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See page 2 for more information

FOR INFORMATION ON ADVERTISING IN THIS MAGAZINE CALL (503) 244-3400



Hanan Dudley

5 Centerpointe Dr., Suite 150 Lake Oswego, Or 97035 www.hananshomes.com

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ENJOY AMAZING VIEWS FROM NEARLY EVERY WINDOW! \$899,950 Contemporary 4 bed, 4.1 bath, 5,264 sqft Tigard home on 3 levels with granite, soaring vaults, custom woodwork, hard and tile floors, theatre room, hot tub and 5 gas fireplaces.



RARE OPPORTUNITY AT THE OREGON YACHT CLUB! \$450,000 1700 sqft, 3 bed, 2 bath home at Oregon's finest gate moorage. Walk or bike to Sellwood, Oaks Park or Downtown Portland. Wonderful views of the river, Ross Island and the West Hills!



TERRIFIC HORSE PROPERTY POTENTIAL! 11.25 ACRES \$544,000 Beautiful 4 bed, 3 bath, 4035 sqft home with gourmet kitchen & 2 fireplaces. Private secluded lot recently cleared with some nice trees left. Basketball court. Plenty of room for horses!





BEAUTIFUL REMODELED RANCH ON .68 ACRES. \$575,000 3 bed, 2 bath 2,068 sqft SW Portland home with jet tub, walk in closet, 2 car garage with RV parking, carport, large patio, fenced yard, AC, and insulated 864 sqft shop. Terrific location!



WELL MAINTAINED ATTRACTIVE HILLSBORO RANCH. \$239,000 3 bed, 2 bath 1,320 sqft house with porch, fenced yard, and patio for summer barbecue. Great curb appeal. Newer siding, fresh paint. Close to Intel, highway and shopping!



HOME AND GARDEN FEATURED CONTEMPORARY HOME! \$690,000 3 bed, 2.1 bath, 2,750 sqft SW Portland home with murals, gourmet kitchen, 4 decks, master suite w/ sitting room, vineyard room and breathtaking views. Private retreat in the city

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- SOLD OVER 1300 HOMES SINCE 1991
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- See more listings at www.DaveHrabal.com





IRVINGTON BEAUTY

Updated with wood floors, built-ins, huge dining room, fireplace, bonus room, basement, new car gar, elect, plumbing, decks, windows & roo 2899 sqft, 5 bed, 2 bath \$599,900



MMACULATE YOUNG HOME

IMMACULATE YOUNG HOME Designer colors, vaulted ceilings, skylight, gas fireplace, formal dining with bay window, family room & vaulted master with walk-in closet. 1641 sqft, 3 bed, 2.5 bath \$264,900



UPDATED STARTER HOME
892 sqft, 2 bed, 1 bath home with fresh paint,
new fixtures, vinyl, carpet and garage door plus
patio and more on a nice level corner lot.
\$169,950



CUSTOM HAPPY VALLEY VIEW HOME

Large rooms, high ceilings, granite/cherry kitchen, 2 masters with jetted tubs, sunroom, den/office, walk-in closets, MUC sqft, 4 bed, 3.5 bath. \$699,900 MUCH more! 4000



WONDERFUL COMMON WALL HOME 1338 sqft, 3 bed, 2.5 bath home has vaulted ceilings, designer colors, bay window & gas fireplace in living , dining with coved ceiling & master with walk-in closet. \$189,900



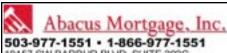
CLOSE-IN REMODELED HOME Larger than it looks! Granite & tile kitchen, hardwoods, built-ins, large master suite, office, utility room, family room & formal dining. 2109 sqft, 4 bed, 2 bath. \$349,900



NW CONTEMPORARY 2652 sqft, 4 bed, 3 bath house has gorgeous custom finishes, vaulted great room on main level & sperate living quarters on lower level. All set on large private view lot! \$599,900



ROOMY SPLIT LEVEL ON NICELY LANDSCAPED LOT 244 sqft, 4 bed, 3 bath house with large rear yard, fruit trees, raised garden & deck plus bright lower level with lots of windows! \$319,950



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Let our loan experts help you choose the right mortgage for your lifestyle.

Choosing the right mortgage for your lifestyle could have a substantial impact on your retirement, your net worth and your family's future lifestyle. It is critical you choose a loan program that fits your needs as well as your future goals.



Jean Stevens

Phone: 503-241-7325 Fax: 503-241-5566 4200 Mercantile Dr. Suite 700 Lake Oswego, OR 97035







PRIVATE FLAT ACREAGE WITH SHOP. Traditional 4 bed, 2.5 bath, 2,639 sqft home with den, loft area and great storage. Private setting on 1.71 acres. Huge 2,400 sqft shop with office, bath and second level. Mechanic/ Handyman's dream. Plenty of room for all your toys. \$799,000





BETTER THAN NEW "STREET OF DREAMS" QUALITY. Fabulous mountain & valley view on 1 acre. 4 bed, 3.1 bath, 4,357 sqft home with gated entry, bamboo floors, great room. Master on main and gourmet kitchen. Inlaw quarters with family room and media room. Space for wine cellar & shop. \$1,295,000



BACKS TO GOLF COURSE WITH MASTER ON MAIN. 3 bed, 2.5 bath, 2056 sqft home with large living, formal dining, kitchen with eating space, cozy family with gas fireplace, and upstairs loft. Lots of storage. Backs to 8th green. 2 car garage. 55 community. \$1000 transfer fee to buyer.. **\$369,900**



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8705 SW Nimbus Ave Suite 118 Beaverton OR 97008 Mike@MikeDimeo.com www.MikeDimeo.com









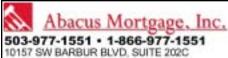


16+ Acres of Beautiful Horse Property in Gaston! 3,500 sqft, 3 bed, 3 bath home with wet bar, hardwoods, 7 ft island in kitchen, tile counter tops, huge rooms, pool table room, open loft area, 6 stall barn with concrete floors and 50x100 riding arena. Fenced property with pond! \$599,000





STARTING AT \$335,000. WILL BE COMPLETE IN MARCH! Single level! 4 bed, 2.5 bath, 1975 sqft home with foyer entry, island kitchen with tile counters, wood laminate flooring, great room with gas fireplace, vaulted ceilings, formal family room and master suite with walk in closet. Located in North Plains.



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SPECTACULAR EXECUTIVE HOME WITH SENSATIONAL VIEW AND DRAMATIC 3 LEVEL FLOORPLAN.
3 bed, 3.5 bath home with den, study and 3 fireplaces. Gourmet kitchen, nook with fireplace and plantation shutters. Entertainers dream, living room opens to expansive deck wet bar and built in buffet. Intimate master suite with view has built in spa and complete privacy. Must see! \$759,900





SPECTACULAR REMODEL INSIDE AND OUT!
Everything is new-kitchen surfaces and appliances, carpet, siding, paint, sprinklers, landscaping with beautiful water feature, light fixtures and more. 4 bed home with office and huge bonus room above 3 plus car garage in desirable neighborhood. \$797,000



BEAUTIFUL 4 BEDROOM CULDESAC HOME IN MURRAYHILL COMMUNITY. Light open floorplan with vaulted ceilings, hardwood floors, eating nook, family room with fireplace, master suite with sitting area, walk in closet and soaking tub. Large level yard. \$399,000



.47 ACRES IN DESIRABLE AREA OF BULL MOUNTAIN.
Eating area with slider to deck overlooking level yard with fruit
trees and garden area. Family room with fireplace and slider to
yard. Well maintained home with plenty of room. \$389,900



COUNTRY HOME ON 1.8 ACRES WITH 2 COMPLETE LIVING QUARTERS. 5 bed, 2 bath daylight ranch. Kitchen with subzero refrigerator, and double ovens. Inground pool, covered recreation area, 960 sqft barn/ shop, dog kennel, playhouse and RV parking. \$459,900



Jennifer Stout

Cell: 503-449-5537 Office: 503-254-0100 j-stout@comcast.net 10005 SE Stark St. Portland OR 97216 www.oregonrealty.com/jennifers











CONTEMPORARY, STYLISH, AND SPACIOUS! \$440,000

Lovely Eastmoreland 2700 sqft, 2 bedroom, 2 bath home with office and 2 car garage. Gourmet kitchen with subzero fridge, eating nook, and granite. Formal dining room with deck. Formal living room with 20 ft. ceilings and fireplace. Formal foyer with slate tile and double door closet. Master bedroom suite has 2 sinks and jacuzzi bath and french doors to deck. Family room on main floor. Bedrooms and office upstairs. House has 4 skylights, 3 decks, closets galore, an alarm system and A/C.

Beautiful asian-style landscaping with sprinkler system. View of trees and creek. New exterior paint. Great location on a quiet street within walking distance of tennis courts, racquet club and Eastmoreland Golf Course. Only 5-10 minutes from downtown!

Motivated seller! 3002 SE Berkeley Pl., Portland OR 97202, ML# 5083081



Information deemed reliable but not guaranteed. Equal Housing Opportunity.

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 - Construction To Permanent (CTP)



David Somerville

503-624-9660 5 Centerpointe Dr, Suite 150 Lake Oswego, OR 97035





For property addresses and more please dial 1-800-203-5799 + extension number.



\$279.900 CLOSE-IN REMODEL 4bed, 3bath home, updating includes carpet, laminate flooring and lights, RV parking. Built in



\$299,900 New Construction 4 bed, 3 bath home with stainless appliances and finished bonus room. Move-in ready soon x90081



AFFORDABLE LIVING 2 bed, 1.5 bath can cost you less than \$1000/mo. Backs greenbelt and creek, garage, appliances included. x90161



\$239,900 Newer Townhouse! Built in 2003, 3 bed, 2.5 bath home plus bonus room, 2 car garage, high ceilings and upgrades throughout. x90181



\$225,000 WILL STILL BUY YOU A DECENT HOUSE ON THE WEST SIDE. For an updated list please call 503-684-2124. This remodeled ranch has 3 bed, 1.5 bath plus a huge fenced yard. x90101



Investors- Interested in Finding Good Properties for Your Money? Compare realistic returns on real estate vs. other options. This house sold in 1 day and gained \$30k equity with \$10k invested in one month. Happy to discuss anytime. 503-684-2124



\$270,000 FIXER Great potential in this 3 bed, 1 bath house. 3 levels plus den on main, large lot, close-in location. x 90231



TRADITIONAL THAT SHOWS LIKE A MODEL HOME! 3 bed, 2.5 bath includes dramatic vaulted entry, large picture windows, designer colors. Manicured fenced yard w/shed. x 90301

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Natalie Mandera

Direct: 503-332-2324 19995 SW Stafford Rd, Suite A Office: 503-638-1750 West Linn, OR 97068 Fax: 503-638-1740 natalie@selectoregon.com

www.selectoregon.com











GREAT VACATION PROPERTY! \$120,000

Newer 4 bed, 2 bath, 1,260 sqft manufactured home with vaulted ceilings, laundry room and huge bathtubs. Gorgeous .39 acre treed lot with RV parking and hookup on property plus 8'x8' storage shed.

Located in quaint Pine Hollow Recreation Development. Development has a play park, golf course, restaurant, and private lake access. Minutes to Deschutes River or Kahneeta.







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- Zero Down Purchase Yes
- Self Employed Yes
- Challenging Credit Yes
- Stated Income/ No Doc Yes FICO as low as 500- Yes Bankruptcy & Foreclosures- Yes

 - Fast Approval
- Quick Closing



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503-522-5372 teilers@comcast.net









TOM'S SPECIAL PICK FOR THIS ISSUE ...

DIVIDABLE WATERFRONT ACREAGE WITH LUXURY HOME, GUEST COTTAGE AND BARN!

A unique property featuring an exquisitely remodeled 4 bedroom main house, cozy 1 bedroom cottage, 3 car garage and a barn, all on 1.7 beautifully landscaped acres with 140 ft. of waterfront and the potential to create an additional building lot!

A rare opportunity at \$1,190,000. Call for your private showing 503-522-5372.





John Bacon

Direct: (503) 625-9883 Fax: (503) 217-9595 JohnBacon@SoldinOregon.com

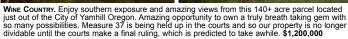
17700 SW Upper Boones Ferry Rd. Suite 100 Tigard, OR 97224

www.SoldinOregon.com















FANTASTIC ACREAGE PARCEL CAN HAVE A SPECTACULAR VIEW WHILE OFFSETTING THE PRICE BY REMOVING SOME OF THE TIMBER! Very close-in Sherwood School District property with natural gas and high speed cable at the street! \$335,000



WONDERFUL NEWER DOLLBLE WIDE HOME ON 15,000 SOFT LOT WITH NICE UPGRADES. River access and 20 acre common area.

10x18 and 8x10 storage structures. Fenced back yard and room for RV and Boat! Great Estacada location! \$212,500

Lots



Gorgeous Mountain and Valley Views on Parrett Mountain. Amazing view parcels in great location of Million Dollar Homes!!! Won't last long. Hurry and take your pick of parcels 2, 3 or 4! 4.02 to 8.32 acre lots from \$515,000 to \$543,000.



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Larry Lund

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MORNING WOOD: 16 LOT SUBDIVISION IN ROCKAWAY BEACH WITH LOTS OF TREES.
Two different home models available. The Driffwood is 1,526 sqft and starts at \$269,900. The
Aberdeen is 1,736 sqft and starts at \$289,900. Subdivision is located less then a mile from 7
miles of sandy beaches. There is a lot of new construction going on in Rockaway.





Won'T Last Long! Beautiful Aloha Homes with 4 Huge Bedrooms
Homes back to green space with decks off the back for views. Granite counter tops, laminated
floors, built in upgrades, fireplace and lots and lots of windows. Some homes with bedrooms on
the main. 17 home subdivision has only 3 homes left with prices starting at \$368,900.



3 Bedroom, 1 Bath Aloha Home with New Laminated Floors and New Dishwasher. Very easy care- all on a single level. Property has a converted garage that can be converted back easily and seller is will to convert it if desired. Huge yard with workshop. RV parking Priced at a low price of \$219,900



HILLSBORO TOWN HOME IS ONLY 2 YEARS OLD AND IS REALLY NICE. LOCATED CLOSE TO EVERYTHING. Home has 3 big bedrooms, 2.5 baths, huge laundry room, and archway in the entry with tile floors. Open floor plan with fireplace on the main floor. The master bedroom is really big and has its own bath. Priced at only \$195,000 and easy to show.



Krystal Nanna

503-260-3910 Direct 503-925-2405 Office 503-925-2450 Fax







\$484,500: IMPECCABLE 1.5 YEAR OLD RENAISSANCE HOME WITH ROOM FOR EVERYONE.

Inside this 2,924 s.f. home you'll find 4 bedrooms, 3.5 baths, a great room, family room, bonus and den, all with A/C. The gourmet kitchen boasts hardwood floors, rich wood cabinetry, a pantry and granite countertops. The downstairs is well suited for separate living quarters with a full bath, bedroom, family room and patio with slider. The yard is fully fenced and has sprinklers and a large deck for entertaining. 23456 SW Greengate Place RMLS#6010794. Shewood Tour at www.narratedproductions.com/portland/kn/rm/s601074. html. Call Krystal Nanna at 503-260-3910



\$270,000: GREAT SHERWOOD SCHOOLS:

Make yourself at home in this 3 bedroom, 2.5 bath, 1400 s.f. home on a quiet street in Woodhaven. You'll find both formal living space and a family room, along with granite counter tops, an eating bar, coved ceilings, hardwood entry, AC, 2 car garage and a large fenced yard in a friendly neighborhood with a great price. 17710 SW Elder View Drive, Sherwood, OR. Pictures at www.johnlscott.com/82173. Call Krystal Nanna at 503-260-3910 for more information.



\$299,900: OPEN, LIGHT AND BRIGHT, 1 LEVEL 3
BEDROOM, 2 BATH, 1,569 s.F., 1997 HOME IN SHERWOOD.
Beautifully maintained home with birch laminate flooring throughout, vaulted ceilings in most rooms, a double-sided gas fireplace, tile countertops, pantry, AC, formal living and family rooms, new paint and a landscaped yard with a deck backing to greenspace.
17143 SW Cobble Court, Sherwood, OR. Tour at www.narratedproductions.com/portland/kn/cobble.html.
Call Krystal Nanna at 503-260-3910.

The opportunity to work with your friends and family members is always appreciated. Please don't hesitate to call if someone you know is in need of exemplary and professional real estate services. I am always available to help.



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- ALL credit types OK!



Get the Most Out of Your Mortgage

To achieve a secure economic future in today's fast paced world, you should explore all of the options available to you. There are many contributors to financial success, but maximizing the potential of a home mortgage is often overlooked, and is definitely misunderstood by most people.

THE TRADITIONAL WAY OF THINKING

- Get the lowest-rate mortgage
- Start a bi-weekly mortgage program
- · Send in additional money whenever possible to reduce the principal balance

PAY OFF THE MORTGAGE AS SOON AS POSSIBLE

Could this be the exact opposite of what you should be doing?

THE NEW RULES OF MONEY

"You should get a big 30-year mortgage and never pay it off."

Ric Edelman

New York Times Best Selling Author

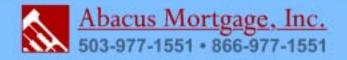
of the New Rules of Money

FIVE REASONS WHY YOU SHOULD ALWAYS CARRY A MORTGAGE 1

- Mortgages don't lower home values
- Mortgages are the cheapest money you'll ever buy
- 3. Mortgages are the best way you can lower your taxes
- 4. Mortgages allow you to get cash out of your house
- 5. Mortgages become cheaper over time

THE RULES OF MONEY REGARDING MORTGAGES HAVE CHANGED.

1. The Truth About Money by Ric Edelman







The Twins' Story

An example adapted from the New York Times Best-Seller. The New Rules of Money by Ric Edelmen

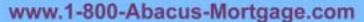
Two twins who each earn \$70,000 a year and have \$40,000 in savings are both buying \$200,000 homes.

Savings are both bu	lying \$200,000 nomes.	
"JESSICA" THE FIRST TWIN Chooses the "Traditional Way": Pay off the mortgage as soon as possible.	"RACHEL" THE SECOND TWIN Plans to use "the New Way": Carry a big, long mortgage & never pay it off.	
• 15-year mortgage at 5.25% (5.56%APR)	30-year interest only loan at 6.125% (6.3% APR)	
• \$40,000 big down payment	• \$10,000 small down payment	
• \$0 left to invest	• \$30,0000 remaining to invest	
\$1,286 monthly payment (56% tax deductible first year/ 28% average)	\$970 monthly payment (100% is tax deductable first 15 years/ 59% average)	
\$1,159 average monthly net after-tax cost ²	\$660 monthly net after tax cost ³	
 Sends \$100 monthly to lender in effort to eliminate the mortgage sooner 	 Adds \$100 monthly to investments, plus \$499 saved from lower mortgage payment, where account earns 8% rate of return 4 	
	RIGHT DECISION? er just 5 years	
Received \$7,620 in tax savings ²	Received \$18,600 in tax savings ²	
Has \$0 in savings and investments	Has \$89,299 in savings and investments ⁴	
WHAT IF BOTH TWINS SUE	DDENLY LOSE THEIR JOBS?	
Has no savings	Has \$89,299 in savings ⁴	
 Can't get a loan because she has no job, even though she has \$86,951 more in equity than her sister. 	Doesn't need a loan	
Must sell her home or face foreclosure because she can't make payments	 Can easily make her mortgage payment even if she is unemployed for years 	
 At this point, it's a fire sale, so she must sell at a discount, then pay real estate commissions (6-7%) 	Has no reason to panic since she is still in control	
RESULTS AF	TER 30 YEARS	
Received \$20,650 in tax savings 2	Received \$88,082 in tax savings ²	
Has \$570,189 in savings and investments ⁴	Has \$1,220,198 in savings and investments ⁴	
Owns her home outright	Owns her home outright- so starts fresh and enjoys the same benefits again	

Rachel, the second twin, now has more than \$1.2 million in savings and investments! People who understand how money works choose to carry a big, long mortgage and never pay it off.

The above higher transcription are for illustration purposes only. Plans vary based on the needs and wants of the customer. Business interest rates are based upon the interest rates complete by Farsie black for May 2005.

1. Example is based on a Farsie May form the interest rates are based on a Farsie May form the order of 12% (3.2% MHz), interest only for 15 years, then the first base combined bedenotable income by rate of 22%. Need after our part of 12% (3.2% MHz) is \$1.437 and the order of 12% of 16% MHz and the order of 16% MHz and the order of 12% of 16% MHz and







Michelle Gallichant

503-789-9189 michelle.gallichant@century21.com www.michellegallichant.com







VERY NICE HOME WITH LOTS OF STORAGE!
Easy flow floorplan. Larger living room with
deck, efficient laundry area, fenced yard and
detached garage with space for loft. \$215,000



SPECTACULAR FLOORPLAN MEANT FOR LIVING! 3 bed, 3 bath home with 3 car garage, bonus room, 2 gas fireplaces, large walk in closet and soaking tub in master. Great location! \$349,900



WELL MAINTAINED HOME ON A QUIET STREET! Vaulted living and dining rooms. "Easy care" gardens, oversized garage with utility area and sound proof music/ work room. \$244,900



Just Under an Acre- Won't Last Long! 4 bed, 2 bath home with huge yard. More homes can be added. Some wilderness wetland. Across from Tualatin High. \$310,000



INCLUDES 1 YEAR HOME WARRANTY FREE! 3 bed, 1.1 bath, 1074 sqft home in quiet culdsac in North Newberg. 5 year old roof. Sprinkler system. \$1,000 floor allowance. \$210,000



3.3 ACRES- BUILD YOUR DREAM HOME WITH VIEW! Subject to final approval from county. Mostly level, slight SW slope. Buyer responsible for septic and well. Survey completed. \$350,000



EXCELLENT LOCATION FOR GAS STATION COMPLEX! Located in Dayton with good exposure to HWY 18 West and no competition. Plat approval at close of escrow. Terms available. \$275,000



FABULOUS PROPERTY WITH WONDERFUL HOME! 3 Bed, 2 Bath, 1,958 sqft triple wide with extras galore on a 2.87 acre lot in Yamhill County. Landscaped. Room for crops. \$419,950



Marie Bortell

503-330-9743 marie.bortell@century21.com www.mariebortell.com







Exceptional Top of the Line 3 Bedroom Home! Fabulous landscaping. Nearly 3 acres with 1 3 % for crops and a creek. Road built to lower portion of land. This is a perfect 10! **\$419,950**



PRICED REDUCED! GREAT INVESTMENT HOME. 3 bed, 2 bath 1,584 sqft McMinnville doublewide on nice lot with shop. Plenty of parking. 14x10 shop attached to back. \$99,000



2.3 ACRES ZONED FOR OFFICE OR RETAIL USE. Dayton area lot would be an excellent location for a gas station with no competition. On HWY 18 West. Terms available. \$275,000



Move in Ready with All New Interior! 4 bed, 2 bath, 1,440 sqft day ranch home in Yamhill County with many improvements inside and out. Quiet street. Parking. \$193,900



COZY 3 BEDROOM, 2 BATH HOME ON NICE LOT. 1,404 sqft double wide on lot in Yamhill County. Nice garden tub in master bath. Wall to wall carpet. Built in 2000. \$149,000



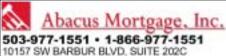
Large 4 Bedroom, 2 Bath Home on Large Lot Tualatin area 1,720 sqft home on nearly an acre with wilderness area in back of property. Zoned for multiple dwellings. \$310,000



SHARP 3 BEDROOM RANCH ON LARGE LOT!
1.1 bath, 1176 sqft Yamhill County home.
Fenced yard with alley access. Fireplace, big
kitchen, RV Space. Sold as is. \$165,000



YAMHILL COUNTY HOME IN QUIET CUL-D-SAC. 3 bed, 1.1 bath, 1074 sqft Newberg home with newer roof and sprinkler system plus floor allowance and 1 year warranty. \$210,000



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COVETED NORTH OF HWY 26 AREA. CARED FOR BEAUTIFULLY! \$457,900

Enter through an adorable courtyard. Soaring open rail staircase. 4 bedroom, 3 bath, 2,360 sqft home with full bath on the main and a fourth bedroom that could also be a den or office. Features include patio, soak tub and AC. Close to shopping & outstanding schools.





QUIET NEIGHBORHOOD, CLOSE TO MALLS, TRANSPORTATION AND WALKING TRAILS. \$214,950
Easy up keep Tigard townhouse with small fenced yard. 2 bed, 2 bath, 1,594 sqft with spacious
rooms and high ceiling. New designer colors and Pergo (Italian Walnut) in living room, kitchen,
dining room and entry. 2 car garage; tandem with extra storage.





RARE NEWER ONE LEVEL WITH 3 CAR GARAGE, \$285,000 3 bed, 2 bath, 1,624 sqft home in Tualatin cull-de-sac with new hardi-plank siding (paint done in better weather). New Jenn-Air stove, new kitchen sink and new gas hot water heater. Fabulous neighborhood with super schools.





COVETED NEIGHBORHOOD. PERFECTLY MAINTAINED! GLEAMING CHERRY HARDWOOD FLOORS. \$500,000 Kitchen with granite counters and cherry cabs. See through fireplace from family room to office. Welcoming entry w/high ceilings, formal living and dining. Hunter Douglas blinds throughout. Storage! 5 bedrooms, 2.1 baths, 2,935 sqft. Stately street appeal. A + schools. MLS#6010079



Sneshana Kisser

Mobile: 503.341.8635

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Office: 360.891.5533 ext. 257 12503 SE Mill Plain Blvd. Suite 220 Vancouver WA 98684 kisser45@comcast.net



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NEW CONSTRUCTION TO BE COMPLETED IN MARCH 2006 4 bed, 2.1 bath, 1,499 sqft home. Price includes all upgrades and options. Included features: 9' ceilings, A/C, prefinished hardwood floors, granite counters, tile floors, slate back-splash in the kitchen, Travertine in the master bedroom, 3 skylights and more! \$279,900



.47 ACRE VANCOUVER LOT. Zoned R-22 which requires 1,500 sqft lot minimum per dwelling. Buyer to perform due diligence. House has no value. Ask for no repairs. Seller sells as-is. Investment property with potential for development. MLS number 6011175. \$325,000



ONE LEVEL HOME WITH CUSTOM DESIGN TOUCHES. 6 bed, 4 bath, 2,389 sqft, recently remodeled home. New roof, windows and furnace. Granite counters and floor in the kitchen. Fresh paint. Hardwood floors. Tile floors in bathrooms. Slate patio. Attached 2 car garage. Central A/C. Electric- forced air heating. \$324,500



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This dynamic mortgage product gives the flexibility to manage your cash flow by offering you four monthly payment options. In essence, it gives you control over how to pay your mortgage, so you can do what makes sense. See back cover for details.



Jennifer Kitch

Phone: 503-635-2660 4800 Meadows Road, Suite 100 Cell/Pager: 503-816-4137 Lake Oswego, OR 97035 Fax: 503-816-4137 jennifer@jenniferkitch.com

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LAKE OSWEGO CONDO - COMING SOON. LAKE OSWEGO CONDO - COMING SOON.
Cute, cute, cute 2 bedroom condo in heart of
Lake Grove area of Lake Oswego. Home
includes fireplace, vaulted ceilings, passthrough kitchen, lots of storage washer and
dryer hookups and private balcony all within
walking distance of Starbucks, Wizers, great
restaurants and more + some of the best public
schools in Oregon. Call Jennifer for details.



DROP-DEAD GORGEOUS VIEWS OF DOWNTOWN PORTLAND AND NORTH TO THE COLUMBIA AND BEYOND FROM THIS STUNNING, BRAND NEW HOME

BEYOND FROM THIS STUNNING, BRAND NEW HOME ON TOP OF MT. TABOR.

Exceptional quality new construction in an established neighborhood, the home includes 4 bedrooms, 2.5 baths, two car tandem garage, with great room styling plus spacious family room overlooking a private backyard garden. Call Jennifer for completion details.





A HOME IN THE HIGHLANDS.

Spacious single level home in coveted Highlands 55+ community, features the most popular floor plan of all; 2 spacious bedroom + popular floor plan of all; 2 spacious bedroom + den, 2 baths, great-room plan with soaring vaults, gas fireplace, built-ins and open kitchen with skylights, master suite with walk-in closet, spa tub, double vanity and more. Home backs to maintained green space and walking trails. Community includes clubhouse and gorgeous walking trails nestled into close-in, quiet and convenient local. \$350,000. Call Jennifer for a private showing. private showing





LOCATION, LAND, UNLIMITED POSSIBILITIES!
Half acre + in downtown Tualatin's urban center. Paral acte + introvinción Inalatin's unan Center. Excellent visibility on Tualatin Sherwood Rd. and zoned ML for light manufacturing with an urban renewal overlay that will allow many different uses including retail, restaurant, drive-thru and more. Don't miss this opportunity to build your business from the ground up -Liferally! \$525,000 Call Jennifer for more details.



Jeremy Montana

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PRIDE OF OWNERSHIP IN THIS CORNER UNIT TOWN HOME WITH TWO MASTER SUITES. SALE PENDING. \$207,500

Tile counter tops in kitchen and all appliances are included. 3rd bedroom could be perfect for office or private den. Custom window coverings on all windows. Home is close to two Max light rail stations.

Whether you are considering relocation, upsizing or downsizing, I am the broker that WILL LISTEN to your needs and find you that perfect home to fit your lifestyle. Looking for a specific feature or floor plan that you think is impossible to locate? Have me search for you.



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BUILL MOUNTAIN HOME: SPACIOUS OPEN FLOOR PLAN WITH LOTS OF EXTRAS. \$384,000 3 bed, 2.5 bath, 2,420 sqft Tigard home with island kitchen, extensive hardwoods, built in vacuum, surround sound and gas fireplace. Loft /office area with built in computer system for two. Large master with jetted tub, shower and 10X10 walk in closet. View from front yard. Virtual tour: http://www.circlepix.com/homes/ERUNLP.







GREAT LOCATION NEAR THE GOLF COURSE IN OREGON CITY. \$319,000 3 bed, 2 bath 1668 sqft Ranch. Sits on a little over 1/2 Acre. Features fireplace and woodstove. Spacious open kitchen with eating bar and lots of cupboards. Garden window and lots of Windows look out to watch the 17th Hole. Workshop for your hobbies. Covered Deck, wired for hot tub, garden and garage.



lennifer Matzinger















Trieu "Andrew" Nguyen Artyom Klochkov



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BEAUTIFUL 4 BEDROOM, 2.5 BATH, 2,122 SQFT CORNER HOME. \$365,000 New lighting. New dishwasher. Fully landscaped yards with sprinkler system, swing set and fruit trees. Vinyl siding, central A/C, alarm system, gas fireplace, formal living and dining rooms and separate family room. Walking distance to PCC Rock Creek campus, shopping and park trails. Includes one year warranty. Contact Kalim at 503-880-9889.





EXCELLENT INVESTMENT PROPERTY. \$265,000.00

Small office leased to county. No property taxes. Low maintenance. Up to \$2K repairs per year paid by lessee. Property contains lobby, 8 offices, 2 bathrooms, and 1 conference room. Concrete block Building with flat roof. New Central A/C. Appointment only. Please do not disturb tenant. Contact Kalim at 503-880-9889.

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WEST LINN HOME WITH TWO MOUNTAIN VIEW! SOARING VAULTED CEILINGS AND HARDWOOD FLOORS! Living room with tile fireplace. Dining room with built-ins. Family room with brick fireplace and deck. Kitchen with eating bar, cooking island, eating area and pantry. Master suite with walk-in closet, tile bath with tile jacuzzi tub, double vanity, and shower. 3 beds and 2.5 baths. ML#5078713. \$649,900





PORTLAND DYNAMIC ONE-LEVEL HOME IN GREAT LOCATION.
Living room with granite surface gas fireplace. Dining room with designer paints and vaulted ceilings, and granite kitchen with eating bar, eating area and deck. Master suite with tile bathroom with soak tub and shower. 3 beds and 2 baths. ML#5087946. \$475,000





WELCHES VACATION COTTAGE AT MT HOOD VILLAGE 14 MILES EAST OF SANDY ONLY 12 MILES TO TIMBERLINE LODGE AND GOVERNMENT CAMP. 500 sqft, 1 bed, 1 bath Cottage. Family room with large windows and vaulted ceiling, kitchen with eating bar, dining room and deck. Completely furnished. Mt Hood Village Commons: indoor swimming pool, workout room and sauna. ML#6002183. \$57,500





LAKE OSWEGO FABULOUS HOME WITH SOARING VAULTED CEILINGS
Granite kitchen with eating bar, pantry, and stainless appliances. Dining area with chandelier and
French doors to deck. Living room with gas fireplace. Master suite with double closets and
skylight. 3beds and 3 baths. 3,088 sqft. ML#5088432. **\$674,900**



Neil Mandel

Cell: 971-645-6730 Fax: 503-284-1618 nmandel@aol.com 2100 NE Broadway, Ste. 1-B Portland, OR 97232 www.equitygroup.com/neilmandel











WONDERFUL HOME! \$499,900

Wow! This gorgeous, well priced home is ready for you to move in. Original owners helped design the layout. Kitchen with nook has great morning light. Vaulted ceiling in dining room. Formal living room with bay window. Get cozy by the fireplace. Enjoy the privacy of a fenced landscaped backyard. Home warranty included.

THIS IS A TREASURE!

4 bed, 2 1/2 baths, 3,321 sqft home on .18 acres. Large landscaped fenced yard, convenient upstairs laundry room and main level den/ office with closet and built ins. Gas heat plus wood fireplace. Zoned for Bethany Elementary and Westview High School.



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FABULOUS TURN OF THE CENTURY 4-PLEX NEAR TO DOWNTOWN. Less than 4 blocks to restaurants, shops, and PSU. Two units with city views. Three units with decks. Original woodwork, wood floors, leaded glass, archways, fireplaces, clawfoot tubs, and one unit with loft. Quiet street. Much of the 1908 original integrity still in tact. \$575,000



HIGHLY DETAILED CRAFTSMAN LOVINGLY RESTORED. 4 bedrooms / 2.5 bathrooms. Enjoy sweeping views from expansive deck off kitchen and dining. Designed to entertain with gourmet kitchen featuring custom cabinets. Box beam ceilings, large moldings, leaded glass, wainscoting, two brick fireplaces, original stained glass window, built-ins, hardwoods on main and upstairs. Works well as single family home or can be used as two units. Circa 1911. \$499,500



1908 HISTORIC FOURSQUARE HOME WITH EXPANSIVE FRONT PORCH. 3996 sqft. 5 bedrooms / 5.5 bathrooms. Great close-in neighborhood located near shopping, theaters, restaurants and MAX. Once used as a Bed & Breakfast, this grand old house features new kitchen with stainless steel appliances, formal living space, two master suites, beautiful original woodwork, hardwood floors and all new interior paint. \$520,000



Keith Casarona

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THIS IS THE ONLY HOME IN MILWAUKIE OVER 4000 SGFT UNDER \$399,000! Great remodeled floor plan with turn of the century charm. 4 bedroom, 2 bath, 4,025 sqft home has new paint, new windows, new lighting and 2 new kitchens plus 2 fireplaces and hardwood floors. Upstairs could be seperate apartment. Master on the main. Fenced yard. \$359,900









THE ONLY HOME FOR SALE IN S.E. PORTLAND WITH 5 BEDROOMS JUST 3 BLOCKS FROM THE MAX LINE UNDER \$330,000! 5 bedroom, 2 bath, 2,200 sqft home has had over \$50,000 spent on remodeled floor plan with hardwood floors. Island kitchen with new cabinets and granite counter tops. New paint, lighting, bath fixtures and tile. A/C. French doors to deck. Fenced garden. \$329,000

Oregon Homes & Loans Source: PO Box 1837, Beaverton, OR 97075 • (503) 244-3400 • fax (503) 245-0400 Art Director: Holly Lenz, hollylenz@ohls.biz • Advertising: ramsey@ohls.biz

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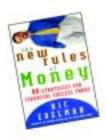
Examples of Option Power ARM			
\$200,000 Loan Amount Payment Options (Month 2)	\$400,000 Loan Amount Payment Options (Month 2)	\$650,000 Loan Amount Payment Options (Month 2)	
Minimum Payment: \$667 month	Minimum Payment: \$1,334 month	Minimum Payment: \$2,167 month	
All-Interest Payment: \$1,018 month	All-Interest Payment: \$2,035 month	All-Interest Payment: \$2,307 month	
30-Year Full Payment: \$1,213 month	30-Year Full Payment: \$2,426 month	30-Year Full Payment: \$3,942 month	
15 Year Full Payment: \$1,703 month	15 Year Full Payment: \$3,405 month	15 Year Full Payment: \$5,533 month	

What the experts are saying:

Quotes from Ric Edelman, Best Selling Author of The New Rules of Money and Discovering the Wealth Within You

"You should get a big, 30 year mortgage and never pay it off."

"Carrying a mortgage doesn't cause you to loose any money at all. In fact, just the opposite is true: carrying a mortgage is actually quite profitable. It is eliminating the mortgage that forces you to give up the profitable opportunities."



Examples assume 80% LTV, 1.25% introductory rate, 2.5% margin, 12-MTA index value of 3.610%, fully indexed rate or 5.004%. Certain restrictions apply. Programs subject to change.

*To demonstrate, say you bought your home in 1990 for \$150,000 and sold it 10 years later for \$500,000. That \$350,000 profit represents a gain of 233%. That's seems like an awesome return by anybody's standard.

But is it really? During the same 10-year period, the Dow Jones Industrial Average grew from 2700 to over 11,000 -- a gain of more than 300%. Thus, the stock market performed even better than this fictional house.

But if you're a real estate investor, you might argue that the house could have been the better deal. Why? Because when you bought that \$150,000 house, you didn't need \$150,000 in cash! You merely needed a down payment of 10%, or \$15,000. Then, that \$15,000 cash outlay grew to \$350,000 and that's a total return of 2,333% - far outpacing the measly 275% earned by the stock market."

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