

# Meet the Best

## Seattle's 2009 FIVE STAR Mortgage Professionals.

We surveyed industry experts to find the Best Mortgage Professionals in the Seattle area. 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 1,500 Seattle-area professionals engaged in mortgage services, how do you find someone who represents your interests, and operates with an emphasis on integrity and service?

Crescendo Business Services, an independent research firm, has made it easier to find out which mortgage professionals have most consistently “wowed” their clients.

### The Selection Process

This May, Crescendo surveyed more than 14,500 recent homebuyers and 1,300 real estate agents.

Respondents were asked to evaluate only mortgage professionals who they knew through personal experience. They were asked to evaluate the professional on two categories of performance: Over all satisfaction and whether they would highly recommend them to a friend.

In June, Crescendo began to score and screen each qualified mortgage professional against the Washington State Mortgage Professionals Commission database to make certain that licenses were up to date and that no disciplinary actions were pending.

Then, before finalizing the list, qualifying mortgage professionals were reviewed by a blue-ribbon panel of local industry experts. The panel consisted 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 7 percent of those licensed professionals in the Seattle area engaged in mortgage services. To make the list more user-friendly, each professional has been grouped based on their city of focus.

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 2009 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 evaluation.
- 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 professional by Crescendo Business Services or *Seattle* magazine.
- Working with a FIVE STAR Mortgage Professional is no guarantee that the selected professional will be awarded this accomplishment by Crescendo in the future.
- For more information on the FIVE STAR Award and the research/selection methodology, go to: [fivestarpromotional.com/mpresearch](http://fivestarpromotional.com/mpresearch).

*List compiled by Crescendo Business Services. All professionals are sorted by city and are listed alphabetically by last name.*

**AUBURN**

**AUBURN**

Steve Heaney, Cascade Pacific Mortgage  
Theresa Sheridan, Allied Home Mortgage

**BAINBRIDGE ISLAND**

Matthew Culp, Bainbridge Lending Group

**Kevin Hawkins, Golf Savings Bank**

Sue Wright, Loan Central

**BELLEVUE**

Chris Allen, Cedar River Mortgage



Pete Bailey  
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Marge Bearman, Choice Lending



Lysa M. Catlin  
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Bellevue, Brent Chan, Wells Fargo Home Mortgage

Wendy Charles, Loan Central

Don Chase, Choice Lending - Don Chae, Mortgages

Jon Cuddeback, Alexander Lending



John B. DesCamp  
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Nancy Glover  
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Roderick Halvorson, Cedar River Mortgage

**BELLEVUE**

Tom Hawkinson, Wells Fargo Home Mortgage

Scott Hotes, Miller Laine Properties



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Brad Hunt, Drake Mortgage

Heather Jacobs, Jacobs Legacy Group II

Margaret Kyle, Wells Fargo Private Mortgage Banking



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Wendy Mariani, Loan Central



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Brandy McFall, The Legacy Group

Greg McKim, McKim Mortgage

**BELLEVUE**



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Kathy O'Banyon, M & T Bank



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Doug Perry, O.Wallick & Volk Mortgage Lending

Jamie Porter, Bank of America



Rick Robertson  
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Carol Rudd  
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Mark Smith, Tower Mortgage