



WITH 10 REPORTING, EAOC MEMBERS HAD \$40,014,759 IN TOTAL SALES IN 2021.

The EAOC Weekly

REVERSE MORTGAGES DEMYSTIFIED, WITH HOLLY FROST

At this week's morning meeting, Holly Frost with Pac Res Mortgage gave us an in-depth look into the benefits of Reverse Mortgages, and demystified some of the confusion that might be floating around out there.



As a Senior Mortgage Advisor, Holly has been able to create loan solutions for a variety of specific mortgage needs. When a Reverse Mortgage is the best option for clients, Holly brings a high level of expertise that simplifies every detail, making decisions clear and easy. Much of Holly's success is due to her unparalleled level of service at creating unique loan solutions, and guiding clients along through the entire process.

**TO SUCCEED IN
BUSINESS IT'S NOT
WHAT
YOU KNOW BUT
WHO
YOU KNOW THAT
COUNTS MOST!**

UPCOMING SPEAKER SCHEDULE

JANUARY 25TH, 2023

Membership Drive

FEBRUARY 1ST, 2023

Diana Diaz with Deelux Florida



**The Executives' Association
of Orange County**

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4 Reverse Mortgage Rumors, DEMYSTIFIED:

1. I have an existing mortgage, so I can't get a reverse.

Don't have your home fully paid off? As long as you have equity in your home, you may qualify for a reverse mortgage. This is the most common reason most homeowners that are 55 years and older take a reverse mortgage.

2. The bank will own my home.

Don't worry, with a reverse mortgage, your home is still yours. You still remain on title and have ownership of the home during the life of the loan, and can choose to sell at any time or remain in the home.

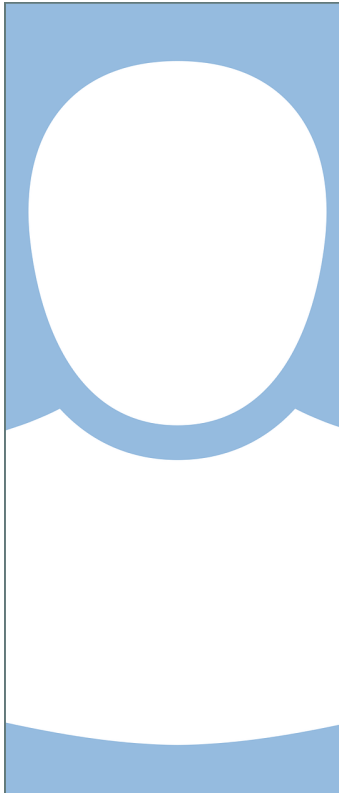
3. My neighbor told me I won't be able to sell my home.

A reverse mortgage creates zero obstacles to selling your home. Like a traditional forward mortgage, it will need to be paid off at closing, but there are no prepayment penalties.

4. If I outlive my life expectancy, the lender will evict me.

Reverse mortgage lenders put no time limit on how long you can stay in your home. As long as you continue to live in and maintain your home, and make sure the property taxes / homeowners insurance are paid, a lender cannot evict you. The lender simply puts a lien on the property to ensure the loan will be repaid, just as with a traditional forward mortgage.

**Please contact Holly with any questions at 909-240-5988.
When considering the purchase of a new home, refinancing, or
obtaining additional property, make Holly your first call to get
a personalized mortgage plan!**



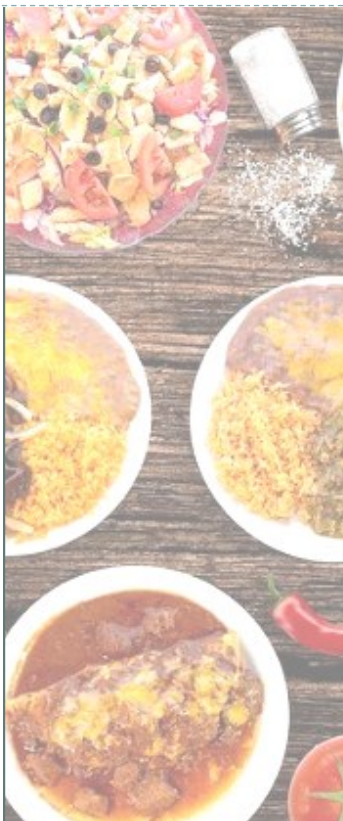
INTERNATIONAL MEMBER PROFILES

Is your International Executives' Association member profile accurate? Every EAOC member is featured on the IEA website's 3000+ member directory, which makes it easy to find somebody if you have a vacation home, are traveling and need a recommendation, or know friends and family who live out of town. [Please sign in and update your member profile as soon as possible.](#) Contact Katie for assistance.

THOUGHT OF THE WEEK

"Always wake up with a smile knowing that you are going to have fun accomplishing what others are too afraid to do."

- Mark Cuban



ATTENDANCE CREDIT OPPORTUNITIES

One way to earn EAOC meeting attendance credit is by meeting with other members at the group's favorite lunch spot, La Chiquita Restaurant! Simply make a lunch date with another member, and tell us about it at our next morning meeting. You can redeem attendance credits for missed morning meetings, helping us all to meet our 50% attendance minimum. Now that's something to toast to!

La Chiquita Restaurant
906 E. Washington Ave., Santa Ana
714.543.8787

MEMBERSHIP

The following firms have been proposed for membership in EAOC:

FIRST PRINTING

Thomas Sweeting

Pacific Shores Electric, Inc.

Orange County, CA

phone: 562-472-3990

Classification: Residential Electrician

Proposed by Tracy Roberts



THOUGHT OF THE WEEK

“The people who are crazy enough to think they can change the world are the ones who do.”

- Steve Jobs

PLACE YOUR VALENTINE’S DAY ORDERS

EAOC Member Perk: Valentine’s Day is quickly approaching, and EAOC is fortunate to have an incredibly talented Florist in our group! Member Diana Diaz with Deelux Florista is still taking delivery orders from EAOC members—but don’t wait! Place your order today—all EAOC members get \$5 off!

Contact Diana at 949-491-5660.



Classification of the Month: **Commercial Insurance**



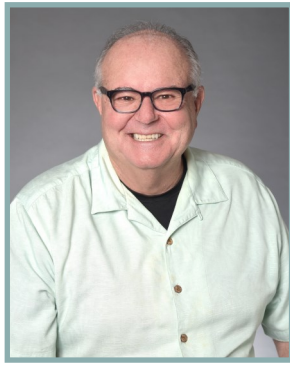
Calling all Commercial Insurance Agents!

We are actively seeking a qualified, trusted, tried and true Commercial Insurance Agent to fill our Classification of the Month.

Please consider your entire network, and invite your favorite Commercial Insurance Agent to breakfast next week.

Email Katie for our sponsorship form, and to get them on our guest list!

Thank you!



PRESIDENT'S MESSAGE

It's exciting to see another great breakfast attendance on Wednesday. If you missed the meeting, you missed the opportunity to network with about 20 of our EAOC members! We also met our newest applicant for the Residential Electrician category, Thomas Sweeting, a guest of Tracy Roberts.

Remember, this coming Wednesday is our Membership Drive, and we want everyone to get out at least 3 invitations. We are expecting a full house, so arrive early to network before breakfast is served. We will hear from some of our long-standing members, who will share how EAOC has built up their businesses over the years. Also, each prospective new member you bring on Wednesday will get you a raffle ticket for a \$50.00 Amazon gift card. Our roll over 50/50 is now at over \$35.00, so be sure to get at least one 50/50 ticket when you come in.

To clarify on the Certificates of Insurance that are needed, we are requiring COI for all members who work in customers' homes or properties. Please reach out if you have any questions, and we will see all of you next week!

- Ron

Ron Dymek

DYMEK'S FREEDOM PLUMBING
EAOC 2022-2023 President

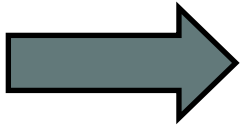


NEW MEMBER TARGETING

We are actively seeking new members in the following classifications:

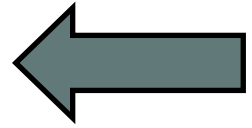
- Physical Therapist
- Dentist
- Florist
- Window Washing
- **Solar Panels**
- Wifi Expert
- Auto Mechanic

Please email Katie for more details!



EAOC QUICK LINKS

One-click Access to EAOC Members

**ACCOUNTANT:**

[Hal Grimshaw, CPA · Belden Hiramoto Liu & Co., LLP](#)
714-556-8140
hal@bhlcpas.com

ADVERTISING SPECIALTY:

[Carlos Salazar · Salazar Associates](#)
714-990-9214
carlos@promotownusa.com

AIR CONDITIONING & HEATING:

[David Schaefer · Schaefer Air Inc.](#)
909-944-5111
schaefair@gmail.com

ALARMS:

[Al Gapik · AJ Alarm Systems](#)
714-632-6720
ajalarmsystems@sbcglobal.net

ATTORNEY/ESTATE PLANNING:

[Tracy J. Roberts · Law Office of Tracy J. Roberts](#)
562-340-6277
tracy.roberts@tjr-law.com

ATTORNEY/LABOR LAW:

[Jonathan Judge · Atkinson, Andelson, Loya, Ruud & Romo](#)
562-653-3200
jjudge@aallr.com

ATTORNEY/PUBLIC DEFENDER:

[Amber Poston](#)
657-251-6090
amber.poston@ocpubdef.com

AUTO/TRUCKS/DOMESTIC/COMMERCIAL:

[Mike Hughes · Simpson Chevrolet](#)
714-534-2700
mhughes@simpsongm.com

BANK:

[Donny Delfin · Pacific Western Bank](#)
714-450-4683
ddelfin@pacificwesternbank.com

CABINETS – CUSTOM RESIDENTIAL & COMMERCIAL:

[Phil Kintz · Kintz Cabinets](#)
714-630-3331
phil@KintzCabinets.com

ELECTRICAL CONTRACTOR—COMMERCIAL:

[Mel Smith · Mel Smith Electric, Inc.](#)
714-761-3205
melsmith3205@yahoo.com

EMERITUS MEMBER:

[Jim Mahoney · 714-538-5111](#)

EMERITUS MEMBER:

[Pete Sloan · 714-633-3906](#)
posloan@yahoo.com

EMERITUS MEMBER:

[Andy Ross · 714-749-7677](#)
adross1942@gmail.com

EMERITUS MEMBER:

[Gayle Stewart · 714-342-5848](#)
gstewart@gsecorp.org

FINANCIAL INVESTMENTS PLANNING:

[Patrick Cecil · Merrill Lynch](#)
949-859-2958
Patrick.cecil@ml.com

FLOORING/HARD GOODS/INTERIOR DESIGN:

[Karyn Hadley · Riteloom](#)
714-764-1122
karyn@riteloom.com

FLORIST:

[Diana Diaz · Deelux Florista & Events](#)
949-491-5660
deeluxflorista@gmail.com

GLASS/ STAINED & BEVELED:

[Gary Gregg · Creating with Glass](#)
714-970-9359
geggregg@sbcglobal.net

MERCHANT SERVICES:

[Lisa McCune · Affinity24](#)
844-724-2444
lisa@affinity24.com

MORTGAGE BANKER:

[Holly Frost · Pac Res Mortgage](#)
909-240-5988
Holly.Frost@pacresmortgage.com

PARTY RENTALS & CATERING:

[Manny Gonzalez · Confetti Events & Catering](#)
714-542-7775
Confettievents@att.net

PAVING-ASPHALT:

[Danny Baker · PAV-KOTE, Inc.](#)
714-871-4905
danny@pavkote.com

PEST CONTROL:

[Tyler Douthit · Divert Pest Control](#)
714-299-9118
tyler@divertpest.com

PLUMBING/SEWAGE SANITATION CONTRACTOR:

[Ronald J. Dymek · Dymek's Freedom Plumbing, Inc.](#)
714-632-8989
info@freedomplumbing.com

REAL ESTATE/RESIDENTIAL:

[Gizi Clemmer, REALTOR, SRES · First Team Real Estate](#)
562-688-8275
GiziClemmer@gmail.com

RESTAURANT-MEXICAN:

[Sammy Montoya · Green Parrot Villa · La Chiquita Restaurant](#)
714-543-8787
lachiquitarest@yahoo.com

ROOFING/COMMERCIAL:

[Greg Peterson · Sadler Roofing, Inc.](#)
949-675-5095
greg@sadlerroofing.com

SIGNS/LARGE FORMAT IMAGING:

[Loy Sampaio · SpeedPro Dynamic](#)
714-258-7223
lsampaio@speedpro.com

VITAMINS & WELLNESS PRODUCTS:

[Yon Himelman · ATOMY](#)
949-554-9294
yhimelman@gmail.com

WEBSITE DESIGN:

[Lydia Pooler & Kenneth King · Jub Jub Interactive](#)
714-586-8500 · lydia@jubjub.com · kenneth@jubjub.com

WEBSITE HOSTING:

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714-586-8500 · lee@jubjub.com