

"We Specialize in Rock & Retaining Wall Construction to help with Erosion Control or to simply beautify your yard!"



- Excavating, Demolition, Site Preparation & Grading (Residential & Commercial)
- Underground Utilities & Drainage Systems
- Retaining Walls & Erosion Control
- Septic System Install & Repair

Keith Keranen Excavating Inc.

Keith Keranen
503.717.2200
LICENSED • BONDED • INSURED
CCB #173131 • DEQ #38452
www.KeithKeranenExcavating.com



92152 Spirit Place Rd, Warrenton • \$459,500

Very special home and setting! Boarded on both sides of this 4.52 acres by Smith Lake, this property is at the end of Spirit Place Rd., quiet and private. Split level with gorgeous custom kitchen open to dining area and living room, vaulted ceiling, circle floor plan plenty of windows with amazing views. Lower level with family room, one bedroom, bath & kitchenette. Beautiful private setting!



2287 Pine Ridge Dr, Gearhart • \$475,000

Beautiful home with extras abound. Bedroom or Den on the main floor. Circle floor plan with family room/fireplace, breakfast nook and open kitchen. Master suite upstairs with sliders to a small deck, three more bedrooms and one bath. Access from the family room to a covered deck patio features hot tub and water fall. Landscaped yard with fencing and gate decor. Large side yard for parking.



704 10th Street, Gearhart • \$399,900

Coastal charm galore in this newer custom built home. Wainscoting, bamboo flooring, wool carpet and tile throughout. Designer kitchen with stainless steel appliances and beautiful cabinetry. This darling, well crafted beach cottage includes a detached garage with a separate studio space and sunny deck above. Built using green principles for high energy efficiency. Close to town, beach and golf.



Club House Condo #604, Gearhart • \$240,000

Gearhart's best Condominium! Over looking the 2nd hole of Gearhart Golf Course and the hillside as a back drop. Elegantly remodeled. Vaulted ceiling, designer decor, gas fireplace. Built in flat screen TV, recessed sound system. Great utility room, 2 bedrooms, 2 bath. Carport with storage. Access to swimming Pool. Just a few blocks to the beach. MLS# 14455746



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Kamali

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BUY YOUR CLATSOP COUNTY HOME WITH ZERO DOWN! IT'S THE PERFECT STORM FOR FIRST TIME HOME BUYERS!



Greg Cross
Northwest Lending Group
503-325-4116
1227 Commercial St., Astoria



NMLS#222493/252425/1850

Would it surprise you to know that you can buy a home with Zero Downpayment and in many cases with less money out of pocket than it would take to move into a rental property?

AND with today's low rates you could be paying less to own that home than you would be paying to rent it.

Contact Greg at NW Lending Group for a NO obligation chat to find out more and see if you could benefit from this perfect storm of low rates and reasonable home prices.

It's a great time to get your foot in the "Real Estate" door.

- Greg has over 25 years experience in Mortgage lending - 20 years here in Clatsop County
- Greg is a Mortgage Banker. This gives you the flexibility of using a broker with the speed and consistency that comes from funding our own loans
- Complete line of products from Conv. FHA, VA, USDA 100% RD loans, Down Payment assistance using the Oregon Bond program
- Always competitive rates and pricing
- Local Decision making



A branch of American Pacific Mortgage Corp.