HOMES FOR THE holidays



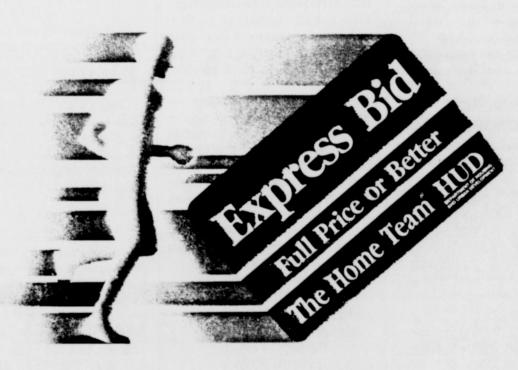
You could own a new, affordable, energy-efficient home in the Beech Street Development. For more info call Jacqui Sutton, Housing Authority of Portland, 283-1693.



MAXWELL HOUSE® PRIVATE COLLECTION. FOR THOSE WHO APPRECIATE COFFEE AT ITS FINEST.

Our coffees are made from only the finest beans. All hand-picked, gently blended and roasted to their peak perfection. Then vacuum-packed for maximum freshness. There are ten other distinctively delicious coffees in the Maxwell House® Private Collection. Also available in naturally decaffeinated.

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Buy a HUD bome in a burry with Express Bid!

Our all new Express Bid program makes the process of bidding for and buying a HUD home faster and easier than ever. Because now when you bid full price or better* on any HUD home, that bid will be opened at our daily 2:30 p.m. bid opening. Bids for Friday's New Listings will be opened daily starting on the following Monday.

Express Bids end the current 10-day wait, speeding up decisions on every full price or better bid submitted. (If more than one Express Bid arrives for the same property at the same bid opening, the highest net bid gets accepted.)

So if you're looking for a real home buying bargain, and you're in a real hurry, then ask your real estate agent to Express your bid on a HUD home. It's a great new addition to The Home Team[§] advantage!

For a listing of HUD homes available in your area, check the real estate classified section of the Friday or Sunday Oregonian.

*A minimum full price bid is list price less a maximum 6% broker commission and a maximum 3% closing cost paid by HUD if requested Full price Express Bids must yield a net to HUD of at least 91% of the list price.



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