

# Mortgage+Care

## REFERENCE LIST

### **BaySierra Mortgage**

John Graziano is the current President of the California Mortgage Association (CMA) and owner of BaySierra Mortgage. They have been using the Mortgage+Care system for several years for their loan origination and doc prep, loan servicing, and pool/fund management.

**Contact:** John Graziano/Bobby Ritter  
President/Manager  
Ph: (707)544-5696

### **ACM**

ACM Investor Services, Inc. is the "private money" sister company to All California Mortgage, Inc., which specializes in conventional financing. Together they offer their borrowing clients a full array of loan products.

**Contact:** Bruce Fonarow  
President  
Ph: (415)925-5252

### **Standard Mortgage Financial Services Inc.**

Pam Sosa is a recent President of The California Mortgage Association (CMA) and the owner of Standard Mortgage Financial Services, Inc., a full service Mortgage Broker in Riverside, CA, that primarily arranges loans for nonconforming properties in rural areas of the Inland Empire. She has been a licensed real estate salesperson since 1972 and a broker since 1990.

**Contact:** Pam Sosa  
President  
Ph: (951) 686-9639

### **Cournale and Company**

A medium sized company that has been using our software for almost 20 years.

**Contact:** Curt Cournale  
Manager  
Ph: (415)752-3600

### **Federal Home Loans**

These folks are a major San Diego hard money lender. They are using our loan servicing, doc prep and pool management products.

**Contact:** Lee Gabriel  
Manager  
Ph: (858)560-6555

**\*\*\*For addition references or any other information please contact your Mortgage+Care representative at (408)735-7470 or sales@mortcare.com.**