

The EAOC Weekly

March 15, 2023



WITH 12 REPORTING, EAOC MEMBERS HAD \$51,573,300 IN TOTAL SALES IN 2022.

## The EAOC Weekly

### MORTGAGE PROGRAMS 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, VA Loans, 2/1 Buydowns, and demystified some of the confusion that might be floating around out there.



As a Senior Mortgage Advisor, and with 30 years in the industry, 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

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

#### UPCOMING SPEAKER SCHEDULE

**MARCH 22ND, 2023**

IEA Executive Director Lisa  
Jordan's Special Member  
Benefits Presentation

**MARCH 29TH, 2023**

EAOC MEMBERSHIP DRIVE  
(Mandatory Attendance)



**The Executives' Association  
of Orange County**

31441 Santa Margarita Pkwy, #115  
Rancho Santa Margarita, CA 92688

Phone: 949.525.8412  
E-mail: [director@eaoonline.com](mailto:director@eaoonline.com)  
[www.EAOCOnline.com](http://www.EAOCOnline.com)



entire process.

#### **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!**

## HELP US HELP YOU!

Do you have an upcoming workshop, promotion, product launch, or special announcement to share? Please send details to Katie to include in the newsletter, and bring promotional materials and/or product samples to our next morning meeting! We are here to help you, and are extremely happy to do so. EAOB has over 1,100 years of combined experience at every meeting—are you fully utilizing the knowledge and experience available to you?



---

## THOUGHT OF THE WEEK

*“When you find an idea that you just can’t stop thinking about, that’s probably a good one to pursue.”*

*- Josh James, CEO and co-founder of Omniture*

---

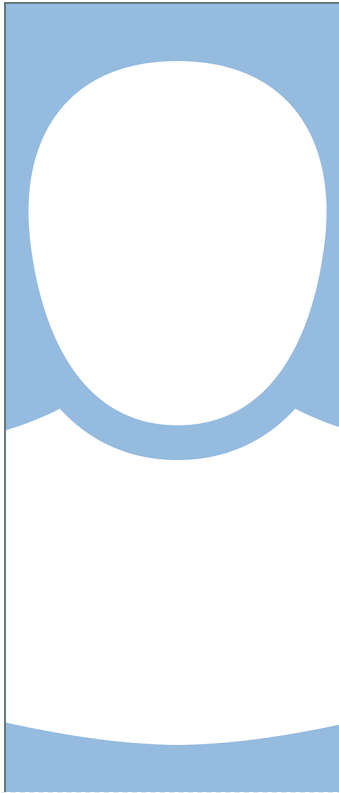
## NEW MEMBER RECRUITMENT BONUS

Reminder: EAOB proudly encourages its members in expanding and empowering their fellow prestigious Orange County executives! More quality members means more quality referrals.

An EAOB sponsor receives a \$150 bonus for recruiting a new EAOB team member, after three months of successful membership.

***Please contact Katie to arrange the invitation of a guest to a future EAOB morning meeting!***





## 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.

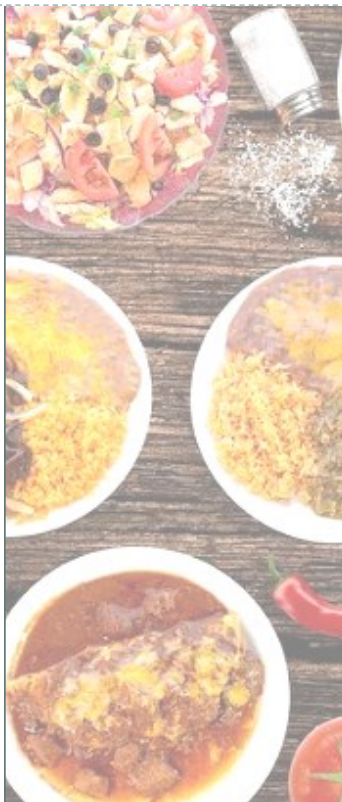
---

## THOUGHT OF THE WEEK

*"Some people dream of success, while other people get up every morning and make it happen."*

*- Wayne Huizenga*

---



## 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**



# Classification of the Month: **Commercial Insurance**



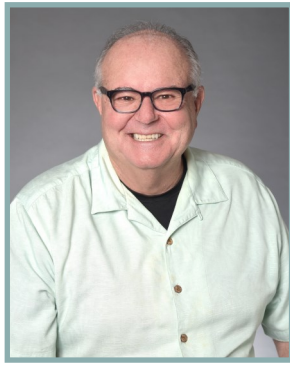
## *Calling all Commercial Insurance Agents!*

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

Hello EAOC!

A rainy Wednesday didn't dampen the spirit OR enthusiasm at this week's breakfast meeting! Our newest members, Tom Sweeting (our new Residential Electrician) and Ezra Leyton (our new Commercial Real Estate Broker) even received their official EAOC name badges.

We had about 75% of our members say they rely on computer appointment scheduling during today's roundtable topic, with the remainder using either a whiteboard, or a day planner-type calendar. One older member, and I won't say who, still uses a chisel and stone tablets.

Holy Frost with Pac Res Mortgage had the latest statistics on the housing mortgage rates and trends, with an optimistic prediction of some relief ahead, possibly in May of this year, when interest rates may start on the decline.

Next week we will be hosting the Executive Director of IEA via Zoom, presenting the benefits that IEA offers all members. It should be an exciting presentation! We will see you all there.

- Ron

**Ron Dymek**

**DYMEK'S FREEDOM PLUMBING**  
**EAOC 2022-2023 President**



## NEW MEMBER TARGETING

We are actively seeking new members in the following classifications:

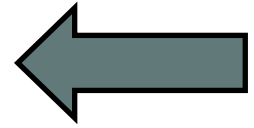
- Chiropractor
- Dentist
- Pastry Chef
- Window Washing
- **Solar Panels**
- Wifi Expert
- Vinyl Fencing
- Acupuncture
- Dry Cleaning

*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@bhlcpcas.com

**ADVERTISING SPECIALTY:**

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

**AIR CONDITIONING & HEATING:**

[David Schaefer · Schaefer Air Inc.](#)  
909-944-5111  
schaeferair@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  
jjjudge@aallrr.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

**AUTOMOTIVE REPAIR:**

[Dan Tatum · Eberhardt's Tire & Automotive](#)  
714-871-9810  
eberhardtstire@gmail.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

**ELECTRICAL CONTRACTOR—****RESIDENTIAL:**

[Thomas J. Sweeting · Pacific Shores Electric, Inc.](#)  
562-472-3990  
tjsweeting@pacificshoreselectric.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

**HANDYMAN:**

[Ruben Mota](#)  
[Mota Handyman Services](#)  
714-785-5576  
motaruben76@gmail.com

**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 Douthitt · 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/COMMERCIAL:**

[Ezra Leyton · MARQUIS Commercial Properties](#)  
949-697-2781  
ezra@marquissp.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

**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:**

[Lee Pooler · Jub Jub Interactive](#)  
714-586-8500 · lee@jubjub.com