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Would you like to be in a new home in the new year? Call me!
MY BUSINESS IS DEPENDENT ON YOUR REFERRALS. IF YOU HAVE FRIENDS OR FAMILY MEMBERS THINKING OF BUYING OR SELLING THEIR HOME, PLEASE PASS ON MY NAME.



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SERENE HILLSDALE RETREAT - 525K
New Price, Rare Opportunity! Only 3 miles to downtown, even closer to OHSU. Call Millynn to see this special, private Close-in SW hidden treasure! Close to Multnomah, Mittelman Community Ctr, hidden away on .38 acre flag lot, private road. 4 bedrooms, 2 full baths, family room. Hardwoods galore, newer dbl pane windows & French doors, double fireplace in large living/dining area. Entertainers delight, decks, hot tub, and decked pool. Incredible light, remodeled kitchen. HURRY!

IT'S A BUYER'S MARKET!
Call Millynn to assess this fabulous opportunity to invest! - Yes, mortgage guidelines have really tightened up, but if you have reasonable credit & a down payment, YOU can take advantage of our now-increased inventory! Call Millynn, your experienced expert to see how you can benefit NOW!

View photos of every listing on the market in Oregon at <http://www.millynn.com>



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See my display ad in this issue.

Damascus Ranch on 1.8 Acres



10235 SE 252nd. Dr.
Private Like New Home in picturesque setting with seasonal valley view. Elegant master suite with huge bath and walk-in closet/dressing room. Beautiful grounds with walking trails. Large deck for cooking & get togethers. Light & Bright with Vaulted Ceilings.
\$469,950



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Open Sat.-Sun, Noon - 4pm
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East on I-84. Take 68th Ave. Exit. Bear right. Look for signs.
From NE Glisan, North on 67th Ave. Look for signs.

*Offer subject to change. Payments based on 2/1 buy down mortgage product. 1st year interest fixed at 4.85%. 2nd year 5.875% with a fixed monthly payment of \$969. 3rd year locks at 6.875% for remainder of loan term with monthly payment of \$1,076. Price based on \$163,900 purchase price. Cash to close subject to change based on day of closing & purchase price. Consult lender for downpayment requirements. Equal Housing Lender. All loan programs subject to change. Not all borrowers qualify. HOA, taxes and insurance not included.

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BUYERS! TAKE ADVANTAGE NOW!

The Portland market is still strong, but it is moving to a buyer's market. At the same time, interest rates are expected to stay steady, if not come down again.

If you've been wanting to buy your first home, a vacation home, or an investment property...now is the time to make a great deal with motivated sellers!



PABA

Who would give a law to lovers?
Love is unto itself a higher law.
-BOETHIUS, THE CONSOLATION OF PHILOSOPHY, A.D. 524

ARTIST RETREAT IN CONCORDIA



6359 NE 32nd Place, Portland, OR
TOTAL CUSTOM REMODEL. 4BD, 2BA, built in 1942. Fabulous for artist with multi needs, 3 different studios or 3 car garages (you pick!) on oversized lot. Approx. 3075 sq ft. New custom kitchen & appliances. Breakfast area, formal dining w/built-ins. Dining room French doors open to patio. Artist studio also has French doors and skylights. Enjoy the Kennedy School and surrounding area. \$584,500.

Windermere

Jerry Poirier, PRNC Broker
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DOES SIZE REALLY MATTER?

Whether your existing home is too small or too large, give John a call for all of your real estate needs...

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