

Home Loans with the Most Up and Down the Coast



Teri Larsen, Rachel Kyniston, and Stephanie Smith,
TLC Home Loan Officers

Buying your first home, looking for a new home or need to refinance? See Teri, Rachel, or Stephanie for a mortgage loan designed to meet your needs and your budget. From the moment you decide to purchase to the time you move in, they'll be there to provide you with tools and advice to help make the experience an enjoyable one.

- **Conventional Home Loans (First, Second, Refinance)**
- **FHA Loans • VA Loans**

Why TLC?

- Step-by-step help from beginning to end
- Local decision making
- Variety of loan programs
- Competitive rates
- Online loan access
- Pre-approval, so you can house hunt with confidence

Call to make an appointment with Teri, Rachel, or Stephanie today!
Branches in Astoria, Seaside, Tillamook, Lincoln City, and Newport.

www.tlfcu.org
503.842.7523
866.901.3521



TOTEM PROPERTIES

THE TOTEM DIFFERENCE

*Superior Marketing • Exceptional Service
Experienced Top Rated Brokers*



Jessica Dornin
971-241-4408
Broker



503-739-7500
www.totemproperties.com



Michele Hoagland
503-440-1568
Broker



Julia Radditz
503-367-9024
Principal Broker



Karen Radditz
503-449-4645
Principal Broker



**Outstanding Service
Quality Work**
Down to the Last Detail

YOUR LOCAL SOURCE FOR
**CUMMINS AND KOHLER
GENERATORS**

CALL TODAY FOR A **FREE** ESTIMATE

503.717.9148

RESIDENTIAL
COMMERCIAL • INDUSTRIAL
SOLAR SYSTEMS

Local Electricians Available 24/7

1.888.826.2905

Serving the Northern Oregon Coast and Long Beach

Trade Ally of
EnergyTrust
of Oregon, Inc.

Excellent Tax Credits and an Energy Trust Grant
can pay for up to 75% of a PV Solar System



CCB# 151632
WA LIC# NORTHBE941BD