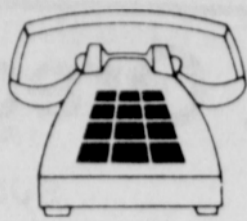


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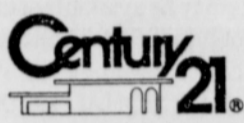
ADDRESS 5212 NE 23rd

LOT SIZE 50x100
LIVING AREA 1200sq. ft.
Basement 35% partial
STYLE old Portland 2 level

BEDROOMS 4
DINING ROOM possible formal
BATHROOM 1
FIREPLACE/WOODSTOVE none

TERMS Seller Assisted Financing

FEATURES/COMMENTS Great investment potential for 1st time home owner or investor. Security lighting with bars on windows and doors. Easy access to freeways and downtown Portland. Seller ready to negotiate.]



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Portland, Oregon 97203
Business (503) 286-5826
Fax (503) 286-8675



Rose Marie Davis
Sales Associate

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Desiree Moore
Sales Associate
Res: 345-5177
Mobile: 954-3231

Century 21 CEO Predicts Strong Northwest Real Estate Market In 1991.

The Northwest residential real estate market will remain strong in 1991 according to Richard J. Loughlin, president and CEO of Century 21 Real Estate Corporation. This is despite earlier fears of a national recession resulting in depreciating home values.

During a recent visit to celebrate the 15th anniversary of Century 21's Northwest region, Loughlin spoke to over 1,200 fellow agents and brokers: "Housing prices will continue to rise in the Puget Sound area. Real estate activity has increased substantially in the last 60 days. Housing starts are on the rebound and there should be a turnaround from a buyer's to a seller's market."

High employment rates and continued strong performance by the Boeing Co., high-technology companies, military bases and the University of Washington will keep inflationary pressure on the booming Puget Sound market according to Steve Carter, director of special services for century 21 Northwest Region.

"You can look for a 10- to 12-percent appreciation rate next year," Carter said. "Puyallup and Everett will be especially strong as a result of subdivision planning in Puyallup and Boeing's expansion in Everett."

Although many parts of the country are in a recession, the Northwest has been a good market for the past 24 months. Real estate prices rose in 37 states in 1989. Washington (8.4 percent), Oregon (12.5 percent) and Idaho (8.2 percent) were in the top six.

"The housing industry is on the verge of coming out of the recession," said Loughlin. "A renewed confidence, along with lower mortgage rates and a heal the economy in the Northwest point toward a good 1991."

In 1990, Century 21 Northwest Region led all U.S. Century 21 systems in production increases of home sales. This is another indication of the strong Northwest housing market. Closing transaction increased 18.4 percent and commission income to brokers and sales associated jumped 30.4 percent.

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In today's real estate market some exciting things are happening. Interest rates are lower than they've been in years, lenders are putting together loan programs for 1st time home values & home values are up. With all these elements existing, there may not be a better time to buy.

Once you've decided to buy it's important to what you can afford & what opportunities are available to you. The very first thing that you must do is to sit down with Rose Marie Davis at Century 21 Peninsula Realty. As a knowledgeable & experienced realtor I will help you to determine what type of property would best fit your needs & what financing opportunities are available to you.

Purchasing a home can be a frustrating experience. Trying to coordinate lenders, appraisers, repairs, escrow & insurance officers & sellers can be a difficult task in itself. Rose Marie has the training & experience to make your purchase flow as smoothly as possible. You have very specific needs & your particular situation is unique. You need a realtor who will take the time to find out what those needs are. It is important that you call me today so you too can realize the dream.

Rose Marie Davis
Sales Associate
Specializing in
N/NE PORTLAND

Century 21 Peninsula
8040 N Lombard
Portland, OR 97203
249-1018 Direct
286-5826 Office
286-8675 FAX

Biographical Information

Gerald M. (Jerry) Chase
Jefferson High School - 1966 to 1968
Beaverton High School - Class of 1970
Harvard University - Class of 1974
University of Oregon Law School - Class of 1977
Associate with the law firm of Lindstedt & Buono from 1978 to 1980



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The Portland Energy Office and Pacific Power & Light have a new weatherization rebate program for apartment owners with low income tenants. Rebates for installing storm windows, insulation, caulking and other energy saving measures can exceed \$1000 per unit. For more information on the Low Income Weatherization Program or other apartment weatherization rebate programs, call Marcy Wood in the Energy Office, 796-7033.

State Fair Housing Conference To Be Held In Portland

The Seventh Annual Oregon Fair Housing Conference will take place in Portland on Thursday, April 18, 1991, at the downtown Portland Red Lion, 310 S.W. Lincoln. "Building Community Through Fair Housing" is the conference theme.

Title VIII of the Civil Rights Act of 1968 bans discrimination in the sale, rental, finance, advertising and the brokerage of housing based on race, religion, color, sex and national origin. The 1988 Fair Housing Amendments Act added non-discrimination protections for families with children and people with disabilities. The new law also strengthens enforcement procedures for fair housing complaints, as well as imposes fines ranging from \$10,000 to \$100,000 for those who engage in discriminatory housing practices.

The conference will feature panel discussions and workshops conducted by experts from government, industry and non-profit organizations. Some of the workshops being offered are: Fair Housing Enforcement: Testing for Fair Housing; Access for the Disabled; Housing Accessibility Requirements and Protections; Community Reinvestment Act; Strategies for CRA Implementa-

tion; and Housing Affordability and Availability: Assessing and Development of Affordable Housing in Oregon.

The event's keynote speaker will be Rachel Susz, a nationally known civil rights specialist and a federal fair housing litigator in cases throughout the United States. Susz has served as counsel in a number of precedent-setting fair housing cases in Washington, D.C., St. Louis and Boston and previously served as National Assistant General Counsel of the N.A.A.C.P. She has lectured widely on fair housing law and served as an advisor and consultant to fair housing an community housing resource groups. Also featured will be Marcella Brown, former executive director of the Fair Housing Congress of Southern California in Los Angeles and the current Director of HUD's Program Division in Washington, D.C.

The conference will be held on Thursday, April 18, 1991 from 8:30 A.M. to 5:00 P.M. with a reception to follow. The pre-registration fee of \$40.00 includes lunch, hors d'oeuvres and conference materials. Six hours of real estate credit will be gained. Call 248-3707 for further information.

OWN A HOME FOR \$350 A MONTH

Seven homes in Portland neighborhoods will be offered to those who qualify at the upcoming Homestead Open House.

The Portland Development Commission operates the Homestead Program to provide home ownership opportunities to low-income Portlanders who might not be able to afford their own home.

Homesteaders agree to accept a low-interest home repair loan from PDC to make necessary repairs, and live in the house for at least three or five years. Your loan payment may be about \$350 each month, including taxes and insurance.

Open houses on Sunday, May 5, 1991, 1-4 p.m.
You must visit the homes you want in order to be considered for homeownership. PDC will hold a random drawing for each house.

- 716 N. Webster, 2 bedroom
- 3921 N. Borthwick, 2 bedroom
- 8515 N. Curtis, 2 bedroom
- 4135 N.E. Mallory, 2 bedroom*
- 4538 N.E. 6th, 3 bedroom
- 4911 N.E. 11th, 2 bedroom*
- 1433 N.E. Portland Blvd., 3 bedroom

*Five year residency requirement

For more information, contact PDC's Eastside Office at 823-3422 between 8:00 and 5:00 p.m., Monday through Friday.



PDC is the City's agency for urban renewal, housing and economic development.