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January 22nd, 2013



Northbay Resource Group Mitch White Agency Northbay Home Loans

Insurance & Home Loans since 1982

Northbay Resource Group is proud to bring you our January Newsletter! Here we will share our tips, provide you with useful tools and information, and keep you up to date on new products, services and happenings within our agency and within the insurance and real estate markets. We hope you enjoy! **And remember, we are always available to meet and review your specific insurance and home loan needs.**



mitchwhiteagency.com
northbayhomeloans.com

Please visit our websites to view all of our services!

Featured Business of the Month



Our featured business owners this month are John and Jennifer Fujii, owners of Inspired Fitness and long time clients with our agency.

"We had been members of Inspired Fitness (then Lakeridge Fitness) for years and when the opportunity to purchase it presented itself, we jumped on it. We wanted to keep a "community gym" in Petaluma. No "corporate" atmosphere, just a place to work out and have fun. A place where you can do your own thing or be a part of a group. I think we've done that and are always working to make it better!"

Did you know?

Mitch White Agency can help you with the following insurance products:

- Auto
- Home/Renter/Landlord
- Business: General Liability, Workers Comp, and Group Benefits
- Life
- Umbrella
- Health & Dental
- Flood
- Earthquake
- Bonds
- Mobile Home
- Boat
- Mutual Funds
- Retirement Accounts & Tax Deferred Annuities

It's a NEW YEAR and a NEW YOU at Inspired Fitness Training Center!

Take advantage of new member pricing and join for as low as \$79!

Inspired Fitness has new programs designed especially for you and your 2013 health and wellness goals, starting with the "Back to Basics" back clinic. Don't let back issues get in the way of your goals with this class.

Looking for a nutrition over-haul along with your fitness? The "17 DAY JUMPSTART" program is perfect for you! This 8 week program will not only jump start your weight goals but move you steadily into your fitness goals.

Are you already a gym rat and looking for some extra juice in your workouts? Take one of our on-going BOOTCAMPS!!! Strength, cardio and core....you can't go wrong.

Call or stop by today and one of our friendly team members will help you decide what's best for you and your Goals.

"If not now...when?"

www.inspired2benefit.com

707-778-8889

Someone Moved The Cliff



What happens when you get ready to fall down a cliff and when you close your eyes real tight -- bracing for impact-- nothing happens? Well, that is what happened last week when Congress magically caused the cliff to be moved. All along we

indicated that the most probable result was for a very last minute agreement that would also kick the can down the road. Congress is so predictable because that is exactly what happened. The very last minute was defined as approaching midnight on New Year's Day. And while the agreement addressed a variety of issues, it also left plenty

- Long-term Care

Northbay Home Loans can help you with:

- Home Loans
- Re-financing
- Equity Line of Credit



FARMERS

Petaluma People's Choice Award Winner 2009-2010

more to argue over in about two months time when Congress must raise the debt ceiling and automatic cuts in government programs are scheduled to take place.

Of course, Congress could take care of that problem in January and avoid another last minute death-defying experience. But what is the fun in that? No, we are likely to go down to the wire again in a few months. For now, we all breathe easier. And while there was damage done in the form of consumers holding back on spending and businesses holding back on hiring, the employment report released on Friday tells us that this damage was not as strong as we would have expected. America is a resilient nation and the economic recovery remains on track despite games played in Washington. It may take a while for us to collect our breath, but we believe that we will carry forward towards a stronger 2013.

Fiscal Cliff Deal Benefits for Home Owners

Homeowners fare well in the fiscal cliff deal passed by the Senate and House on Jan. 1. The American Taxpayer Relief Act of 2012 apparently extends a law that expired at the end of 2011, which allowed for the deductibility of mortgage insurance (MI) premiums, according to a research report from Isaac Boltansky with Compass Point Research & Trading. The law now applies to fiscal years 2012 and 2013. "The law dictates that eligible borrowers who itemize their federal tax returns and have an adjusted gross income (AGI) of less than \$100,000 per year can deduct 100% of their annual MI premiums," Compass Point said. "Certain borrowers with AGIs above \$100,000 may benefit from the deductibility as well but are subject to a sliding scale. The tax break covers private MI as well FHA MI and VA and Rural Housing Service fees. In 2009, about 3.6 million taxpayers claimed the MI deduction," the research firm added.



Testimonials

"It has been such a pleasure to work with Northbay Home Loans. I felt like I was cared for the whole way through and enjoyed working with Greg Wilcox, our loan officer, and his team."

T. McCallister



Professor Burke Explains Changes to Farmers' Home Owners Insurance Policies

Check out this overview from Professor Burke. Be sure review your new policy when it arrives and also call us to schedule a Farmers Friendly Review so we can discuss the changes and

answer any questions you have!

[Click the image to view them full-size.](#)

TODAY'S LESSON
Your Farmers' home policy is changing. Check out a few of the coverage options and how your agent can help.

Your new Farmers Homeowners policy is coming
We've recently revised our homeowners policy, and want to let you know that we will be offering you our new homeowners policy, the Farmers Next Generation® Homeowners Policy 3rd Edition, at renewal. This new policy will replace your current policy.
You will receive your renewal packet soon. When you get it, I encourage you to not only look over the detailed description of changes, but also give me a call to schedule a Farmers Friendly Review® - it's one of the many benefits of being a Farmers customer. We can talk about your new policy and available coverage options so that you can choose the coverage that best fits your insurance needs.
We can also talk about the benefits of having more than one policy with Farmers. Purchasing multiple policies through Farmers makes your life easier by having just one person to contact for all your insurance.
Plus, you could save money with our Multi-Policy Discounts!

Some key coverage options for you to consider

- Increase the Extended Replacement Cost coverage limit from an additional 25% to an additional 50% of the limit of insurance for your home
- Sewer and Drain Water Damage Coverage for broader coverage of overflow from sewers and drains
- Farmers Identity Shield Coverage to combat identity theft and help you monitor your credit
- Environmentally friendly ECD Rebuild Coverage to help cover the extra costs to repair or rebuild with "green" materials



"Spirit of Giving" Program

Close or refer a Loan to us
between now and March 31, 2013
and we will donate \$300 on your
behalf to the qualified charity
of your choice!



Call Us Today! (707) 778-7025



Enter to Win A \$300 VISA Gift Card! Just Update Your Profile at
www.MitchWhiteAgency.com
And You Will Be Automatically Entered to Win!
The drawing will be held after 4pm on Friday, February 8, 2013

~ Thank you for your continued business and support! We sincerely appreciate it! ~

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