industry have been difficult for many and banks stopped lending anything non-conforming. Some of the programs are starting to come back, but are stronger now. Rates are on an upward slide, which is good news that the market is getting stronger and home prices and sales are predicted to increase. The rate today on most loans is 5% with 0 points on a 30-year fixed.

Good leads for Darlene are New Tract Developments, Realtors and anyone whose term on their loan is reaching maturity.

Her hobbies are antiquing and road trips to Wyoming.

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

CHANGE OF MEMBER INFO:

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