



Diversity Briefing

AMERICAN MORTGAGE DIVERSITY COUNCIL | FALL 2016 EDITION

A Message from the American Mortgage Diversity Council Co-Chairs

Dear AMDC Members and Supporters

Diversity and inclusion is a subject that will continue to grow in importance as we collectively strive to bring greater value and equity to all of the people and organizations that we interact with and serve on a regular basis. There are distinct advantages to be had by actively promoting diversity across our workforces, leaders, and supply chains. Variety of thought and perspective drives innovation, agility, and efficiency; attributes that each of the institutions represented in the Council can never have enough of.

The American Mortgage Diversity Council has grown from a 10-minute conversation between concerned individuals into a diversity and inclusion “think tank,” addressing best practices and principles that can be embraced and acted upon by the mortgage industry as a whole. It is not by accident that the membership and leadership of the Council is itself a diverse group; we are not so narrow in perspective to believe that any one of the participants has a single best solution to address the issues at hand. From the utilization of diverse-owned companies in contracting activity to creating workplace environments where diversity of thought and leadership is actively cultivated and embraced, the Council fully expects that each of its members will add to the diversity and inclusion discourse. Our expectation is that we will all benefit and ultimately find ways to further embed effective diversity and inclusion practices into our organizational “DNA.”

Since the inaugural meeting in September 2015, AMDC’s leadership team has been hard at work developing a framework by which we can collectively discuss and address some of the critical issues that we are faced with. Our hope is that the diversity of thought and experience represented here will lead to a consistency of effort and tangible, measurable outcomes.

Lastly, we would like to thank the Five Star Institute for its role in bringing all of us together. Ed Delgado, President and CEO of the Five Star Institute, was not only willing to acknowledge the importance of diversity and inclusion to the mortgage industry, he was also willing to expend considerable resources and reputational capital to spur the creation of the American Mortgage Diversity Council. We are wholly of the opinion that the efforts Ed spearheaded have not been in vain. If you have any doubts about the value and validity of the Council’s work and goals, take a moment to look at the progress the AMDC has achieved. The commitment and conviction is evident and should persuade even the most skeptical individual of the importance of diversity and inclusion to our ongoing efforts.

Michael Ruiz, *Co-Chair, AMDC*

Jay Inouye, *Co-Chair, AMDC*



Michael Ruiz is Director of Supplier Diversity and Corporate Procurement, at Fannie Mae. He is responsible

for designing, implementing and monitoring an enterprise-wide supplier diversity program compliant with Section 1116 of the Housing and Economic Recovery Act of 2008 (HERA). He has increased direct spending with diverse-owned suppliers 75 percent during tenure. Ruiz has also served as a supplier diversity and HERA subject matter expert, and has developed and executed enterprise-wide supplier diversity strategies to increase the inclusion, utilization and development of diverse suppliers.



Jay Inouye is Director of Vendor and Diversity Management at Freddie Mac. He manages the company’s

enterprise-wide supplier diversity program, including developing its policy and framework as well as execution. Prior to Freddie Mac, Inouye spent six years as a program manager for MESA Services International, a Small Business Administration 8(a) firm. In this role, he was responsible for providing SBA technical assistance for small and disadvantaged businesses in Department of Defense contracting.



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It has been said that “Diversity is the one true thing we all have in common,” and therefore we are encouraged to “celebrate it every day.”

We see this inaugural edition of the American Mortgage Diversity Council’s (AMDC’s) quarterly newsletter as just another way to celebrate the diversity that makes the mortgage industry strong. Moving forward, the “Diversity Briefing” newsletter will be released quarterly and will include articles written by AMDC members on the most critical diversity issues they are facing and their opinions on how the industry can collaborate to find solutions for achieving diversity.

The Five Star Institute first announced the creation of the AMDC in June of 2015 as a Five Star Institute member organization with the goal of driving results that support the application and promotion of the mortgage industry’s best diversity practices, and advancing solutions that support initiatives outlined by Section 342 of the Dodd-Frank Act.

Since that time, the membership group has seen incredible leadership in its Co-Chairs—Michael Ruiz, Director of Supplier Diversity at Fannie Mae, and Jay Inouye, Director of Vendor and Diversity Management at Freddie Mac, and I thank them for their commitment to the ADMC.

In addition, since the AMDC was launched, the Five Star Institute has continued to work towards its mission of promoting diversity.

The AMDC continues to create resources for the industry that allow every member to be involved in championing this cause. In August, the AMDC launched a digital library created by the Education and Training Subcommittee of AMDC, led by Tami Rund President at Asset Valuation & Marketing which features leading

news assembled by various government and media organizations. The Mortgage Diversity & Inclusion directory was also created and will be launching in October. The Directory is a collection of company profiles that are minority and women owned or operated or diverse in other areas. The directory will be available online and will have limited print distribution to servicers, government agencies, and suppliers that are looking to engage diverse companies in supply chain.

We want to thank our members for their commitment to the AMDC and to creating an industry that is inclusive of all. We look forward to the progress of the membership and invite all companies to join the effort.

Best regards,

Ed Delgado
President and CEO
The Five Star Institute

When it Comes to Diversity and Inclusion, Time is of the Essence

By **Julie Davis Egan**, Partner, Egan & Alaily LLC

You may have come across the phrase “time is of the essence” in a contract. Generally, it is an effort by the contracting parties to ensure that actions are taken immediately. As the lending and servicing industry undergoes widespread change, we would be wise to recognize that “time is of the essence” with regard to workforce diversity and inclusion, as well.

The U.S. Census Bureau estimates that by 2045, the majority of the approximately 389 million people living in the United States will be non-white. While 30 years seems a long way off, the clients and customers of 2045 are already forming their expectations and opinions about the companies they want to work for and with. Technology and communication has expanded their experiences to a global perspective that includes different races, religions, disabilities and orientation.

However, a 2014 report by a global consulting firm revealed that diversity and inclusion was consistently reported as one of the least important human resource issues on the mind of decision makers. With an aging workforce, the trickle-down effect of diversity apathy could be devastating. If the decision makers are not implementing and training on diversity and inclusion policies, then their successors likely will do the same. This is counterproductive, however, given that two-thirds of the workforce considers diversity and inclusion

when evaluating workplaces and offers of employment. By not implementing diversity policies now, the mortgage and banking industry risks alienating the workforce that the industry needs in order to prosper in the future.

A recurring theme in decision-makers’ failure to implement and execute meaningful diversity initiatives is a lack of time. Without question, the benefits of diversity and inclusion must be made more tangible, as it is safe to say that decision makers would make time to execute diversity initiatives if it benefitted their company’s core competencies and therefore their bottom line. For example, employee recruitment and retention is a well-documented benefit of diversity initiatives, but without a tangible link to productive and bottom line growth to the mortgage and banking industry, it becomes nothing but rhetoric.

Consumer based industries recognize the benefit of diversity and inclusion, and actively market their policies to both potential hires and customers. To attract the best and brightest talent, many companies include policy and mission statements on their website, and elaborate with specific initiatives and results. Microsoft states that it seeks to foster greater levels of diversity in its workforce and in the pipeline of future leaders. PepsiCo promotes an inclusive workplace culture that values different perspectives, builds employee

engagement, fosters creativity, fuels innovation, and helps attract the very best talent.

However, these inspiring statements from Microsoft and PepsiCo cannot be simply rhetoric. The companies have to create the environment they tout to their workforce and customers. But, just as required contractual duties may be difficult to complete, this is easier said than done. Policies, procedures, and bureaucracy inhibit change. It is imperative that the decision makers recognize the value and enforce diversity and inclusion policies from the top. If management provides opportunity, actively solicits input, and creates a vehicle, formal or informal, for the “best and brightest” to present ideas, those individuals will rise to the challenge, ultimately attracting and cultivating the industry leaders of our anticipated diverse population in 2045.

Time is of the essence. With the ever increasing changes required by lawmakers and regulators of the mortgage banking industry, it may seem that now is not the time to add another initiative to the list. However, the industry must execute workforce diversity and inclusion initiatives now, or risk being left behind in our global economy. Failure to do so will only make it that much more difficult in the future. Perhaps including a diverse perspective will assist in implementing legally required changes as well as those that benefit the industry and its customers.

Julie Davis Egan is an attorney in Illinois concentrating in real estate, default litigation, and creditors’ rights, creatively solving complicated problems affecting her clients’ businesses. In 2008, after 12 years of practicing law and sharing her ideas with decision makers at other firms, she opened her certified woman-owned law firm, where diversity and inclusion are forefront in hiring and operations.

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Workforce Diversity – Where do We Begin?

By **Eric Harton**, CFO of ASONS

Workforce diversity—where do we begin? Well, some say it began in 1948 when President Truman officially desegregated the armed forces by making discrimination based on race, color, religion, or natural origin illegal for all members of the armed forces. It was eventually followed up with the Civil Rights Act of 1964 which made it illegal for any business, private or public, to practice discriminatory hiring and firing practices. In 1987, *Workforce 2000: Work and Workers for the Twenty-First Century* was published. This report highlighted a number of important trends in the U.S. economy. It basically stated that if the U.S. is to maintain the dynamism of an aging work force, it must reconcile the needs of women, work and families; integrate Black and Hispanic workers fully into the economy and improve the educational preparation of all workers. This research became the basis for the “Workforce 2000” initiative established by William Brock, former U.S. Secretary of Labor, to provide a qualified workforce for the future.

Many in the housing industry have come to understand what was highlighted back in the 1987 *Workforce 2000* report. As one company owner noted, much of the banking industry today consists of an aging workforce of 55-plus old white men and women. By now, everyone is aware of the shifting demographics in the United States. Millen-

nials are now the largest living generation. Their makeup is 41 percent minority. The generation behind them is expected to be 50 percent minority. Our client base is shifting and our workforce must shift to support it and remain competitive.

Again, where do we begin? First, we must agree on a common definition of diversity and inclusion and the difference. Diversity refers to the numerous ways we differ, while inclusion is the acceptance, celebration, and proactive use of these differences to add value. The effort begins with industry advocates and company leaders. I commend Five-Star for establishing the American Mortgage Diversity Council to help drive the industry forward in this important area. Business leaders can drive the effort forward at their organization by making diversity and inclusion a strategic imperative at their company. The strategy should include the following concepts:

- » **Look Beyond Compliance**—Understand that diversity is about building a workforce that is as diverse as your customer base and then using those differences to drive your business. The leader has to make this case to his team to help gain buy in.
- » **Identify New Talent Pools**—Most jobs are filled through employee referrals or networking. Focus on networking with diverse individuals and communities. Select diversity recruiting

resources that offer opportunities to post job openings and internships, and participate in various community events.

- » **Talent Management**—Include diversity in every aspect of talent management, performance management, succession planning, professional development, leadership training, and more. Look at establishing a mentoring program for those new to the organization.
- » **Make Diversity a Part of Your Brand**—Let the industry know that your organization values differences and welcomes all. Participate in industry diversity efforts. Consider offering internships to individuals from underrepresented groups. Sponsor diverse organizations within your community.

Diversity is no longer just “the right thing to do.” It is now a business imperative, and like any business imperative, it must be acknowledged, understood, and proactively managed. Those who can effectively and proactively manage diversity will have a competitive advantage over those who will not or cannot.



Eric Harton is CFO of ASONS, a national organization providing property preservation, renovation, repairs and maintenance, and turnkey services. Harton joined

ASONS in 2015 and brings a wealth of financial leadership experience having worked in a variety of companies both domestic and international. He brings a strong background in accounting, financial management, and business strategy. Harton began his career in public accounting as an auditor later shifting to corporate finance. He has been an active leader and participant in diversity efforts throughout his career.

A Special Message from the AMDC

A Critical Strategy: Inclusion in the AMDC Directory

In the midst of a dramatic demographic shift that is changing America, the marketplace is sending a clear message: Adopting an effective diversity and inclusion strategy is critical for companies if they are going to compete in 2016 and beyond. Those companies who do not adopt such a strategy will be left behind.

AMDC is inviting companies, both members and nonmembers, to promote their company's best diversity practices to their peers in the industry with a listing in the first-of-its kind Diversity & Inclusion Directory to be published on October 2016.

The AMDC Diversity & Inclusion Directory is open to companies that have minority, women, disabled, LGBT owners and operators, or consider themselves diverse for other reasons.

“We are proud of the AMDC's achievements. This directory is the result of a commitment

to diversity and inclusion from the membership and we ask the industry to join this effort,” said AMDC co-chairs Michael Ruiz, Director of Corporate Procurement at Fannie Mae, and Jay Inouye, Director of Vendor Diversity at Freddie Mac, in a joint statement.

“The solution is closing the communication gap. Establishing a code best practices and industry standards,” said Ananias Granger, President and CEO of AMDC member company A&D Property Services, Inc. “Diversity...it's the right thing to do.”

A listing in the AMDC Diversity & Inclusion Directory is free to AMDC members or \$395 for non-members. Contact Veronica Guerrero at Veronica.Guerrero@TheFiveStar.com or 214.525.6784 for more information, or visit MortgageDiversityCouncil.com.

“Diversity and inclusion should be in the very

course of business in the financial industry,” said Michelle DeLeon, partner with AMDC member law firm Quintairo, Prieto, Wood, & Boyer. “The corporate world was ahead of this movement with the inclusion of minority and women in its industry. Thanks to Dodd-Frank, the financial industry has caught up with the corporate world.”

In August 2016, the AMDC launched a digital library digital library featuring diversity and inclusion articles with leading news assembled by various government and media organizations. The digital library was created by the AMDC's Education and Training Subcommittee chaired by Tami Rund, President of Asset Valuation & Marketing, and will be a resource for the industry to find articles in the following categories: regulatory, advisory, statistical impacts of diversity, workforce development, supply chain management, and lender impacts.

“We are excited to be introducing this initiative on behalf of the AMDC,” Rund said. “We believe education is a major component of achieving a diverse and inclusive industry. Our subcommittee is pleased to provide this independent resource.”



Why Seeing the Whole Iceberg is Key

By **Kelly Brooks**, CEO, Property Masters Inc.

The term “intersectionality” was coined by legal scholar and critical theorist Kimberle Crenshaw, in a Stanford Law Review paper illustrating how black women’s rights are marginalized by the influence of other dimensions of their identity, such as race and class. Intersectionality describes how different forms of discrimination can interact and overlap. Professor Crenshaw claimed that “racism as experienced by people of color who are of a particular gender—male—tend to determine the parameters of antiracist strategies, just as sexism as experienced by women who are of a particular race—white—tends to ground the women’s movement.” Crenshaw suggests that, “An intersectional approach can address the double bind of those suffering at the sharp end of both racism and sexism.”

Can intersectional methods be used to improve inclusion policies in the housing industry? Not without considering the whole iceberg of diversity. At the tip of the iceberg prejudices are based on what we can see: race, sex, and age. Below the water there are still massive areas of bias to cover: parental status, religion, education, marital status, geographic background, and sexual preference. If we only intersect inclusion policies above the water, we will miss the opportunity to provide equity before equality.

The future success of diversity in the mortgage industry starts with practicing equity. In order to meet the needs of the communities we serve, we have to both understand the whole iceberg of those communities and our human resources.

Valuing diversity is a competitive asset, one which cultivates different perspectives, fresh ideas,

and relationships. It’s important to evaluate all managers on their competence in managing diverse teams and practice inclusion in achieving objectives. Staff members should receive training in embracing diversity and inclusion in the workplace. A major issue with compliance is ensuring that diversity requirements will keep talented employees and business partners in place to remain competitive. Then assuming we recruit diverse talent, how do we measure for success? Section 342 isn’t overly prescriptive; it doesn’t blatantly state minority quotas or reporting requirements.

Measuring for compliance success starts with creating reasonable rules and guidelines and implementing those rules and guidelines fairly. Some internal policies might include:

- » Obtaining diverse candidate pools for job vacancies by marketing recruiting efforts at diverse venues and with diverse publications (diverse sourcing)
- » Engaging employees in decision making and ensuring differing viewpoints, even those below the water, are respected
- » Involving employees in key decisions for the department/unit by creating diverse work groups and cross-unit teams to solve problems and issues
- » Promoting an open-door policy. Being mindful of the message that is sent when a door is closed and utilizing privacy selectively, only for sensitive conversations and/or conference calls
- » Being transparent when communicating information and changes in the department/division/bank involving compensation philoso-

phies, performance measurement, recruiting and selection, training and development, and environmental issues

- » Adding diversity-related topics to department/unit meetings to educate employees on diversity and inclusion
- » Utilizing various forums (i.e., unit meetings, training avenues) to increase the awareness and understanding of the various way people communicate
- » Encouraging social events both on-site and off-site and supporting the event through personal participation (not just making an appearance, but staying throughout the event and showing an interest)
- » Matching new hires with a diverse partner to ensure a smooth on-boarding process
- » Creating individual development plans with employees to address developmental needs and recognizing areas for opportunity
- » Implementing work/life policies covering flexible work arrangements, including flexible scheduling or locations

When interpreting Section 342 use intersectionality. Don’t stay above the water at the tip of the iceberg. There are more viewpoints to consider than meet the eye as well as more viewpoints now than have been fought for in the past. If we intersect the needs and differences of the whole iceberg we can provide the equitable opportunities while creating an inclusive environment.



Kelly Brooks is CEO of Property Masters Inc., a national asset renovations company providing a variety of multi-faceted turnkey services. Brooks joined Property

Masters Inc. in 2005 with a strict commitment to effectively implement diversity change training and initiatives, allowing the organization to utilize the skills and talents of every gender, culture and race as a critical means to achieve success.



How Leveraging Diversity Can Attract an All-star Vendor Team

By **Randy Cecil**, President and CFO, Truly Noble Services

As a nation we have always taken great pride in the American Way and the American distinction of quality workmanship. No different from past times in the manufacturing sectors and automobile production lines we are in the midst of a constant quest for qualified and quality tradesmen in the single-family rental arena.

Part of the struggle to attract a qualified team is that many of the tradesmen of yesteryear have migrated to oil and gas or industrial careers. Some are coming back but the demand still far outweighs the supply of good people with good skills. Promoting diversity can be an important component to attracting a strong workforce in a competitive market, and can be the factor that sets you apart from other companies who are recruiting.

It's important, for the investor especially, to attract a quality staff because aligning with formidable service contractors in your market or markets is the hedge against delays in scheduling projects to completion. Networks of contractors and materials vendors can bring strength in availability of skilled labor and quality materials. Equally important is the network strength of pricing points and standardized costs. Being prepared is not a given when it comes to planning a project. Having a true system of workflow, start to finish, helps achieve success and helps avoid cost overruns associated with vacant encumbered assets.

One way to build a diverse team of vendors is to seek out networking opportunities. The age-old adage of "safety in numbers" again proves meaningful as the investor, seasoned or new, can search out service providers via networking venues. There is a valid reason national organizations are bloom-

ing and one strong attribute is the gain in exposure to the membership population. Having immediate access to a wealth of contractors, suppliers, and lenders by joining a network brings forth an exponential pool of providers as opposed to simply canvassing and pointedly marketing to a limited group. As we develop relationships with people we know and work with we can easily become complacent with how the system of workflow moves along. It's important that we think outside the box and recruit new talent, and what better, untapped market to reach out to than businesses who are minority- or women-owned. When we become totally dependent with certain service providers and get a sudden volume rich opportunity, it can be a scramble to contact, vet, and try new providers to meet this new demand. Seldom does any relationship remain steady as she goes without ebbs and flow of volume and market changes. As a regional player, we know full well the importance of continued vetting of contractors and suppliers. We are certain of one fact, things change.

Now, the equally important question is who will manage the property and maximize the financial return? Investors need experts with tenure doing the lease up, managing the day to day and making sure the tenant remains satisfied and pays on time. Rental status carries a different ideal such as "oh the rent's due and what, if any, problems (as the tenant) have we had?" Experienced property management teams know the key elements to tenant retention and what are the things a prospective renter would view as great or not so much. It is important to reach out to vendors who are as diverse as the rental pool they will be managing.

Property management is not an easy endeavor and our hats are off to those successful companies with high occupancy and low turnover ratios. These folks are highly sought out gurus of the rental world. Professional organizations are the best starting point for meeting good managers and learning about their approach to asset appreciation services.

As a service provider and employer of tradesmen and techs we see the merit in a training program designed for achievement of specialty skills, so why not a training program to attract diversity to the industry? This day in and day out hands on supervised training comes with an immediate expense to us but the payoff is absolutely worth the efforts. We make service commitments with confidence knowing our personnel can provide unmatched service. And the equally important gain for the employee is the pride of ownership with his or her skillset. Better wages, better consideration for career advancement, and total "buy in" for continued refinement of skills.

How do you embark on the journey and better still, how do you make it work? You begin with strong and evident leadership. Remember, even on a tough day we are leading by example.

First, we design a plan of instruction that will promote and allow for advancement keyed to achievement. An apprentice sees his or her next rung as attainable and prideful. This type of structure is crucial to not only attracting diverse staff, but also retaining, and promoting them. Through such a program, staff is able to earn their stripes and continue to move toward the ultimate designation. It is important to constantly reinforce skills while continually adding layers of knowledge. The beauty of the formal training system is it works for all persons regardless of their designation pathway. Admin employees have the same opportunity to grow with the company as does the HVAC tech performing field services. The area of training and testing is of course different, but the theory of gaining lifelong work skills remains the same.

There are two dynamic views about job place training and its associated costs. We believe the costs of non-training never perish and will only multiply as organizations add workers. On the other hand, efficiencies and cost savings as a direct result of training forever strengthen the bottom line and help forge the partnership between the employee and the employer. Loyalty is known to travel both to and fro.

We want our efforts to create an icon synonymous with respect and pride in the industry. We plan for longevity as we make the commitment to support our customers into the future. Part of our commitment is to help our industry continue and advance the discussion of diversity in the workforce.



President and CFO, **Randy Cecil** joined Truly Noble Services in 2008. He brings a well-rounded experience history to Truly Noble.

With a career start in Dallas banking and tenure in the commercial insurance industry, Cecil made a shift to construction services and, after that, to distributing specialty building products. Previously, Cecil served as VP and General Manager for Woodmark International, LP.

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This directory is open to all companies that are women or minority
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