

*"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**  
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**PROUD TO SERVE THE NEEDS OF OUR CUSTOMERS WITH THE UTMOST CARE.**



**TICOR TITLE™**

**Visit our Remodeled Office!**  
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• **SERVING CLATSOP COUNTY SINCE 1890** •

## 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.