

Your Northern Michigan Real Estate And Financing Connection

Find And Finance Your Home Up North, From Down Here

Boyer Realty & Vacation Properties Network and Rock Financial give you the world-class customer service you deserve when looking for Northern Michigan property. We'll help you find it and finance it - all from right here in Southeast Michigan.

Call us today.

Boyer Realty/VPN Office: (248) 797-1901

Direct: (248) 840-1122

Rock Financial: (Toll Free) (877) 373-7447



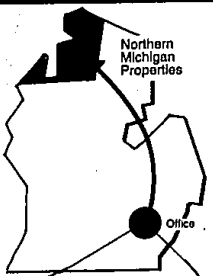
Buyers and sellers welcome.

Broker participation invited.

New generous referral program



Call for a FREE, 80-page full color Northern Michigan Property Guide featuring over \$150 Million in combined listings from Traverse City to Mackinac Island.



Specializing in homes in: Bay Harbor • Beaver Island • Boyne Highlands • Boyne Mountain • Burt Lake • Charlevoix • Lake Charlevoix • Harbor Springs • Lake Michigan • Mackinac Island • Petoskey • Torch Lake • Traverse City • Walloon Lake

FEATURED HOME OF THE WEEK:

HARBOR SPRINGS



Turn-of-the-Century Landmark Cottage \$489,000
Fairest of the rare is this once-in-a-lifetime opportunity, to own the only home actually on the Wakequoiting Golf Club! This classic cottage conjures images of what summer in Northern Michigan has always meant. Doric columns, generous porch, porch swing, fieldstone fireplace.
*Sale contingent upon Private Association approval
Please Call (248) 840-1122 Today!



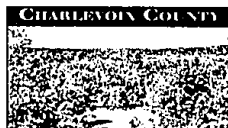
BAY HARBOR
QUARRY BLUFFS of Bay Harbor \$995,000
This spectacular townhouse sits atop the Bay Harbor golf course with spectacular views of Lake Michigan's Little Traverse Bay. Possible BHGC and BNYC memberships with purchase. Call (248) 840-1122 today!



BAY HARBOR WATERFRONT LOT \$995,000
A rare opportunity to own a lot in "The Shores," surrounded by Bay Harbor's finest multi-million dollar homes. Walking distance to private Bay Harbor Beach, Bay Harbor Yacht Club & Bay Harbor Marina. Won't last long. Call (248) 840-1122 today!



TOWER SUITE @ "THE INN" Furn. \$695,000
Condo-Hotel in Bay Harbor with the luxury of the century's finest hotels, 1st floor tower suite in "The Inn" on the Pointe, on Lake Michigan's Little Traverse Bay. Over 2,000 sq. ft., fireplace, full kitchen, 3 patios, 2.5 baths, whirlpool. Call (248) 840-1122 today!



CHARLEVOIX COUNTY
MOIR CREEK RANCH \$225,000
182 Acres. Every once in a while that perfect place of land becomes available. A unique combination of topography, woodlands, meadows, and creek frontage from a wildlife paradise. Hunting/fishing abound. Call (248) 840-1122 today!



LAKE CHARLEVOIX
100 PRIME LAKE CHARLEVOIX FRONTAGE \$795,000
Nestled in the pine and cedar yet close to the water's edge is this 4 bedroom, 3 bath, chalet. Year-round living with wonderful orientation to the lake. Call (248) 840-1122 today!



BAY LODGE SUITE \$679,000
Overlooking Bay Harbor lake and the famous Sossio Marina District. This end-unit enjoys 2 full baths, wet bar, fireplace and a balcony with stunning sunsets. Call (248) 840-1122 today!



LAKE CHARLEVOIX
#7 HEMMINGWAY POINTE CLUB \$625,000
Fairest of the rare. Own a 3 bedroom, 2 bath condo in one of the Lake Charlevoix's most prestigious locations. Original owner, stand alone condominium. This one won't last long! Call (248) 840-1122 today!



BAY HARBOR
3612 CLIFFS DR. of Bay Harbor \$563,000
Overlooking Bay Harbor, this is why mountain-top castles were built. Sunset views of Bay Harbor Lake, Little Traverse Bay & Lake Michigan. Prime location situated above the Marina District. Three-bedroom, 2 baths. Call (248) 840-1122 today!



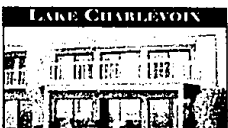
CHARLEVOIX
COUNTRY CLUB FAIRWAYS From \$449,000
ent to the Charlevoix Country Club, these 3 bedroom, 3 bath offer 2,200 square feet of living space. Cathedral ceilings, decks, lower level walkout, fireplace and country club. Call (248) 840-1122 today!



BAY HARBOR
HILLS COTTAGE #2 From \$425,000
At Bay Harbor Golf Club* in the renowned gated community of Bay Harbor. Stylish, private retreats. 3-bedroom, 2 1/2 bath floor plan, 1st floor master suite. New granite top mission style cabinets & fieldstone fireplace. Call (248) 840-1122 today!



BOYNE MOUNTAIN
MOUNTAIN CABINS From \$410,000
Ski-in/ski-out retreats fashioned in rustic style, but long on luxury. Private and secluded, yet conveniently accessible. 3 bedroom, 3 bath cabins. Boyne USA rental management. 1/4 ownership from \$129,900. Call (248) 840-1122 today!



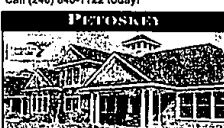
LAKE CHARLEVOIX
MARINA BLUFFS CONDO \$369,500
Rarely offered 3-bedroom, 2 1/2 bath Marina Bluff and unit on the 1st floor. Many recent updates. Great views of Lake Charlevoix. Call (248) 840-1122 today!



HARBOR SPRINGS
GREYSTONE at Boyne Highlands From \$300,000
Overlooking the championship Heather golf club with views of Boyne Highlands. Perfect as a 2nd home or executive retreat. 3 bedroom, 3 baths. Call (248) 840-1122 today!



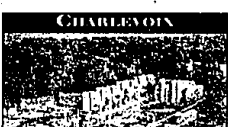
BAY HARBOR
LAKE SIDE COTTAGE #17 Furn. \$339,900
The cottage colony revisited. White clapboard shingles, gables & dormer create a casually elegant environment on Lake Michigan's shoreline. Fireplace & tongue & groove cedar decks. Access to all fun at Bay Harbor amenities. Call (248) 840-1122 today!



PETOSKEY
THE ORCHARDS at Crooked Tree Golf Club \$214,900
A Petoskey neighborhood of permanent residents. Condominium homes designed for the golfer. Fabulous views, 10-foot living room ceiling, full basement, 1st floor laundry and master suite, furnishings, 2 car garage. Call (248) 840-1122 today!



BOYNE MOUNTAIN
DISABLES RIDGE CONDO Starting at \$200,000
Ski-in/ski-out units in the hardwood forests of Boyne Mountain. A winter home adjacent to the slopes. A summer retreat close to courses and Deer Lake. Special owners unit with Boyne USA rental management. Call (248) 840-1122 today!



CHARLEVOIX
LE HAVRE CONDOMINIUM (A-2) \$279,000
On Round Lake. This one bedroom unit offers the convenience of in-town and beach slip available depending on size of boat. Swimming pool. Nice unit - good rental potential if desired. Call (248) 840-1122 today!



PETOSKEY
COTTAGES at Crooked Tree Golf Club. Furn. from \$259,900
A Petoskey neighborhood of permanent residents. Condominium homes designed for the golfer. Fabulous views, 10-foot living room ceiling, full basement, 1st floor laundry and master suite, furnishings, 2 car garage. Call (248) 840-1122 today!



HARBOR SPRINGS
ALPINE VILLAGE at Boyne Highlands From \$249,900
Ski-in/ski-out condominiums located within walking distance of the County Club of Boyne & golf courses. All with a covered Harbor Springs address. Period year-round resort amenities. Boyne USA rental management. Fractional from \$40,900. Call (248) 840-1122 today!



BAY HARBOR
BAY HARBOR YACHT CLUB DOCK \$199,000
50' permanent (hydraulic) dock complete with state-of-the-art mooring facilities. In prestigious Bay Harbor. A short walk to Bay Harbor Yacht Club, dining room, lounge, plus fitness, tennis and pool facilities. Call (248) 840-1122 today!



TRAVERSE CITY
THE BEACH CONDO/HOTEL Furn. From \$199,900
Located on 300' of sugar sand beach in the heart of Traverse City's "Miracle Mile" on Grand Traverse Bay. Spectacular sunsets, private beach cabanas, on-site rental management program. Heated pool & spa. Call (248) 840-1122 today!



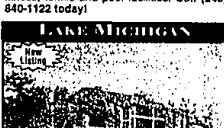
CHARLEVOIX
INCREDIBLE OPPORTUNITIES Starting at \$145,000
Single family lots on spectacular Bay Harbor golf course. Views of Little Traverse Bay. Call (248) 840-1122 today!



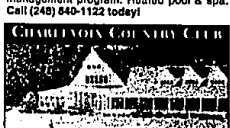
BAY HARBOR
HEATHER HIGHLANDS INN From \$122,900
Four-season condominiums. In the heart of the Boyne Highlands' secluded countryside. Enjoy golf, skiing and a country club lifestyle with swimming pool, hot tub, fitness center and nature trails. Call (248) 840-1122 today!



HARBOR SPRINGS
ELK RAPIDS BEACH RESORT \$104,900
Fabulous sunsets on Grand Traverse Bay. 20 min. N. of Traverse City. Beautiful sandy beach, 2-person jacuzzi baths, full-size kitchen. Heated pool, great Northern Michigan get-a-ways! Call (248) 840-1122 today!



LAKE MICHIGAN
GOLF COURSE/COUNTRY CLUB LOTS From \$82,900
Adjacent to the quaint town of Charlevoix, the Charlevoix Country Club is located in the heart of the midwest's summer golf capital. Surrounded by Lake Michigan and Lake Charlevoix. Call (248) 840-1122 today!



CHARLEVOIX COUNTRY CLUB
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Conveniently located in the NEW Boyne County Sports Building in Oakland County, at the corner of Square Lake and Woodward Ave.

For nearly twenty years, The Mortgage Experts at Rock Financial have helped homeowners with a wide variety of purchase, refinance, and home equity mortgage options.

Rock Financial is a Quicken Loans company, a Fannie Mae, Freddie Mac and HUD-approved lender. *Bay Harbor Golf Club is available for No. play during membership build-up pd.

