

# FEATURED ON COVER



**\$89,000 To \$99,000**

## POLO RIDGE, GEARHART

Make "Polo Ridge" your home! Conveniently located between Seaside and Astoria. New development with one acre lots, all septic approved, and all utilities are in. Polo Ridge is surrounded by natural landscapes, panoramic sunsets, and plentiful wildlife. Large lots allow privacy, room to roam, and a feeling of seclusion from the hustle and bustle of life. Start building soon! Or purchase a lot and invest in the future!



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**ADVANTAGE**  
REAL ESTATE NETWORK

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**1960 Huckleberry Drive, Seaside**  
Beautiful 3 bedroom 2 bath home located in Seaside Heights. This over 2100 square foot home boasts vaulted ceilings, gas fireplace, beautiful kitchen with stainless appliances in an open floor plan. It also has a 2 car attached garage and a back deck overlooking a fabulously landscaped backyard. Take a look, you won't be disappointed. .... **\$319,000**



**84 SE 10th Place, Warrenton**  
Nice little single level home near main street Warrenton, shopping, recreation, and beaches. Located on corner lot in nice neighborhood. Home has 3 bedrooms, 1 bath, with an additional 2 rooms located above attached garage for extra space if you need it. .... **\$145,000**



**962 8th Street, Astoria**  
This 1916 Vingage 3 bedroom, 2 bath Bungalow that is located on Astoria's North Slope has been upgraded throughout while retaining original woodwork and floors. Energy efficient windows, spacious enclosed front porch, easy care yard and detached garage along with Columbia River views from most rooms are some of the great features this home has to offer. .... **\$249,000**



**2703 Marine Drive, Astoria**  
Currently housing Hondo's Brew & Cork, this commercially zoned main highway frontage property has been extensively renovated in & out. The interior is divided into spaces that include a pub with bar & tables, plus an outdoor patio, with a combined capacity of 45. Adjacent retail space is stocked with brewing supplies & equip. Also full kitchen, warehouse space, office and parking. .... **\$349,900**



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



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**Northwest Lending Group**  
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NMLS#222493/1469420/2891

**Would it surprise you to know that you can buy a home with Zero Down payment 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  
**Golden Empire Mortgage Inc.**