

Alternative Mortgage Sources



It's all in the family for Beth Hoffman and Laurie Manuel of Alternative Mortgage Sources, pictured here with their best buds, Tom (left) and Roscoe.

Alternative Mortgage Sources helps people throughout California get the financing they need to realize their dream of buying a home. So it's especially fitting that the company is a long-time sponsor of Petchitecture, an event devoted to another kind of "dream home"—for pets.

Petchitecture is the premier fundraising event for Pets are Wonderful Support (PAWS), and this year, Alternative Mortgage Sources is the lead sponsor. Alternative Mortgage Sources owner and broker Beth Hoffman and business manager Laurie Manuel date their PAWS work to the mid-1980s, when a client told them about the organization and its mission. Since then, Alternative Mortgage Sources has donated more than \$80,000 in cash and in-kind support to PAWS, while Hoffman and Manuel have sponsored and attended various PAWS events.

"We have been a sponsor of Petchitecture for about 10 years," says Manuel. "We have a logical connection to it because we have an obvious desire for people to be in homes, but also, we have a passion for architecture. We attend every year with many of our friends, and I think that by now, each of our friends has a pet habitat from Petchitecture sitting in their home or yard!"

She adds, "We knew from the start that

PAWS was the perfect organization for us to become involved with because we are very passionate about animals, and also, about doing things in the community." (Hoffman and Manuel—who at one time enjoyed the companionship of six cats and two dogs—currently have two cats, Roscoe, 9, and Tom, 13. Hoffman says it's probably time for them to think about adopting more.)

Alternative Mortgage Sources, which has offices in San Francisco and Emeryville, celebrates its 20th anniversary this year. In the years since its founding, Hoffman and Manuel have seen positive change in the level of respect that gays and lesbians get from lenders.

"When we started our business, we set out to serve an underserved population—gays and lesbians," explains Hoffman. Before the Equal Credit Opportunity Act passed in 1974, "two women buying a house together would find it difficult to obtain a mortgage. If someone walked into a bank—even if they had tons of money—and they were, perhaps, dressed a little 'different' or maybe had a lot of piercings, they might have been discriminated against. Things have changed so much since we started our business, thankfully. Today, we don't just serve the gay and lesbian population, but their friends and families as well."

Hoffman says that even though traditional lenders are more receptive today, many gay, lesbian, and transgendered people prefer to do business with a company that fully understands and respects who they are. "We do whatever we can to make people feel relaxed and well taken care of, while helping them to get the best loan possible," says Hoffman. "The fact is, many of our customers still don't feel like they can just walk into a bank and get the service they deserve and need."

Being treated with dignity is also essential to those who are living with AIDS, and this is

Petchitecture and its leading sponsor create a strategic synergy: dream homes for pets brought to you by dream homes for people.

another reason why Hoffman and Manuel have been so supportive of PAWS over the years. "It is hard enough for people living with AIDS to take care of themselves, let alone their pets," Hoffman says. "We immediately realized the importance of an organization like PAWS."

"AIDS is a very inhumane disease," adds Manuel. "We appreciate that PAWS is giving a little bit of humanity back to all of these people who have been stripped of pretty much everything. They allow these individuals to live as normally as possible during one of the most horrific times they could ever experience, by helping them keep their animals in their life. This is something that means a lot to us."

Alternative Mortgage Sources supports, in addition to PAWS, a "wide variety of community organizations," says Manuel, including, the Frameline San Francisco International LGBT (Lesbian, Gay, Bisexual, Transgender) Film Festival; Girls, Inc; and Equality California (EQCA), a statewide LGBT civil rights organization.

Manuel sums it up: "We are all in this life together. Being involved in our community—it's who we are, and we wouldn't have it any other way. And we are very glad to be involved with an organization like PAWS."

For more information about Alternative Mortgage Sources, go to www.altmortg.com.

—Jane Irene Kelly