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MORTGAGE COMPANIES

Ranked by dollar amount of loans originated in 2008

Rank (last year)	Company Address Web site	Telephone Fax Toll-free number	Dollar amount of loans originated in: \$ Millions •2008 •2007 •% change (loss)	Number of loans: •2008 •2007 •% change (loss)	Number of registered brokers	Number of full- time employees	Number of offices: •Local •Companywide	•Local executive(s) •Title(s)	Type of brokerage ⁽¹⁾	Year established locally
1 (2)	General Mortgage Corp. 9988 Hibert St., #100, San Diego 92131 www.gmloan.com	858-577-2400 858-577-2420 800-388-2881	\$297.9 \$281.3 6	905 817 11	160	20	3 3	Richard H. Palmer president, CEO	na	1983
2 (4)	First Financial and Real Estate Services 3131 Camino del Rio N., #900, San Diego 92108 www.gofirstfinancial.com	619-327-2200 619-327-2270 877-327-2350	\$158.6 \$248.6 (36)	422 772 (45)	35	5	1 1	Casey LeBlanc president Masud Sarwary broker	Retail	2004
3 (7)	Avalon Mortgage Corp. 6333 Greenwich Drive, #270, San Diego 92122 www.avalonmtg.com	858-625-8503 858-554-0517 888-211-8113	\$108.8 \$131.4 (17)	275 374 (26)	19	3	1 1	Joseph D. Cutri president	Retail	1997
4 (8)	Residential Wholesale Mortgage Inc. 11234 El Camino Real, #100, San Diego 92130 www.residentialmortgage.net	858-794-2155 858-794-2160 800-865-6266	\$101.3 \$126.8 (20)	221 378 (42)	53	6	2 3	C. Bradley Livingston president	Retail	1994
5 (11)	Integrity First Financial Group 5080 Shoreham Drive, #203, San Diego 92122 www.iffgdirect.com	866-606-4334 858-459-4975	\$101.0 \$32.6 210	231 111 108	12	8	1 1	Jake Pescatello Alex Barnett Anthony Balsamo Trevor Gates principal partners	Retail	2006
6 (9)	San Diego Funding 2448 Historic Decatur Road, #205, San Diego 92106 www.sdfunding.com	619-260-1660 619-797-1082	\$94.2 \$90.4 4	313 303 3	11	13	1 1	Linnea Arrington president	Retail	1980
7 (6)	California Mortgage Consultants Inc./CMC Finance Inc. 7575 Eads Ave., #102, La Jolla 92037 www.cmcfinance.com	858-456-3000 858-456-6200	\$88.0 \$150.0 (41)	153 231 (34)	9	11	1 3	Nancy Gardner CEO	Wholesale	1994
8 (12)	Senior American Funding Inc. 2650 Camino del Rio N., #350, San Diego 92108 www.senioramerican.org	619-294-6000 619-294-6005 800-249-0686	\$71.7 \$26.2 173	489 123 298	16	13	1 7	Brian White president	Wholesale and retail	2002

na Not available

Notes: Windsor Capital Mortgage Corp., No. 1 on last year's list, Stinson Financial Group, No. 3 on last year's list, California Equities, No. 10 on the list, and Coastal Cities Mortgage Inc., No. 13 on the list, did not return surveys. Pacific Capital Mortgage, No. 5 on last year's list, declined to participate.

Source: The companies and CPA attestation letters.

It is not the intent of this list to endorse the participants nor to imply a company's size or numerical rank indicates its quality.

⁽¹⁾ There are three types of brokerages: wholesale (uses brokers on staff), retail (uses independent brokers) or a brokerage firm that uses both wholesale and retail.

Researched by Kevin Black and Andrew Schweizer
Originally published October 26, 2009

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San Diego County Credit Union Opens New Branch, Continues to Grow

Submitted by San Diego County Credit Union

San Diego County Credit Union is San Diego's largest locally based, full-service financial institution. With 27 convenient branches located in San Diego, Riverside and Orange Counties and 24-hour online access to account information, SDCCU is well capitalized with more than \$4.8 billion in assets and serves a diverse membership of more than 205,000 customers. SDCCU offers checking accounts with direct deposit, no annual fee Visa credit cards, certificate and money market accounts, auto and home loans, an array of e-services, and much more.

Recently, SDCCU was named Best Credit Union for the 10th consecutive year by readers of the San Diego Union-Tribune. The Readers Poll recognized SDCCU for its wide range of financial products and services, superior customer service, community involvement and convenient branches. SDCCU's 27th branch recently opened in San Diego's Mission Valley area at 2245 Fenton Parkway, Suite 107, in the Fenton Marketplace, just west of Qualcomm Stadium. The newest SDCCU branch offers an ATM, safe deposit boxes and convenient hours.

Irene Oberbauer, a San Diego native, serves as president and CEO. She has served in various capacities during her 14 years at SDCCU, including COO, before be-



Irene Oberbauer

ing appointed to her current position. Since Oberbauer took over as president and CEO in 2007, SDCCU's customer base has increased by 8 percent, its asset size by more than \$1 billion, and its membership has expanded to include Orange County residents and workers.

SDCCU is a well-recognized corporate community leader, supporting more than 75 non-profit organizations each year. Oberbauer has set an example with extensive community involvement. She has been a member of the Pacific Life Holiday Bowl board since 2002 and served as a Redcoat Committee member for five years prior to her appointment to the board of directors. She serves on the California Credit Union League Public Advisory Committee, the United Way Campaign Cabinet Committee and is vice-chair on the Make-A-Wish Foundation of San Diego Board of Directors. She has also volunteered at various events sponsored by a wide variety of community organizations, including the San Diego Blood Bank, National Multiple Sclerosis Society, United Cerebral Palsy, Hands-On San Diego, Better Business Bureau of San Diego and Imperial Counties, Rady Chil-



San Diego County Credit Union's administration building, located in Sorrento Valley.

dren's Hospital San Diego, and San Diego County Credit Union Poinsettia Bowl. She personally helped create a one-of-a-kind partnership with SDCCU and the Poinsettia Bowl, where \$1 from every game ticket sold benefits the Make-a-Wish Foundation of San Diego.


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CREDIT UNIONS

Ranked by assets as of Dec. 31, 2008

Rank (last year)	Credit union Address Web site	Telephone Fax	Total assets: \$ Millions •2008 •2007 •% change (loss)	Net income: \$ Millions	•Return on average assets •Capital to asset ratio	Local members	Number of: •Local employees •Local branches	•CEO(s) •Chair	Year established locally
1 (1)	San Diego County 6545 Sequence Drive, San Diego 92121 www.sdccu.com	(877) 732-2848 (858) 558-0360	\$4,537.5 \$4,194.1 8.19	\$45.3	1.08 11.58	201,254	608 25	Irene Oberbauer Allan P. Shaw	1938
2 (2)	Mission Federal 2020 Camino del Rio N., #500, San Diego 92121 www.missionfcu.org	(858) 524-2850 (619) 291-4007	\$1,880.6 \$1,798.5 4.56	\$5.6	0.30 10.62	129,374	486 23	Debra Schwartz Don J. Shelton	1961
3 (5)	California Coast⁽¹⁾ 440 Beech St., San Diego 92101 www.calcoastcu.org	(877) 495-1600 (619) 239-7420	\$1,782.4 \$928.5 91.97	(\$23.8)	(1.33) 8.69	121,233	479 26	Marla Shepard Fred Walters	1929
4 (3)	North Island 5898 Copley Drive, San Diego 92111 www.myisland.com	(619) 656-6525 (619) 656-4050	\$1,557.9 \$1,757.1 (11.34)	(\$50.2)	(3.22) 6.46	101,769	423 16	Kim Reedy, Geri Billingham Jack Lewis	1940
5 (6)	USE 10120 Pacific Heights Blvd., San Diego 92121 www.usecu.org	(858) 795-6100 (858) 795-6007	\$851.3 \$859.6 (0.96)	(\$2.3)	(0.27) 7.49	80,771	213 10	Jim Harris John Stevenson	1936
6 (7)	USA Federal 9999 Willow Creek Road, San Diego 92131 www.usafedcu.org	(800) 220-1872 (858) 831-8192	\$687.1 \$699.4 (1.76)	(\$4.1)	(0.59) 7.58	60,010	221 22	Mary Cunningham Michael Willoughby	1953
7 (8)	Pacific Marine P.O. Box 555235, Camp Pendleton 92055 www.pmcu.com	(760) 430-7511 (760) 385-0666	\$535.5 \$527.1 1.60	\$3.8	0.72 15.26	73,569	249 11	David Davis Charles Hoffner	1952
8 (9)	Point Loma 9420 Farnham St., San Diego 92123 www.plcu.com	(858) 495-3400 (858) 495-3416	\$474.5 \$473.1 0.29	(\$8.7)	(1.84) 7.67	51,147	163 14	Theodore H. Dennis Malcolm McCollum	1948
9 (10)	San Diego Metropolitan 9212 Balboa Ave., San Diego 92123 www.sdmcu.org	(619) 297-4835 (619) 297-1556	\$314.6 \$305.4 3.01	(\$2.2)	(0.70) 9.04	20,117	93 6	Joseph Schroeder Marcia McLatchy	1934
10 (11)	Miramar Federal 9494 Miramar Road, San Diego 92126 www.miramarfcu.org	(858) 695-9494 (858) 271-1537	\$190.2 \$200.4 (5.08)	(\$0.5)	(0.25) 15.14	9,493	38 1	Max R. Paul John Mike Croll	1952
11 (12)	Cabrillo 10075 Carroll Canyon Road, San Diego 92131 www.cabrillocu.com	(858) 547-7400 (858) 547-0804	\$167.0 \$165.4 0.96	(\$2.2)	(1.34) 9.64	22,196	64 6	Robin J. Lentz Paul Hamilton	1955
12 (14)	Grossmont Schools Federal 1069 Graves Ave., #100, El Cajon 92021 www.gsfcu.org	(619) 588-1515 (619) 588-2197	\$73.4 \$77.6 (5.36)	\$0.1	0.14 10.01	4,812	16 1	Stephen Devan Glyn Rowbotham	1956
13 (15)	San Diego Firefighters Federal 10509 San Diego Mission Road, Suite A, San Diego 92108 www.sdffcu.org	(619) 283-5477 (619) 283-7622	\$66.9 \$66.6 0.45	\$0.5	0.71 8.72	3,446	15 1	Ed Daley Lynn Lynch	1984
14 (16)	San Diego Medical Federal 8889 Rio San Diego Drive, #100, San Diego 92108 www.sdmfcu.org	(619) 641-1100 (619) 641-1111	\$66.6 \$66.5 0.20	\$0.3	0.46 12.26	6,582	16 3	Paul Lewis Verna Nickel	1951
15 (17)	Paradise Valley Federal 2805 E. Seventh St., National City 91950 www.paradisevalleyfcu.com	(619) 475-4313 (619) 475-0998	\$61.0 \$58.3 4.69	\$0.6	0.94 15.17	5,092	13 1	John Pressler Milton Fredricksen	1957
16 (18)	North County 17045 Via del Campo, San Diego 92127 www.northcountycu.org	(858) 487-1880 (858) 487-8840	\$48.8 \$51.2 (4.68)	\$0.0	0.00 8.18	4,357	12 1	Pat Hamilton Gerald Mikas	1953
17 (19)	Escondido Federal 2261 E. Valley Parkway, Escondido 92027 www.escondidofcu.org	(760) 839-6225 (760) 746-1189	\$29.5 \$30.7 (3.79)	\$0.2	0.65 11.67	2,866	10 2	Diana Wettig Ira Morgan	1959
18 (20)	El Cajon Federal 266 S. Magnolia Ave., #101, El Cajon 92020 www.elcajonfcu.org	(619) 579-0941 (619) 579-2057	\$10.0 \$11.0 (8.53)	\$0.0	0.00 10.72	1,074	5 1	Aletta M. Bostock Aletta M. Bostock	1959
19 (21)	Inland Federal 570 Broadway, El Cajon 92021 www.inlandfederal.org	(619) 444-2795	\$9.6 \$9.7 (1.47)	\$0.0	0.00 8.00	1,997	5 1	Robert Heim Dick Rice	1960
20 (22)	Sony San Diego Employees Federal 16450 W. Bernardo Drive, San Diego 92127 www.sdefcu.com	(858) 942-2775 (858) 942-9105	\$6.2 \$6.6 (5.94)	\$0.0	0.00 13.09	1,079	3 1	Sandra Crane Victor Matsuda	1975
21 (NR)	LMCC P.O. Box 1541, La Mesa 91941	(619) 462-7030	\$3.3 na na	\$0.0	0.00 16.02	398	2 1	Diane Finch-Payne na	1956
22 (23)	Chula Vista City Employees 276 Fourth Ave., Chula Vista 91910	(619) 691-5240 (619) 476-5359	\$2.2 \$2.3 (2.32)	\$0.0	0.00 15.82	666	2 1	Lydia Denecochea Pablo Quintan	1967
23 (24)	Ketema Federal 792 Greenfield Drive, El Cajon 92021 www.ketemafcu.com	(619) 588-3414	\$2.0 \$2.1 (2.78)	(\$0.0)	(0.35) 7.81	458	2 1	Lorna Stafford-Bentley Kim Childers	1956
24 (NR)	California Feminist Federal 4470 Park Blvd., #104, San Diego 92116 www.feministcu.org	(619) 298-7283	\$1.0 na na	\$0.0	0.24 9.66	250	2 1	Teryl Springstead Christine Youngs	1975

na Not available

(NR) Not ranked

Notes: Financial information for Financial 21 Community Credit Union, No. 13 on last year's list, was not available.

Sources: The credit unions, their Web sites and the National Credit Union Administration.

It is not the intent of this list to endorse the participants nor to imply a credit union's size or numerical rank indicates its quality.

(1) California Coast Credit Union and First Future Credit Union, ranked No. 4 on last year's list, merged Sept. 2, 2008.

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ACCOUNTING FIRMS

Ranked by number of local professionals as of Jan. 1, 2009

Rank (last year)	Firm Address Web site	Telephone Fax	Local professionals: •2009 •2008 •% change (loss)	Local: •CPAs •Partners	Local: •Full-time employees •Offices	Companywide: •Professionals •CPAs •Offices	Client specialties	Primary services offered	Local managing partner(s)	Year established locally
1 (1)	Ernst & Young LLP 4370 La Jolla Village Drive, #500, San Diego 92122 www.ey.com	(858) 535-7200 (858) 535-7777	196 193 2	na 19	236 1	135,000 na 700	Accounting and advisory services	Audit, tax, transaction advisory services, business risk services, technology and security risk services, transaction support	Mark Stephens	1958
2 (2)	Deloitte⁽¹⁾ 701 B St., #1900, San Diego 92101 www.deloitte.com	(619) 237-6500 (619) 237-1755	170 185 (8)	90 17	214 1	35,000 8,700 92	Life sciences, technology, consumer business, manufacturing, financial services, real estate, energy/utilities, health care	Audit, tax, financial advisory and consulting services	Theresa Drew	1957
3 (3)	KPMG LLP 750 B St., #1500, San Diego 92101 www.us.kpmg.com	(619) 233-8000 (619) 696-0121	170 150 13	37 16	200 1	15,822 na 93	Telecom, technology, software, life sciences, biotech, consumer markets, real estate, manufacturing, health care	Audit, Sarbanes-Oxley advisory services, federal and international tax, risk management, outsourcing, forensic services, mergers and acquisitions	David W. Down	1961
4 (4)	PricewaterhouseCoopers LLP 750 B St., #2900, San Diego 92101 www.pwc.com	(619) 744-8000 (619) 744-8400	124 132 (6)	na 9	140 1	125,500 na 749	Telecommunications, life sciences, Internet and software, emerging business, entertainment, consumer and industrial products, government contracting, financial services	Assurance; U.S., multi-state and international tax services; domestic/international advisory; mergers and acquisitions	Richard F. Kalenka	1963
5 (5)	CBIZ/Mayer Hoffman McCann P.C. 10616 Scripps Summit Court, San Diego 92131 www.cbiz.com/www.mhm-pc.com	(858) 795-2000 (858) 795-2001	115 115 0	51 23	131 1	5,200 na 178	Technology, biotechnology, telecommunication, manufacturing and distribution, nonprofit, construction, SEC, privately held, VC and VC-backed	Audit, tax, Sarbanes-Oxley consulting, litigation support, SAS 70, business consulting, IT consulting, multi-state and international tax	Paul Nation	2005
6 (6)	RSM McGladrey Inc./McGladrey & Pullen LLP⁽²⁾ 1455 Frazee Road, #600, San Diego 92108 www.rsmmcgladrey.com	(619) 281-7764 (619) 280-6902	73 87 (16)	46 7	79 1	6,600 na 110	Construction/real estate, financial institutions, gaming and tribal services, government entities, manufacturing/wholesale distribution, technology	Audit, tax, business consulting, wealth management, retirement resources, international business services	Matt Bradvica ⁽³⁾	1977
7 (8)	Moss Adams LLP 9665 Granite Ridge Drive, #600, San Diego 92123 www.mossadams.com	(858) 627-1400 (858) 627-1401	63 56 13	29 7	74 1	1,550 713 20	Manufacturing/distribution, construction, tech/life sciences, SEC, real estate, health care, SALT, international tax, wealth services	Full-range accounting, tax, financial and business advisory services	Carisa Wisniewski Edward W. Kitrosser	1964
8 (7)	Lavine Lofgren Morris & Engelberg LLP 4180 La Jolla Village Drive, #300, La Jolla 92037 www.llme.com	(858) 455-1200 (858) 455-0898	62 60 3	36 6	71 1	36 36 1	Real estate and construction, manufacturing, high-tech, biotech, retail/distributors, professional firms, athletes, benefit plans, closely-held companies, high net-worth individuals	Tax planning and return preparation, audits, reviews and compilations, 401(k) audits, FAS 109, FIN 48, corporations, LLCs and partnerships, estates and trusts	Larry Campbell Dennis Lavine Robert Lofgren Vaughn Morris Ray Gallagher Sherif Dessouky	1985
9 (9)	AKT LLP⁽⁴⁾ 5946 Priestly Drive, #200, Carlsbad 92008 www.aktcpa.com	(760) 431-8440 (760) 431-9052	46 49 (6)	20 6	66 2	158 68 7	Nonprofit, health care, manufacturing, pension	Full-range accounting, auditing, tax, pension, financial business and advisory services	Ronald A. Mitchell	1949
10 (NR)	Considine & Considine 1501 Fifth Ave., #400, San Diego 92101 www.cccpa.com	(619) 231-1977 (619) 231-8244	45 38 18	25 8	62 1	45 25 1	Full range	Full range	Perry S. Wright	1946
11 (10)	LevitZacks 701 B St., #1300, San Diego 92101 www.lz-cpa.com	(619) 238-1077 (619) 696-8614	38 38 0	24 7	43 1	38 22 1	SEC registrants, biotech, government contractors, construction and real estate development, manufacturing, 401(k) and pension plans, retail	Full-service tax and estate planning, SEC, auditing of public and private companies, business valuations, mergers and acquisitions	Theresa M. Drouillard	1964
12 (12)	Squar Milner 3655 Nobel Drive, #450, San Diego 92122 www.squarmilner.com	(858) 597-4100 (858) 597-4111	35 35 0	13 5	44 1	165 64 3	SEC registrants, manufacturing, biotech, benefit plans, real estate, audits of public companies	Full range	Richard Evans	1951
13 (NR)	RoseRyan⁽⁵⁾ 9444 Waples St., #285, San Diego 92121 www.roseryan.com	(858) 455-5447 (858) 455-5449	32 33 (3)	19 1	35 1	103 60 3	Technology and biotechnology	Accounting and financial consulting for project specific work, corporate governance, emerging growth companies and business information systems	Mike Ford	2003
14 (11)	RPR Partners LLP 9171 Towne Centre Drive, #270, San Diego 92122 www.rprpartners.com	(858) 768-3300 (858) 768-3344	32 38 (16)	8 2	39 1	32 8 1	Real estate and entrepreneurial companies	Tax planning and preparation	Robert P. Regnery Kenneth R. Van Damme II	2000
15 (14)	J.H. Cohn LLP 4180 Ruffin Road, #235, San Diego 92123 www.jhcohn.com	(858) 535-2000 (858) 571-2700	30 26 15	19 5	37 1	837 397 9	SEC registrants, private/middle market companies, nonprofits, employee benefit plans, real estate partnerships and SAS 70 audits	Public company consulting services, audit and attestation for public and private companies, tax compliance and planning, merger and acquisition consulting and due diligence, purchase price allocations, stock based compensation	Wade McKnight	1978

In case of a tie, firms are ranked by number of local CPAs.

wnd Would not disclose

na Not available

NA Not applicable

(NR) Not ranked

Source: The firms and CPA/CFO attested statements.

It is not the intent of this list to endorse the participants nor to imply a firm's size or numerical rank indicates its quality.

⁽¹⁾ Formerly Deloitte & Touche USA LLP.

⁽²⁾ RSM McGladrey Inc. and McGladrey & Pullen LLP have an alternative practice structure. Audit and attest services are provided by McGladrey & Pullen LLP; tax and consulting services are provided by RSM McGladrey Inc.

⁽³⁾ Individual is managing director.

⁽⁴⁾ Formerly known as Grice Lund & Tarkington LLP.

⁽⁵⁾ RoseRyan is not a typical CPA firm, they do not provide tax or audit services.

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