

HOMES FOR VETS AND NON-VETS ALIKE

Investors or buyers looking for single-family homes should check with local real estate agents for information on properties that may be for sale by the Veterans Administration, according to Portland VA Regional Office Director, Robert L. Winters.

Potential purchasers need not be veterans to qualify, although veterans can apply as well. The VA will provide competitive financing on most of the property and down payments are low.

Winters said closings can usually be scheduled within 45 days. Cash purchasers may be given preference and offered a discount off the listed price. The houses were formerly security for VA-guaranteed loans and range from basic to the traditional colonial to contemporary ranch-style homes.

According to Winters, VA properties for sale are located in every state. Winters said, "All of our regional offices with Loan Guaranty Divisions publish listings that state the terms and conditions for sale. In Portland interested persons should contact local real estate offices. They have complete VA information."

Hints For Homeowners

Protection Against Fire And Burglary

Three security devices that homeowners can install in just minutes can help save thousands of lives, protect homes and the people who live in them. The three are the smoke detector, fire extinguisher and alarm system.

The National Fire Protection Association reports that residential fires kill some 7,800 people each year and injure another 200,000. Half of those killed are children under five years of age.

In a fire, toxic gases and smoke form quickly. A family may have no more than a few vital minutes between detecting a fire and getting the family out safely.

Like fire, burglaries can happen to anyone. According to the Federal Bureau of Investigation, one burglary occurs every eight seconds. Burglars look for easy targets, and unprotected homes offer just that.

FBI statistics show most burglars are young, nervous and inexperienced. They will run when startled by an alarm.

These are just a few good reasons why it makes sense for homeowners to install security systems. One company already known for its home care products now offers a complete set of these security devices.

The Amway Halon Fire extinguisher fights fire three ways - by cooling with a superior smothering flames by



blocking oxygen and chemically interfering with the combustion process.

The smoke detector is battery operated with two microelectronic chips for circuitry. A dual alarm comparator avoids triggering the siren when a flame is burnt.



The Amgard Perimeter Alarm System helps prevent theft in any size home by remote sensors and a computer system that's simple to install.

Amway products are sold by Amway distributors. Check the phone book for the one nearest you or call toll free 1-800-255-1161. In Michigan, call 1-800-632-7-21.

Hints For Homeowners

Think your property tax assessment is too high? Then you can and should challenge it, says Francis J. McGee, DRA president of the Society of Real Estate Appraisers. A real estate appraiser can assist you in estimating the value of your property and helping to determine whether or not an appeal would be in your best interest. However, you generally must file an appeal within a specified time limit.



When you receive a notice of the assessed value of your property, it may be useful to have the assessed value re-evaluated. This value is assigned by your local assessor to all the properties within his jurisdiction. Although type of value and its definition may vary from one locality to another, it usually is the most probable price that a group of buyers would bring for the property under the terms of a sale.

Should you decide to file a complaint, find out when and where to do so and begin to gather the data needed to support your appeal. If you don't meet specified deadlines, you may have no other recourse but to wait the next assessment period or find a way to have the property re-assessed and re-evaluated. If your appeal is rejected by the local as-

essor, you may still be able to pursue your complaint before an Appeal Adjudicatory Review Board.

The real estate appraiser can tell you whether a complete appraisal will be required to support your appeal and many times can provide counseling with respect to the appeal process. If an appraisal is called for, you can be confident that the appraiser has familiarized himself or herself with the requirements of the local appeal process.

The appraiser will inspect your property, consider sales of comparable properties, check the assessor's records, estimate the cost of replacement or reproduction, and, if applicable, consider potential income in order to reach a value estimate. Where appropriate, the appraisal will be accompanied by statistical data and photographs. If called upon, the appraiser will appear to explain the appraisal technique used and support the value conclusion reached.

It's possible that the appraiser's estimate will indicate that the local assessor has assigned a reasonable value to your property. This would indicate that no appeal is necessary, and could save you time and effort. For the names of qualified appraisers in your area, request a free copy of the Directory of Designated Members of the Society of Real Estate Appraisers, 411 N. Michigan Ave., Chicago, IL 60611.

Now's your chance to take advantage of excellent real estate values offered by HUD.

Important Information

- Purchasers must obtain their own financing for all sales.
- Please contact a realtor of your choice to see or bid on any of the properties listed.
- HUD reserves the right to reject any or all bids and to waive any informality or irregularity in any bids.
- All homes sold as is, NO WARRANTY.
- These properties may contain code violations.
- An earnest money deposit of \$1000 (to be deposited in client's trust account) is required with each offer to purchase.

* Homes eligible for FHA Mortgage Insurance with low down payment.

NEW LISTINGS-BID OPENING TUES, NOV. 12, 1985 AT 1:00 PM

Bids accepted until 11:00 AM, Nov. 12, 1985

ADDRESS	DESCRIPTION	PRICE	CASE NUMBER
* 10190 SW Exmoror Pl, Beaverton	3Bd, 2Ba, 1311 Sq Ft	\$54,000	431-148171-270
* 1269 N Barlow St, Cornelius	3Bd, 1 1/2 Ba, 1240 Sq Ft	\$43,000	431-162414-203
3911 Burlwood, Eugene	3Bd, 1Ba, 1286 Sq Ft	\$26,900	431-143477-203
115 Ruby Lane, Eugene	2Bd, 1Ba, 832 Sq Ft	\$23,900	431-143242-170
* 1505 NE Kane, Gresham	2Bd, 1Ba, 810 Sq Ft	\$32,000	431-149379-270
4736 NE 91st Ave, Portland	2Bd, 1Ba, 834 Sq Ft	\$20,000	431-147967-270
* 4755 NE Alberta St, Portland	3Bd, 1 1/2 Ba, 1340 Sq Ft	\$47,000	431-152989-203
4836 N Albina Ave, Portland	3Bd, 1Ba, 1087 Sq Ft	\$17,000	431-142628-203
* 6505 N Amhurst, Portland	1Bd, 1Ba, 706 Sq Ft	\$26,000	431-162308-203
9107-11 N Kellog, Portland	4Bd, 2Ba, 1560 Sq Ft (Duplex)	\$34,000	431-147785-203
119 NE Morris, Portland	4Bd, 2Ba, 1923 Sq Ft	\$22,000	431-165577-203
* 4334 Bryan St, Salem	3Bd, 2Ba, 1457 Sq Ft	\$36,000	431-159691-203
* 1350 River Bend Rd, Salem	3Bd, 1Ba, 1012 Sq Ft	\$31,000	431-155572-203
1029 Oak St, The Dalles	2Bd, 1Ba, 1040 Sq Ft	\$33,000	431-148034-203
2411-13 W 31st St, Vancouver	2Bd, 2Ba, 1186 Sq Ft (Duplex)	\$21,900	569-019605-203
9509 NE 65th St, Vancouver	2Bd, 1Ba, 1008 Sq Ft	\$34,000	569-015527-203
* 9308 NE 101st St, Vancouver	3Bd, 1Ba, 1370 Sq Ft	\$41,000	569-015367-270
1206 Brandt Rd, Vancouver	3Bd, 1Ba, 960 Sq Ft	\$25,650	569-012208-270

PREVIOUS WEEK'S LISTINGS-BID OPENING MON, NOV. 4, 1985 AT 1:00 PM

Bids accepted until 11:00 AM, Nov. 4, 1985

1615 SE Main, Albany	1Br, 1Ba, 960 Sq Ft	\$14,200	431-148806-203
723 Walnut St, Albany	3Bd, 2Ba, 1824 Sq Ft	\$12,500	431-104453-221
* 1660 NE Canyon Park Dr, Bend	3Bd, 2Ba, 1272 Sq Ft	\$38,000	431-150175-270
1625 E Grover Ave, Cottage Grove	3Bd, 1 1/2 Ba, 1306 Sq Ft	\$29,900	431-148113-203
1141 Almaden, Eugene	2Bd, 1Ba, 876 Sq Ft	\$24,500	431-157001-203
3525 Archwood, Eugene	3Br, 2Ba, 1529 Sq Ft	\$39,900	431-144796-241
* 3084 Delta Pines Dr, Eugene	2Bd, 2Ba, 1224 Sq Ft (Mobile Home)	\$29,700	431-160110-203
450 W Vine St, Lebanon	2Bd, 1Ba, 791 Sq Ft	\$13,200	431-148270-203
2744 SE 170th Ave, Portland	3Bd, 1Ba, 1054 Sq Ft	\$33,000	431-153302-203
5115 N Fessenden, Portland	2Bd, 1Ba, 926 Sq Ft	\$18,000	431-156210-203
918 NE Portland Blvd, Portland	4Bd, 2Ba, 1782 Sq Ft	\$18,000	431-148885-203
1736 N Prescott St, Portland	2Bd, 1Ba, 608 Sq Ft	\$14,000	431-150212-203
1142 N 56th St, Springfield	3 Bd, 1 Ba, 1158 Sq Ft	\$27,000	431-151368-270
* 500 W 10th St, The Dalles	3Bd, 2Ba, 1346 Sq Ft	\$50,000	431-152190-203
124 Cedar Lane, Troutdale	2Bd, 1Ba, 714 Sq Ft	\$26,000	431-154708-270
* 15905 NE 10th St, Vancouver	2Bd, 1Ba, 780 Sq Ft	\$34,950	569-014954-203
14417 NE 39th St, Vancouver	3Bd, 1 1/2 Ba, 988 Sq Ft	\$34,000	569-013655-203
13514 NE 67th St, Vancouver	3Bd, 1 1/2 Ba, 988 Sq Ft	\$34,000	569-013888-203
* 603 SE 130th Ct, Vancouver	2Bd, 1 1/2 Ba, 1393 Sq Ft	\$48,000	569-012578-270

EXTENDED LISTINGS - BIDS OPENED DAILY

* 2409 SW 218th Dr, Aloha	3Bd, 1Ba, 1198 Sq Ft	\$56,000	431-162878-281
* 205 3rd Street, Amity	3Bd, 1Ba, 998 Sq Ft	\$28,000	431-148809-203
* 130 SW 142nd Ave, Beaverton	3Bd, 1Ba, 982 Sq Ft	\$45,000	431-161144-203
1331 Acorn Park, Eugene	3Bd, 1Ba, 1008 Sq Ft	\$26,500	431-148315-270
5121 NE 11th Ave, Portland	1Bd, 1Ba, 696 Sq Ft	\$11,000	431-149828-203
5417 NE 15th Ave, Portland	2Bd, 1Ba, 1022 Sq Ft	\$18,000	431-150524-203
55 NE 47th Ave, Portland	3Bd, 1Ba, 1582 Sq Ft	\$36,000	431-140514-203
* 7911 SE 76th Pl, Portland	3Bd, 1 1/2 Ba, 1006 Sq Ft	\$46,000	431-155527-203
* 1130 SE 84th Ave, Portland	3Bd, 1 1/2 Ba, 1344 Sq Ft	\$56,000	431-159106-203
746 NE Buffalo, Portland	2Bd, 1Ba, 862 Sq Ft	\$18,000	431-142990-203
8314 N Dickens St, Portland	2Bd, 1Ba, 1072 Sq Ft	\$27,000	431-163911-203
9208 N Ivanhoe St, Portland	2Bd, 1Ba, 864 Sq Ft	\$19,500	431-145409-203
* 5110 SE Rex Dr, Portland	2Bd, 1Ba, 1092 Sq Ft	\$34,000	431-158854-203
413 NE San Rafael, Portland	4Bd, 1 1/2 Ba, 1728 Sq Ft	\$23,000	431-155445-203
37 NE Shaver, Portland	2Bd, 1Ba, 1064 Sq Ft	\$15,000	431-159913-203
4132 SE Taggart, Portland	5Bd, 2Ba, 2096 Sq Ft	\$48,000	431-151899-203
6040 Deer Creek Rd, Selma	4Bd, 1 1/2 Ba, 1989 Sq Ft 9+ Acs	\$59,000	431-148840-203
1069 N 20th St, Springfield	4Bd, 2Ba, 1450 Sq Ft	\$22,000	431-163911-203
* 38625 E Cedar Flats Rd, Springfield	4Bd, 2Ba, 1638 Sq Ft	\$43,500	431-155515-270
1514 NE 238th Dr, Troutdale	2Bd, 1Ba, 958 Sq Ft	\$32,000	431-155575-270
1896 SW 15th Ave, West Linn	2Bd, 2Ba, 1187 Sq Ft	\$54,000	431-156446-203
* 15900 NE 10th St, Vancouver	2Bd, 1Ba, 780 Sq Ft	\$34,950	569-014954-203
* 1109 Brandt, Vancouver	2Bd, 1Ba, 667 Sq Ft	\$26,500	569-012652-203

Homes listed above as "Extended Listings" were not sold as a result of the competitive bid opening and will remain available for sale until such time as they are relisted under different terms. Each working day at 3:30 pm offers received for these homes during the day will be evaluated. In the event that circumstances prevent HUD from opening offers on a given day, the properties will remain available to the point of actual acceptance by HUD of the best net offer. Offers submitted under this procedure shall be submitted in appropriately marked sealed envelopes containing HUD 9551 with addendum, HUD 9542, and earnest money certification, HUD 9548 and attachments.

IMPORTANT INFORMATION TO REAL ESTATE SALES PEOPLE: The Net to HUD must include a deduction for Sales Commission if it is to be paid by HUD. Effective 11/12/85, offers may be rejected if they do not include the MOST RECENT addendum to HUD Form 9551, fully completed.



HUD
DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT



EQUAL HOUSING
OPPORTUNITY

RESULTS OF BID OPENINGS AND PROPERTIES AVAILABLE ON THE "EXTENDED LISTING" AVAILABLE AT (503)221-3498