

(Paid Advertisement)

Charlie And Carolyn Frame Named Business Couple Of The Year For 2003

The Bainbridge Island Chamber of Commerce bestowed upon Carolyn Frame, owner of CFA Northwest Mortgage Professionals and husband Charlie Frame the distinction of "Business Couple of the Year," at the annual luncheon held at Wing Point Golf and Country Club last month.

The annual award is based upon nominations and votes from the local business community, and recognizes a person or persons who have made outstanding contributions to the local business community.

In the case of Carolyn and Charlie, they have indeed created "a legacy of philanthropic giving and

community involvement that is nearly unprecedented among small business people". For the Frames, giving back is second nature.

Since moving to Bainbridge Island thirteen years ago, the Frames have "unabashedly contributed" to a variety of island and Kitsap county causes including: The Bainbridge Island Boys & Girls Club, Habitat for Humanity, Rotary Auction, and an array of other worthwhile entities. Carolyn has been recognized by the state of Washington for her active role in Kitsap County's Workfirst project, a mentoring program designed to assist individuals in moving from Welfare to Work.



Carolyn and Charlie Frame

Following a 27-year career in banking and human resources, Carolyn began her own brokering business in Kitsap County in 1991. From humble beginnings, CFA Northwest Mortgage Professionals has blossomed into a major entity in the mortgage industry. With more than 60 employees, it is one of the region's fastest growing companies. The company boasts locations throughout Kitsap County and has recently added an office in Anchorage Alaska.

Charlie, who retired from a successful career in the rendering business three years ago to assist with Carolyn's business, was him-

self named King County Chamber of Commerce's first ever business leader of the year for his many contributions to the King county area. This year, among other charitable activities, Charlie served as Chairperson for Bainbridge Island's famous "Rotary Auction".

While the Frames have undoubtedly set a positive example of community involvement, they have themselves been inspired by the examples of others. "Look at all the non-profit organizations here," says Charlie. "The spirit of giving in this community is just incredible!"

5 Generations Strong

When you work with CFA NW Mortgage Professionals, you are partnering not only with a company dedicated to serving Bainbridge Island, but one with deep roots throughout Kitsap county. As grandparents to 14 grandchildren and 3 great-grandchildren, Carolyn and husband Charlie Frame place a high value on contributing to the community, working with the Boys and Girls Club and Rotary, and various other local charities.

Carolyn enjoys mentoring teens and women, and often conducts mock interviews to prepare them for the real job market.

In addition, a number of family members are actively employed by the company including: Carolyn's mother Gayle Barnett who serves as funding coordinator, Carolyn's son Mitch Gillen, a loan officer at the Silverdale office, Mitch's daughter Krystina Eals who serves as a loan officer assistant and

granddaughter Chelsea Gillen who is in charge of special projects and assists with various marketing tasks, and granddaughter Samantha Ainsley, who fills in as receptionist during her school vacation. Even great-grandson Connor Gillen pitches in!



Left-right: Charlie Frame, Chelsea Gillen(4th), Gayle Barnett(1st), Mitch Gillen(3rd), Carolyn Frame(2nd), Krystina Eals(4th), Connor Gillen(5th)



**NORTHWEST
MORTGAGE PROFESSIONALS**
■ MORTGAGE BANKERS/BROKERS

We've got you covered!

Four locations to serve you.

206.842.9347

600 Winslow Way E., Suite 234
Bainbridge Island, WA

360.698.1662

10715 Silverdale Way, Suite 301
Silverdale, WA

253.853.2937

5224 Olympic Dr., Suite 108
Gig Harbor, WA

907.796.2222

2233 N. Jordan Ave.
Juneau, AK

Carolyn Frame Among Top 28 Loan Producers in the Country

Carolyn Frame, owner of CFA Northwest Mortgage Professionals ranked number two in the category of highest woman producer with regard to loan originations in 2002 according to Broker Magazine. Funding 373 loans with a total volume of \$85 million, Carolyn ranked an impressive 28th amongst mortgage brokers nationwide (both male and female).

How does she do it? "We ask for the business when we take the application", promising customers they will be so

pleased with the process and outcome, they can express their satisfaction with five referrals."

Mid-process, her company does a survey of customer satisfaction and an evaluation at the end of the deal. If clients don't turn in their evaluations, they receive a follow-up call to get their opinion.

The secret to her success is her genuine interest in helping clients to realize their goal of home ownership. Carolyn lives by her motto, 'Do More Than Just Survive. Thrive!'

Meaning, take control of your

life, live how you want to live. Don't fight change - manage it. She encourages her customers to do the same, and strives to match clients with a mortgage broker specializing in what they need. For instance, a first time homebuyer vs. a builder, vs. someone buying a vacation home. Each has a different need. "At heart, I'm kind of a social worker," says Carolyn. "Helping people get into their own homes is a real source of satisfaction for me."