



Orange County Senior Resource Specialists

We are a credible group of professionals dedicated to the education and support of seniors. Our team consists of professionals from the mortgage, real-estate, legal, Medicare, insurance, assisted living and related professions. Our mission is to provide free educational seminars and no obligation consultations that focus on optimizing senior's financial, legal and living conditions as they age. References are available upon request.

Michael Strom, CSA (Certified Senior Advisor), MBA, Franchise owner of Oasis Senior Advisors Anaheim. Michael specializes in assisting seniors and their families if assisted living or memory care options are needed. He takes a very personalized approach to determine the client's needs and only presenting the options that are a best fit, based on those needs. He walks the clients through the whole process, including scheduling tours and personal accompanying on community tours. Michael's objective is to boil down the multitude of options for his clients and facilitate this sometimes difficult process to be as stress-free as possible. Michael offers the follow free services to seniors and their families.



- Identifying the most appropriate assisted living and memory care communities based on their needs
- Assistance in all aspects of identifying and placement into assisted living and memory care communities
- Professional referrals to other senior related services including: legal, financial, health, medical, veteran's
- Related low income senior resources

Michael can be contacted at 714-788-8331 and MStrom@YourOasisAdvisor.com

Certified Senior Advisor. Member of the Yorba Linda, La Habra and Orange Chamber of Commerce



Robert A. Harding, M. S., President of Westcare Insurance Services, Inc. began his insurance career in 1985 serving senior citizens. He sits down with seniors who are turning 65 and seniors that wish to compare plans during the Annual Enrollment Period to determine if their plan is the best plan offered for the following year. Many seniors go online to do research on which plans to purchase. This process can take hours and sometimes can become a difficult task. Some people call this the "Medicare Maze."

Bob will review all plans available based on the senior's medical needs and budget and make a recommendation for which plan to select.

Bob can be contacted at 714-396-6145 and Info@Westcare1.com

BNI (Business Network International) & Yorba Linda Chamber of Commerce

Richard F. Ingle, Esq., is a trial attorney committed to hold hospitals, nursing homes, assisted living facilities, and other care providers accountable when they fail to protect an elder's health and safety. In addition to his business litigation practice, Mr. Ingle devotes much of his time educating elders and their family members on how to avoid the injuries that befall far too many elders who must rely on others to assist them with daily activities and medical care.

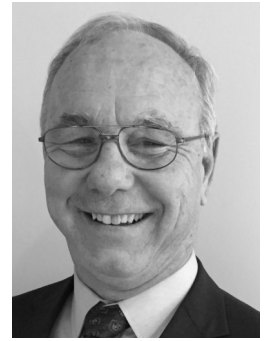
When an injury or death has occurred, Mr. Ingle embraces the opportunity to secure maximum compensation for the elder and their family members harmed by the reckless and fraudulent conduct of others.



Richard can be contacted at 714-213-1548 and RFI@theIngleLawOffice.com

The State Bar of California, Orange County Bar Association, American Association for Justice, Yorba Linda Chamber of Commerce

Jim Zures is the Reverse Mortgage Divisional Manager for Security National Mortgage Corporation. (NMLS #1058916 and Company NMLS #3116.)



Jim is committed to helping seniors, their families, financial planners, estate attorneys and other folks dealing with the money aspects of retirement understand the following issues related to Reverse Mortgages:

- What are the latest changes to the program – have they fixed the problems?
- Why do financial planners now endorse the Reverse Mortgage?
- What are the real advantages AND disadvantages of the Reverse Mortgage?
- Why does the Reverse Mortgage have a scary reputation?
- Why does the government think the program is important for the baby boomer generation which comprises the biggest demographic retirement group in the history of the world?
- Why is it more difficult to qualify for a Reverse Mortgage since the recent changes to the program?
- Why should my children be involved in the decision?
- What happens to my home when I die if I have a Reverse Mortgage?
- If there's no mandatory monthly payment, how can a lender foreclose on a home that has a Reverse Mortgage?

If you, a loved one, a friend or your clients want honest, straightforward answers to these or other Reverse Mortgage questions, contact Jim for a no-charge, no obligation telephone or in-person consultation. He will help you determine whether or not a Reverse Mortgage makes sense for your specific situation.

Jim can be contacted at 909-342-2350 and James.Zures@SNMC.com

Member National Reverse Mortgage Lenders Association (NRMLA), Participant Reverse Mortgage Industry Coalition. Founder/podcast host of SISREP (Senior Information Strategies for Real Estate Professionals)., Presenter/Instructor Reverse Mortgage content for SRES (Senior Real Estate Specialist) class, Ambassador & Economic Development Committee for Yorba Linda Chamber of Commerce, Member La Habra Chamber of Commerce

Karen Kounter, Realtor, with Keller Williams Realty has been in the real estate business since 2002. She has a passion for serving others and uses real estate as the vehicle. She has helped many seniors through the stressful process of selling, buying a replacement home, moving and getting settled. She has a great database of local businesses who can be of assistance. Seniors need a patient person to instruct them, explain their options, and then walk closely with them through the process. Karen excels at these steps and takes great care of her clients. You can trust her to help you!



Karen can be contacted at 714-392-7593 and Karen@KarenKounter.com

Member of the National Association of Realtors, California Association of Realtors, License #01341688, Member of the Yorba Linda Chamber of Commerce, Ambassador of the Yorba Linda Chamber of Commerce.

