



# GREAT PEN NEWS

A Publication of NORTH BAY MORTGAGE

Serving Western Washington • Toll-free 1-866-371-8400 • www.northbaymortgage.net • February 2007 

At North Bay Mortgage,

## We Have FUN ALL YEAR LONG!

**MAIN OFFICE & PROCESSING CENTER**  
• BELFAIR •  
23030 NE State Rt 3  
360.277.3282

• BREMERTON •  
360.478.9787

• ELMA •  
304 W. Main Street  
Suite 1  
360.249.3800

• GIG HARBOR •  
3123 56<sup>th</sup> St. NW #1  
253.851.9787

• PORT ORCHARD •  
501 Bay St. Suite A  
360.895.1111

• MONTESANO •  
142 1<sup>st</sup> St.  
360.249.3800

• PUYALLUP •  
601 Valley Ave. NE  
Suite E  
253.445.9787

• SHELTON •  
360.427.1233

• SILVERDALE •  
360.692.5545

• TACOMA •  
2702 1/2 North Proctor  
Suite D  
253.383.9787

• WESTPORT •  
100 N. Montesano  
360.537.9787



Santa Claus (aka Mike Boyle)!

*Santa Claus, the Fire Truck and Holiday Parties!*

North Bay Mortgage has a reputation that embraces the company's motto:

Lending Made **FUN!**

Mike especially enjoyed playing Santa Claus during the month of December. We believe he is the only Santa Claus EVER to be seen driving around in his yellow fire truck all decorated for Christmas and resonating Jingle Bells from under the hood. Santa made the rounds during the holidays, starting with the North Bay Mortgage office on State Route 3 in Belfair. Here he is flagging down traffic during the evening rush hour (below). Daughter Brittany joined the fun as Santa's helpful sidekick, posing as an elf and dispensing cookies and cocoa to Santa's many

visitors. Santa even made a few special guest appearances at holiday parties around town!



Our participation in these community events gives us the opportunity to meet and greet many of you again or for the first time. Watch for Mike and the big yellow fire truck coming to your community in 2007!



MIKE BOYLE  
NORTH BAY MORTGAGE





## A Note from Mike



Mike Boyle

*Dear Friends,*

Like many of you, January finds us evaluating the past year and setting new professional goals for 2007. At North Bay Mortgage, we are never sitting still. We have ambitious plans for the coming year and we're ready to get started!

In 2007, we'll be opening four more branch offices, bringing our company's total of licensed offices to 13. Grays Harbor remains a strong market and growing area. Two of our new offices will be located there - one in the east county and one in the west. The other two locations are yet to be determined.

North Bay Mortgage remains dedicated to serving our communities. Providing family wage jobs is a strong driving force for us as we expand our service area. All four of our new offices will generate new employment opportunities for loan officers and staff. I don't take this responsibility lightly - I guarantee that each of these new offices will be successful.

We've already signed the lease for our Elma office, located at 304 W. Main Street, Ste. 1. Danny Truini joins our team bringing a ton of lending experience. He has been serving the Elma market for several years. We are excited to have him in our corner.

Convenient locations, personal service and products to meet everyone's needs ... these are the hallmarks of our business, but don't forget - we like to have fun, too! Watch for the announcement coming soon for the 4<sup>th</sup> annual Great Pen Contest. You'll find dates for several community events we plan to attend on page 4 of this newsletter. We're anticipating another great year at North Bay Mortgage and we hope to see many of you as we work and play in your communities.

In closing, I say THANK YOU for doing business with North Bay Mortgage. We appreciate our clients, Realtors®, appraisers, title insurance and escrow officers ... everyone adds to making our communities prosper. It is our pleasure to be your neighbor.

As always, my promise remains: At North Bay Mortgage, we will provide your family and friends with the same high quality service that we have provided for you.

Sincerely,



## Let Us Go to Work for YOU!



At North Bay Mortgage, we can tailor a mortgage to fit your individual needs.

We offer:

- Zero up-front fees
- Zero down purchases - Okay
- Good credit/poor credit - Okay
- FHA/VA specialists
- Debt consolidation
- Commercial loans

*Getting started is easy!* Call us toll-free, come to one of our offices or visit us on-line to complete our secure, no-obligation application. A North Bay Mortgage representative will contact you within 24 hours!



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# Spotlight on Grays Harbor County ...



## Area Offers Quality of Life and Affordable Housing

Grays Harbor County continues to show an increase in growth and great economic potential. The area was recently rated as one of the most desirable regions in America in which to live. Where else can you be a half hour from the Pacific Ocean and its pristine beaches and an hour from a temperate rain forest? The area abounds with outdoor activities, including hiking, camping, river fishing, ocean fishing and clamming. The list is endless!

The Port Cities of Aberdeen, Hoquiam and Cosmopolis have long been recognized for their rich maritime and logging history, but now these quaint coastal towns are quietly gaining a reputation for their quality of life and affordable housing, especially when compared to the Puget Sound region. North Bay Mortgage will open two more offices in Grays Harbor County this year.



“North Bay Mortgage already has a presence in Westport and Montesano. When we open our two new Grays Harbor County offices, it will increase our opportunity to better serve these communities and demonstrate our ongoing commitment to the area,” says Mike.

“The Grays Harbor Chamber of Commerce is rolling out the welcome mat for North Bay Mortgage,” said Executive Director LeRoy Tipton. “North Bay Mortgage will provide new employment opportunities for the people who live here, and if past performance is any indication, Mike will get actively involved in the communities that his company serves.

At Grays Harbor County, we're very happy to say  
*‘Welcome to the neighborhood, North Bay Mortgage!’*”



## Something New ... “Ask Mike!”

We're introducing a new feature in this issue and we're calling it “Ask Mike!”

Our intent is to address frequently asked questions and to provide answers to help you make informed decisions when it comes to refinancing or obtaining a mortgage. Watch for “Ask Mike!” in your local newspapers as well.

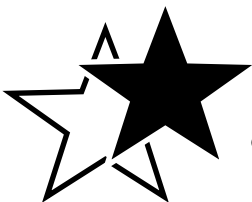


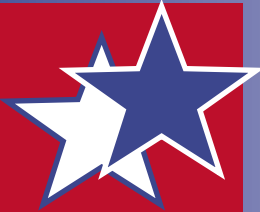
If you have a question for Mike, please call our office at 1-866-371-8400 or email [mike@northbaymortgage.net](mailto:mike@northbaymortgage.net). We promise to get right back to you!

**Q** *Can I use my home equity to pay off high credit card debt?*

**A** There are several smart strategies for people needing to reduce their monthly bills. Utilizing your home's equity is one method that can help. First, your monthly payments can be consolidated into one lower payment. Second, mortgage interest rates are typically lower than credit card or installment loan interest rates, which saves you money over time.

You may even be able to use the mortgage interest as a tax deduction. Please consult with your tax advisor. Credit card debt is not designed to ever be paid off. But you can structure your home equity loan to enable you to become debt-free in a reasonable time frame.





Serving  
Our COMMUNITIES



# Our 4<sup>th</sup> Annual Great PEN Contest ... Some changes are in store!

We are already making plans for the **4th Annual Great PEN Contest**, set to kick off on May 1, 2007. But we've got some new ideas on how to make the contest more exciting, more rewarding and (guess what) even more **FUN**. If traveling is on your calendar for this year, make a note to self: TAKE NORTH BAY MORTGAGE PENS ON VACATION. We'll tell you more as soon as we fine-tune the details. What we know for sure is that the **Great PEN Contest** will be even **GREATER** than **EVER BEFORE!**



Visit our website!  
[www.northbaymortgage.net](http://www.northbaymortgage.net)



**North Bay Mortgage**  
Main Office & Processing Center  
23030 NE State Rt 3 Belfair, WA 98528

## 2007 EVENTS

See you there!



- April 8, 2007 – BELFAIR  
*Children's Easter Egg Hunt*
- June 1 - 2, 2007 – PT ORCHARD  
*Relay for Life*
- June 2, 2007 – SHELTON  
*Forest Festival Parade*
- June 29 - July 4, 2007 - PT ORCHARD  
*Fathoms O'Fun*
- July 21 - 22, 2007 – ALLYN  
*Festival & Salmon Bake*
- July 12 – 15, 2007 – KEY PENINSULA  
*Community Fair*
- July 26 - 29, 2007 – MONTESANO  
*Summerfest*
- August 11, 2007 – BELFAIR  
*Taste of Hood Canal*
- August 12, 2007 – PORT ORCHARD  
*Festival by the Bay & Cruz Car Show*

Lending Made **FUN!**