

Act now! Rates are rising. Here's how to protect yourself:

Lock In A Smart Rate For 45 Days **6.125%* (6.337% APR**)**

- **Zero (0) points** (Seems like an excellent idea.)
- **Fix the rate for 10 years. It's frozen!**
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(We've got the money for you.)
- **Lower the payments** by making the loan interest-only.
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* New purchase loans over 500,000. Add 0.125% for Refinance.



The New 10/10/10 Mortgage

Rates and terms in effect as of 1/16/17 and are subject to change without notice. Interest-Only and Portable Mortgage option is available on single-family owner occupied California properties only. Adequate property insurance required for life of loan. Flood insurance may be required. Private mortgage insurance (PMI) is required on mortgages that exceed 80% loan-to-value (LTV). All loans subject to credit approval. Other restrictions may apply. **APR (Annual Percentage Rate). The 10/10/10 mortgage has an interest rate that is fixed for the first ten (10) years and adjusts in increments of ten (10) year thereafter. The interest rate on this loan is subject to change two times throughout the life of the loan. The interest rate changes will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of ten years (four index), plus a margin of 2%. The most recent index figure is available (listed on www.fedreserve.gov) as of the date 45 days before each Change Date is called the "Current Index" and this index will be used in calculating your new rate. Ask us for our current index rate and margin. The interest only option is available during the first ten years of the mortgage. Beginning the 12th month, the loan will convert to a fully amortized 30-year loan. The current ceiling is 5% above the initial rate. A fully amortized example payment on a \$500,000 loan at 6.125% (6.337% APR) is \$3,241.86 and the 10/10/10 Interest Only at 6.125% (6.345% APR) is \$2,607.27. And a refinanced at 6.25% (6.407% APR) is \$3,399.45 and the 10/10/10 Interest Only at 6.25% (6.414% APR) is \$2,664.99. The APRs quoted above include a .125% discount for a loan over \$500,000.

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Contact a Provident Mortgage Consultant today. Call us, visit a branch, or go online.

Redwood Shores Community Branch
210 Redwood Shores Parkway (In the Marketplace)
Paul Reilly, Branch Manager

Provident Community Branch Locations: Belmont, Daly City, Eureka, Folsom, Hayward, Los Gatos, Menlo Park, Millbrae, Monterey, Oakland, Redwood City, Redwood Shores, San Francisco, San Jose, San Mateo, Walnut Creek

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DUMPING NEAR TRASH CONTAINERS IN REDWOOD SHORES

I thought you may want to post a notice in the Pilot about illegal dumping near all Redwood Shores trash cans.

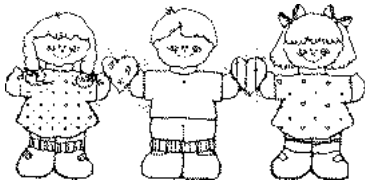
My friend and I were walking in Redwood Shores on Sat. Jan. 13th. At the trash container in the parking lot at the corner of Marine Parkway and Shearwater, we noticed a discarded red suitcase and a large box filled with computer printer boxes and Christmas items. A man in a parked vehicle had just seen a woman dump the trash 10 minutes earlier and took her license plate number:

It's a shame people are dumping their household items when Allied Waste is right around the corner!

Sharon Wheeler
14-year Redwood Shore resident



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650.575.8509
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Virtual Tour - www.marxdesign.com/217 & www.marxdesign.com/229

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Medical Staff of the Redwood Shores Health Center

Contact us at (650) 598-3160 or visit our Web site at www.pamf.org



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Nesbit Kindergarten Families

CCLC Sandpiper has a daily transportation program that picks up kinders from Nesbit and transports them to CCLC at Sandpiper in Redwood Shores. It has been an incredible success! Families love it!

Summer Camp

Full and part time summer camp spaces available beginning June 19th. Open to Incoming Kindergarten age through 5th Grade. Exciting themes & fun activities!



Limited Enrollment

During days when the Belmont Redwood Shores schools are closed or have early dismissal, CCLC provides childcare until 6pm. Enrollment is limited.

Contact Us

CCLC - Sandpiper
Tyrone Jones, Director
(650) 780-7322
tjones@redwoodcity.org

WE LOST

awesome!!!



- 40 lbs & 31" - Bernadette
- 38 lbs & 24" - Donna
- 50 lbs & 16" - Cathy
- 25 lbs & 23" - Joetta
- 21 lbs - Dawn
- 12 lbs - Rosella
- 25 lbs - Mandy
- 14 lbs - Lori
- 66 lbs - Jan
- 18 lbs & 10" - Fran
- 21 lbs & 16" - Judy
- 20 lbs & 14" - Indira
- 18 lbs & 13" - Maria
- 17 lbs & 15" - Linda
- 21 lbs & 13" - Telma
- 22 lbs & 16" - Robin



... and the list goes on, and on...

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Gail Aknin

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TIPS FOR SELECTING A CANINE COMPANION

By Peter Levy

Avoid puppies. They are cute as all get-out but often require large doses of supervision and patience. Often families pick puppies as companions for their small children. Coincidentally small children often require large doses of supervision and patience. Many guardians of puppies are upset and beside themselves when the puppies play too rough with the children. The children in turn are traumatized. If you are going to pick a puppy, try to see the whole litter before making your choice. Avoid letting your empathy drive you to the puppy isolated at the perimeter of the pack. Middle-of-the-pack pups generally have the best temperament. A mother generally shunts to the side at feeding time the shy and fearful pup who can't handle the intensity or the overly rambunctious pup and tackles that feeding separately as well.

Rescue dogs often provide less headache and less heartache. They should require significantly less work. It is still important to have some sense of the dog's temperament and to choose carefully. This may prove difficult in an environment where the dog is stressed to begin with. You also should have a sense of what the dog's needs are likely to be, in terms of exercise, entertainment, food and environment. The guesses taken at a shelter as to a mixed breed dog's age and genetic history are often but not always accurate but most shelters do make an effort to assess temperament. Read any available notes and history carefully.

Good summary descriptions of breeds and traits and pictures of many breeds can be found at the Bark Busters Web site, www.barkbusters.com and at the Dog Breed Info Center, www.dogbreedinfo.com.

Peter Levy is happy to provide free advice on selection or other behavior related issues. He can be reached by e-mail at: midpeninsula@barkbusters.com

REDWOOD CITY BOARDS, COMMISSIONS, COMMITTEES NEED ENERGETIC, INVOLVED MEMBERS

The City of Redwood City is seeking applicants for appointment to several of its advisory boards, commissions, and committees. This is a wonderful opportunity for interested City residents to become involved in participating in City government and serving the community. Members of the public are invited to bring their interest, experience, and enthusiasm to one of these boards for the benefit of everyone who lives and works in Redwood City.

These appointed advisory bodies are an important and valued part of City government, where public involvement is actively encouraged and supported. Members of these boards, commissions, and committees represent Redwood City's diverse community and bring new ideas to the City Council and staff, helping them to make the best, most informed decisions possible for the benefit of everyone living and working in Redwood City.

The City is currently seeking applicants for the following boards, commissions, and committees:

- * Historic Resources Advisory Committee
- * Home Improvement Loan Committee
- * Library Board
- * Planning Commission
- * Port Commission

"Serving on one of the City's boards is a great opportunity to get involved in some of the community's most important issues," said Barbara Pierce, Mayor of Redwood City. "We really need people with an interest in working on community issues, who bring their own diverse interests and experience as we work together to seek new, creative solutions."

Further information and applications are available by calling the City Clerk's office at 650-780-7220, on the City's website, or by visiting the City Clerk's office at City Hall, 1017 Middlefield Road, Redwood City.

Basic requirements are that applicants have an interest in civic and community improvement, are 18 years of age or older, are a United States citizen, and are a resident of incorporated Redwood City (some board or commission positions may have additional requirements or preferred areas of expertise). The deadline for submitting applications is March 16, 2007.



Coming Soon!



Corriente Pointe

Redwood Shores

Largest floor plan in Laguna Pointe. 4 bedrooms + loft, 3 baths. 1br 1 ba downstairs. 2855 sq ft Waterfront home with recently updated gourmet kitchen & family room. New premium cabinetry w/ granite slab tops & stainless steel appls. Dramatic 2 story high ceiling in living room w/ marble fireplace. Elegant formal dining room w/ columns. Assoc. pool & spa Just beautiful!

New Listing!



511 Lichen

Redwood Shores

5 bedrooms, 3 baths Largest floor plan in Gossamer Cove-Rockport model New exterior paint High ceiling living room, dining room. Spacious family room w/ fireplace & media niche is next to nook w/ built-in desk. Open gourmet kitchen with Island. 1 br 1 ba downstairs. Large 5th bedroom next to master suite. Short walk to parks & lagoons. 2710 sq ft

Pending



Seabrook Ct.

Redwood Shores

4 br + loft + retreat/office, 3.5 ba, 3 car garage Waterfront home w/ bay view. Not on MLS 3700+ sq ft **\$1,800,000**



803 Sun Blossom

Redwood Shores

4 bedrooms 2.5 ba 2590 sq ft water view hm. \$1,248,000

Pending



2021 Seabrook

Redwood Shores

Like new. Waterfront home by the bay in pristine condition. Unobstructed bay view. Spiral staircase, 2 story high ceilings, gourmet kitchen w/ granite slab counters/island. 2 family rooms. Private balcony, A/C, alarm. 4 bedrooms 3 baths 3300 sq ft

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\$400,000	\$1,958
\$500,000	\$2,447
\$600,000	\$2,937
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Redwood Shores Community Association
Application for Membership 2007
Annual Dues - \$35.00

Our 37th Year!

Name _____ E-mail _____
Address _____ Telephone _____

What is important to you to get from your RSCA community association?

Would you participate in RSCA activities such as Board of Directors, Pilot newsletter, Easter Egg-Stravaganza, Music in the Park, Halloween Parade, Santa Comes to the Shores and Light Up the Shores? (Please circle or note other interests)

What political or environmental issues should RSCA address? (i.e., levee closure, traffic congestion, proposed development or note other issues)

Comments or Concerns: _____

Return this form with your \$35.00 dues payment payable to "RSCA" to:
REDWOOD SHORES COMMUNITY ASSOCIATION -270 Redwood Shores Parkway PMB #205,
Redwood Shores, California 94065-1173 www.redwoodshoresca.org