

# Topa Financial Plaza

A publication of

**Topa**  
MANAGEMENT COMPANY

Winter 2005

# NEWS

## TENANT PROFILE

### Mortech 'works harder' to secure home loans

**"P**lay hard. Work harder." That's the motto of the Mortech Financial Group, a full service mortgage brokerage firm that specializes in securing loans for clients with poor credit histories.

"We have a different way of doing things here," says Mortech President Mike Hobbs. "We tear down myths, and that's part of the fun for us. We tear down the myth that you must have perfect credit to qualify for a loan, or that you can't have a bankruptcy, or a foreclosure, or your FICO score is too low. What we do is solve problems. We're very competitive."

Although Hobbs founded Mortech with his dad Jack in 1990, it's not your father's mortgage company.

Since partnering with real estate attorney Dan Harris in 1996, Mortech has been a company on the move – in more ways than one. A tenant of the Morgan Stanley Tower, Mortech has changed floors four times over a span of six years – from the ninth floor, up to the 16<sup>th</sup>, down to the eighth, and then, in October, down again to the third floor – to accommodate company growth.

The secret to Mortech's success, Hobbs says, is building relationships with clients first, and getting down to business later – not the other way around.

"We're very casual here," said Hobbs, who prefers Hawaiian shirts and blue jeans to tailored suits and ties. Unconventional in many respects, the gregarious Hobbs also believes that a comedic approach to mortgage brokering wins over clients.

Casual, but driven. How many mortgage companies sponsor go-karts, monster trucks and speedboats as well as own a small fleet of Hummers?

Hobbs and Harris spread their message that "bor-



**Mortech Financial President Mike Hobbs, left, and Vice President Dan Harris take an unconventional approach to mortgage financing.**

rowers don't have to fit in the banker's box" in a comedic 15-minute DVD they give to prospective clients. In the DVD, a cross between "Monty Python's Flying Circus" and "Rowan and Martin's Laugh-In," they challenge and poke fun at "John D. Bankerfeller's" way of doing business.

Hobbs and Harris also have their own call-in radio show, "Mike and Dan's Mortgage Madness," every Saturday from noon to 1 p.m. on KVTA (1520 AM) where they offer their light-hearted and unconventional approach to mortgage financing.

To contact Mortech Financial Group, call 278-0616 or 1-866-9MORTECH, or visit the firm's website at [www.prolenders.com](http://www.prolenders.com).

## NEW TENANTS

We welcome the following companies to the Topa Financial Plaza.

**City National Bank Tower:**

Pro-Hire, Inc.

Town & Country Credit

A & M Consultants

**Morgan Stanley Tower:**

Centex Home Equity

Jayne Riggio –  
Allstate Insurance

Volke Consulting, Ltd

**Tenants with major expansions:**

Mortech Financial

Ameriquet

Quality Home Loans

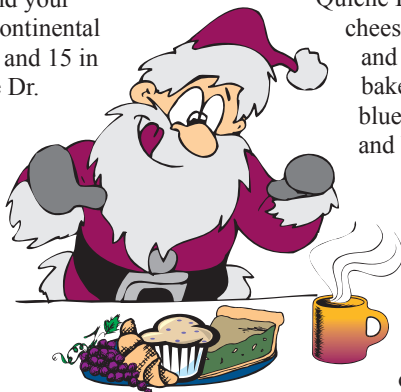
Perez & Associates

Law Offices of Arnold,  
Bleuel, LaRoche,  
Mathews &  
Zirbel, LLP

## Take a break and enjoy a holiday breakfast with us

**T**opa Management Company wishes all our tenants a Happy Holiday Season. To show our appreciation, we invite you and your employees to join us for a delicious continental breakfast on the mornings of Dec. 14 and 15 in the lobbies of 300 and 500 Esplanade Dr.

Members of our office staff will be there to greet and serve you both days, from 7:30 to 9:30 a.m. Breakfast on Tuesday is for tenants of the City National Bank Tower, while Wednesday's breakfast is for tenants of the Morgan Stanley Tower and tenants of the surrounding low-rise buildings. Breakfast will also include musical entertainment.



Our complimentary breakfast includes two varieties of quiche – Spinach Quiche and Classic Quiche Lorraine with bacon and Swiss cheese – along with a fresh fruit compote and pastry baskets filled with freshly-baked cinnamon pecan coffee cakes, blueberry muffins, croissants, Danish and bagels.

Personal invitations will be sent to each tenant notifying them of the appropriate breakfast to attend. So, come hungry and enjoy.

Breakfast both days is being catered by Buena Ventura Catering of Ventura.

**SERVICE SPOTLIGHT**

**Security reminder:**

**Be vigilant this holiday season**

**T**opa Management Company reminds tenants to be aware of their surroundings and to question any unfamiliar person roaming the buildings or parking lots. It is particularly important to report any suspicious behavior since the holiday season is the busiest time of the year for would-be thieves, who often times try to enter businesses posing as solicitors or business people.

The simple words “May I help you?” can deter a thief. The words are also helpful to legitimate visitors who need it.

“Do not assume that everyone belongs on your floor,” warns Kathy Correll, Branch Manager of Boyd & Associates Security.

If you see a solicitor, do not hesitate to call Boyd & Associates 24 hours a day at 983-3253 or Topa Management Company at 485-3193 during business hours, and we will remove them immediately.

Correll also offers these security tips to keep in mind this holiday season:

- Keep your car doors locked.
- Always lock all gifts and other personal belongings in your vehicle’s trunk.

“Something that might not seem all that valuable to you is someone else’s treasure,” Correll points out.

- Keep gifts that are in your office in a secured location.
- Always lock your front and side doors when you leave for the day.

○ Know where your credit cards are at all times, and verify all your credit-card transactions.

**Other helpful tips for the holidays include the following:**

- Contact Sherri Zampese-Perez at 604-

7115 in advance if you plan to hold a holiday party.

○ Also contact Sherri if you want to place a holiday tree in your office, and when you plan to remove it. And, remember, all office holiday trees must be fireproofed.

○ Do not tape holiday cards or signs on your office windows because the tape’s adhesive can wear off the film that is applied to protect our windows.

*Just one more thing:* Topa Management Company and Boyd & Associates wish you a happy – and safe – Holiday Season.

**Emergency Phone Numbers**

**Building Office:** (805) 485-3193

**Engineering Office:** (805) 485-3193

**Security Office:** (805) 983-3253

**Security Pager:** (805) 655-4371

**Fire Department:** 911 or (805) 385-7600

**Police Department:** 911 or (805) 385-7600

**Notary Service:** (805) 485-3193

**New computerized directories are a hit**

**T**opa Management Company is delighted with the response we have received on the newly installed computerized touch screen directories in the 300 and 500 Esplanade main lobbies. These directories not only benefit the tenants of the two towers, but the tenants in all the low rise buildings as well.

Each directory lists all tenants and, if desired, individuals as well throughout the entire Plaza. You are just a touch away from your clients. If they happen to go to the wrong building, no problem, a convenient map of the Topa Financial Plaza is displayed which directs them to the proper



**Kathy Correll of Boyd & Associates Security shows Skip Remley of New York Life Insurance Company features of the new computerized directory in the Morgan Stanley Tower lobby.**

building. Other unique features include the ability to create a link to your company’s website; listing of amenities within and outside the Topa Financial Plaza, such as restaurants, banks and hotels; and the ability to have your company logo next to your listing.

For those who are unsure about operating this new technology, our courteous security personnel are available to offer assistance. If

you have not had the opportunity to check out our new system yet, please go take a few minutes to do so. We think you will like the professionalism it brings to all tenants of the Topa Financial Plaza.

**Holiday Toy Drive runs through Dec. 22**

**A** sure way to get into the holiday spirit is by bringing a little joy into the lives of disadvantaged children and families in our area. You can do this by donating a new toy to the Oxnard Salvation Army during its annual Holiday Toy Drive.

The Salvation Army will have collection bins in the lobbies at 300 and 500 Esplanade Drive through Dec. 22. Please drop off a new wrapped or unwrapped toy on your way to work. You will gain the satisfaction knowing it will be enjoyed by a child who might otherwise not receive a gift this holiday season.

Captain Nancy Halverson of the Oxnard Salvation Army says all toys collected will go to families that are regularly served by the Oxnard Salvation Army. She adds that toys suitable for young toddlers and teens are especially needed, “but certainly we can use any toy.”

Not sure what to give? Halverson has some advice.

“Bring in a toy that you might want for your own child.”



**Topa employees make blood drive a success**

**D**onating blood is a simple act that is painless and takes only a few minutes. But it’s also a heroic act that can save another person’s life.

Topa Management Company held a blood drive on Nov. 16, and a record number of tenant employees became heroes by rolling up their sleeves and donating 35 units of blood to United Blood Services.

We would like to thank all the lifesavers who turned out to make this blood drive a big success. We are scheduling another blood drive in the summer and will let you know when we’ve set a date.

But, if you want to give blood, don’t wait another six months; United Blood Services needs it the year-round. If you would like to donate,

call to make an appointment at 1-800-715-3699, or visit its website at [www.unitedbloodservices.org](http://www.unitedbloodservices.org).

