



Newsletter

February 19, 2026

Meeting: Ann MacAffer President

Greeter: Walter Guiles

mycdbl.com

MISSION STATEMENT

Capital District Business Leaders enhance the growth of members' businesses by providing a forum for the exchange of business leads, products, and services. Our name represents excellence and respect for our clients, community and professions. We are committed to contributing back to the community.

VISITORS/ALTERNATES

Ed Kosek - Tech Valley Office Interiors

Alternate for Josh Jennings

ANNOUNCEMENTS

Ann MacAffer of CBRE announced that there will be a board meeting following the March 5 meeting. All members are welcome to stay for the board meeting and can make up one missed meeting by attending.

There is no meeting next Thursday, Feb. 26th.

Dawn Morrison of Armida Rose Realty suggested freshening up stale winter indoor air at home with fragrances like eucalyptus, mint and lavender.

Will Berglund of O'Connell & Aronowitz has moved into their new office at Airport Park Boulevard in Latham. There will be an open house - Will will let us know when that will be.

GOOD NEWS

Dawn Morrison has an exciting new listing as a result of a lead from **Patsy Immediato** of Classic Custom Construction.

Steve Mather of HMS Agency announced a new partnership with Hudson River Community Credit Union.

Ann MacAffer announced that the Costco being constructed at Crossgates is ahead of schedule.

WISH LIST

Dawn Morrison is looking for listings and people who are downsizing.

Jordan Modiano of Express Employment Professionals is looking for job opportunities that are office related.

Steve Mather is looking for small to medium sized businesses with 1 to 50 employees.

THANK YOU'S

Nick Marchese to Davis Moeckel
Dawn Morrison to Patsy Immediato
Steve Mather to Jordan Modiano

COMMITTEE REPORTS

Treasurer's Report – Nick Marchese

All is good in the treasury.

Leads – Will Berglund

Lead of the Week - **Ann MacAffer**

Reminder - direct leads are valued at 2 lead points.

Special Events –Frank Paladino

No report.

March Madness event at the Arsenal City Tavern on March 19th, noon - 3 is being held by Premium Mortgage Corp. Come and enjoy some food and beverages.

Membership – Josh Jennings

No report.

Speakers/Greeters – Davis Moeckel

Feb. 26th *NO MEETING*

March 5th	Josh Jennings, Speaker	Frank Paladino, Greeter
March 12th	Dawn Morrison, Speaker	Jordan Modiano, Greeter
March 19th	Mike Corey, Speaker	Will Bergund, Greeter

CDBL OPEN CATEGORIES

Advertising
Architect
Caterer
Document Destruction
Event Planner
Florist
Healthcare
Interior Designer
Jeweler
Limousine Service
Long Term Care
Office Supply
Promotional Items
Sign Company
Title Insurance
Water/Coffee Vendor
Web Designer

TODAY'S SPEAKER

Jeff Dorrance

Premium Mortgage Corp.

Premium Mortgage Corp. is headquartered in Rochester NY. Jeff joined the company six years ago.

He was introduced to CDBL by Alan Baker.

Jeff was born in Green Island NY and still lives in the house he grew up in. He had five siblings and his mother passed away when he was 23. His mom always put others first and now Jeff strives to always put his clients first by being honest and using normal language when communicating with them.

Buying a first house can be a difficult process to navigate, and Jeff stays with the client through the process.

Jeff has been in banking and lending for 37 years. He started working as a part time teller at Pioneer Bank at age 19 while he was attending Siena. He loved the customer service aspect of his job. Over the subsequent years he held many positions. He went to TD Bank and was a SBA lender.

Eleven years ago he went to work for Wells Fargo as a residential lender. Wells Fargo is the largest residential lender in the country. The rates were good and business was good.

After a couple of years there, Jeff's manager left the company to work for Premium and eventually recruited Jeff and some other Wells Fargo people to join her there.

Premium is the #1 lender in Rochester and Buffalo. It's the best company Jeff has ever worked for and their employees come first.

Jeff's goal is to get deals done. If he can't say yes immediately, he will find ways to get to yes. For example Premium has a credit advisor on staff that will help customers improve their credit scores and get preapproved for a mortgage.

Applicants can apply online and then meet with Jeff in person or over the phone.

Premium offers a seller's guarantee. They will give a seller \$10,000 - 20,000 if they fail to get their client from prequalification to purchase. The amount depends on the home price.

Jeff was a town justice in Green Island (he is not an attorney) and has officiated at over 400 weddings.

Jeff also sidelines as a bartender and server for Franklin Hospitality for parties and events.

Premium Mortgage's local office is located in Latham. The company has over 240 employees and is veteran owned. As a result they take VA loans very seriously and waive some of the closing costs for vets.

On March 19th Premium is hosting a March Madness kickoff event at the Arsenal City Tavern from 12-3.

Also on April 18 Jeff is doing the Big Climb at Corning Tower to support Blood Cancer United in honor of his sister. Contact Jeff to donate or join him in the climb.

50-50

Ann MacAffer - No joker

Collected: \$13 - Jackpot = \$111.50

ATTENDANCE (18 Members)

Members (11), Alternates (1), Guests (-)

Total Attendance (12)