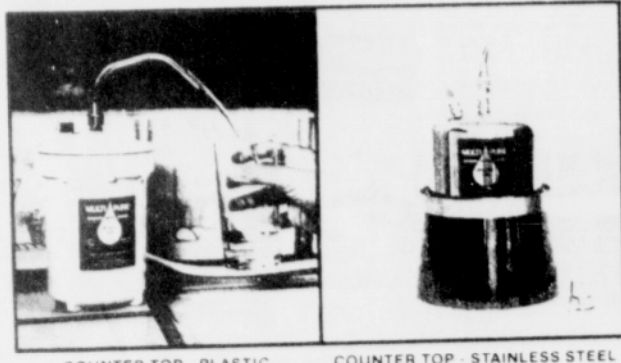


THE MULTI-PURE DRINKING WATER SYSTEM

Fully Proven & Effectively Removes:

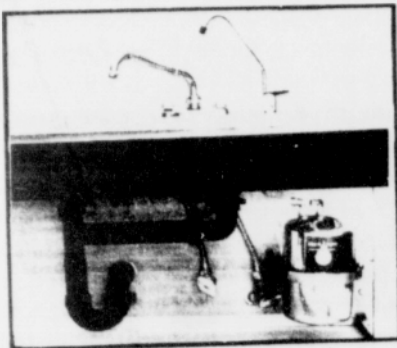
Harmful Bacteria	Organic Tastes, Colors and Odors
Algae	Many Chemical Contaminants,
Rust	DBCP, Vinyl Chloride, Toxic
Invisible Suspended Matter	Metals and in fact all 106 EPA listed "Priority Pollutants" such as Carbon Tetrachloride, Chloroform, TCE, EDB, etc.
Asbestos	
Dirt and Scale	
Chlorine	
Chloramines	

Copies of tests showing level of pollutant and procedures followed are on file at Multi-Pure. Copies available upon request.



COUNTER TOP - PLASTIC

COUNTER TOP - STAINLESS STEEL



BELOW SINK - STAINLESS STEEL

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"For a Free home trial contact:
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years housing special



Subsidized

Subsidized units may be available at this time. If not, qualified applicants may be placed on a waiting list. We are committed to Equal Housing Opportunity.



Fremont Manor
221 N. Fremont
287-2162
GMC

SUBSIDIZED

Subsidized units may be available at this time. If not, qualified applicants may be placed on a waiting list. We are committed to EQUAL HOUSING OPPORTUNITY.



St. Vincent Villa
16050 E. Burnside
257-894 GMC

SUBSIDIZED

Subsidized units may be available at this time. If not, qualified applicants may be placed on a waiting list. We are committed to EQUAL HOUSING OPPORTUNITY.



St. Vincent de Paul
2800 N. Williams
288-3186 GMC

SUBSIDIZED

Subsidized units may be available at this time. If not, qualified applicants may be placed on a waiting list. We are committed to EQUAL HOUSING OPPORTUNITY.



St. John's Woods
8652 N. Swiftway
286-8652 GMC

Making Home Ownership A Reality

Low interest rates and more affordable home prices can go a long way to make home ownership a reality. While many people may think that buying a house is out of their financial grasp, by exploring all options available, and with a little creative planning, it can be done.

"Your own home gives you pride, security and financial stability," said Beverly White, Beavertown, OR branch manager, Countrywide Funding. "It's not only shelter; a home is a financial investment which appreciates in most markets over time, and generally provides significant tax benefits."

According to Countrywide, the nation's largest independent mortgage banker, the American Dream of home ownership can become a reality by following a few simple steps:

Get prequalified - Based on income and debt load, prequalification tells potential buyers how much house they can afford, amount of down payment needed, total closing costs and eligibility for low down payment loan programs. In a matter of minutes, countrywide can analyze a home buyer's individual situation over the telephone, at no cost. For prequalification, call countrywide at (800) 877-LOAN.

Visit a Realtor before ready to buy - Real estate agents are very knowledgeable in assisting individuals in buying a home. A visit to a local agent is recommended as the first step for anyone

considering this venture, and for better understanding and guidance through the process. As many first-time buyers today are very goal-oriented, visiting a Realtor ahead of time could be just the incentive one needs to make saving for a house a top priority. Once a buyer has seen and physically experienced what could be possible in their future, their enthusiasm and drive to save will increase even further.

Establish a budget to save the down payment - While many home buyers may have no trouble making monthly mortgage payments, saving for the down payment is often the most difficult hurdle. The best way to accomplish this is to determine the amount needed, and then set an aggressive budget, buckle down and stick to it.

Although many household expenses are fixed, buyers should examine their lifestyle for areas where they can cut back and increase their savings. Sacrificing a pricey automobile, modern electronic equipment or expensive vacations now can pay off in the long run toward accumulating the down payment.

Investigate affordable lending programs - While 10 percent of the selling price of the home is generally the minimum down payment required, buyers should check into other lending programs. Depending on the sales price of the home, a borrower should look into FHA loan programs, which require less

than five percent down. There are also several conventional loan programs available such as the Fannie Mae's 3/2 program, which requires as little as three percent of the borrower's own funds for the down payment.

Reduce debt - Most lenders prefer that long-term debt does not exceed 32 to 38 percent of monthly gross income. Long-term debt includes mortgage payments, taxes, insurance and other debts that will take more than 10 months to pay off.

Examine credit record - Lenders like to see a clean credit record, with no bills past due more than 30 days in the last year. However, most lenders are often willing to overlook one or two blips on a credit report, if they are the exception to their credit history. It's a good idea to review one's credit report with a mortgage lender in advance of considering purchasing a home, especially if there have been any credit problems in the past.

Negotiate terms with seller - It's buyer's market today; when a house is found, consider negotiating with the seller for the payment of pints or closing costs.

countrywide Funding originates and services single-family loans up to \$1 million. Founded in 1969, countrywide is headquartered in Pasadena, California, with retail and wholesale branches located in more than 100 cities across the country.

0%, 3% & 6% Home Improvement Loans

Join Other Portland Homeowners With Neighborhood Pride!

Home improvement loans are available at 0%, 3% or 6% interest, depending on your income—probably the best rates in town. You may qualify to borrow up to \$12,500 from the Portland Development Commission (PDC) and show your neighborhood pride by making your home and neighborhood an even better place to live.

Your chances of qualifying for one of these City loans are good if:

- You own the home you are now living in
- Your home needs city-approved repairs or improvements
- Your household's annual income falls below a certain level

You'll see "Neighborhood Pride" signs in neighborhoods where the loans are available: Piedmont, Woodlawn, Concordia, Sabin, Eliot, Boise, Humboldt, King and Vernon.



Before and after photos of a successful home repair loan project — one more family showing neighborhood pride.

"Great Program! A golden opportunity for those of us who qualify. I could not have afforded the work without your help. Thanks!"

—A N.E. Homeowner

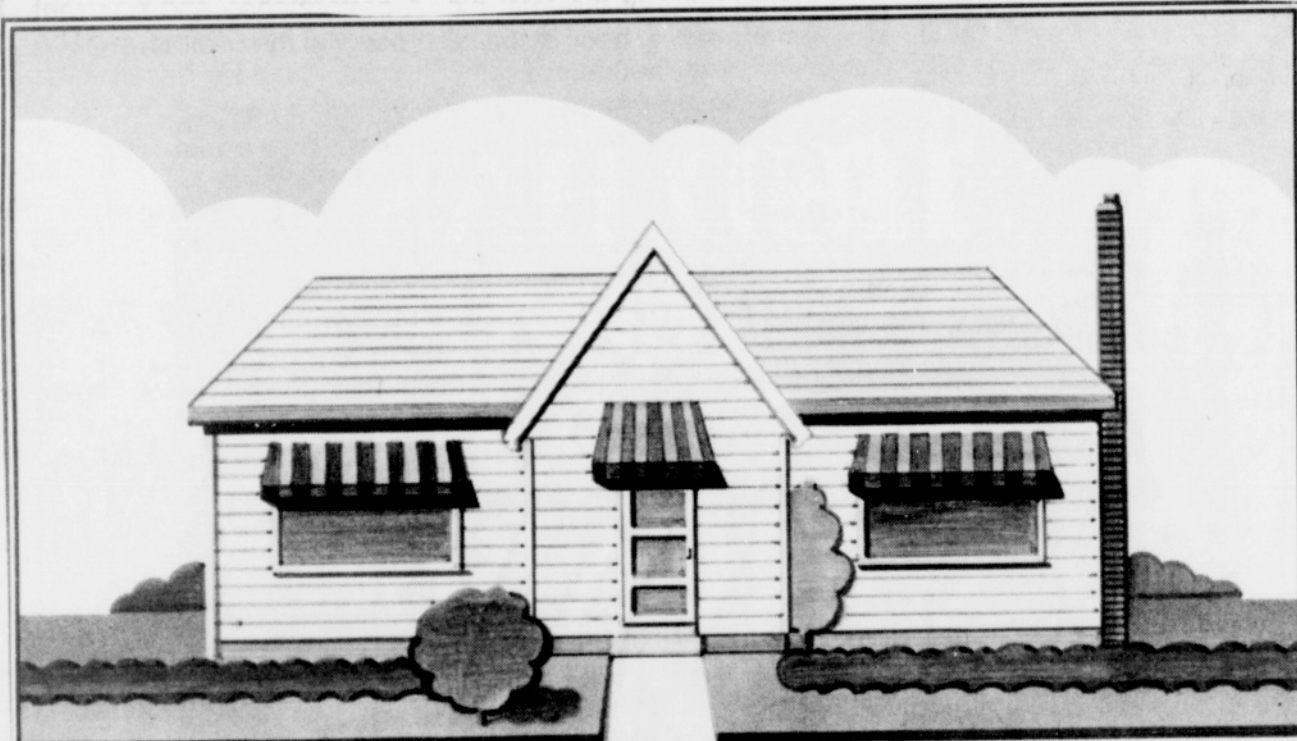
To find out if you qualify for one of these loans, or if you'd like a Neighborhood Pride sign please call PDC's Eastside Neighborhood Housing Preservation Office at 823-3400 Monday through Friday, 8 a.m. to 5:00 p.m. We'll answer your questions. Remember, city funds are limited for this program, so call today to begin enjoying the benefits of your home repairs.

PDC is the City's agency for urban renewal, housing and economic development. The home repair loan program is funded through a federal Community Development Block Grant administered by the Bureau of Community Development.

PDC
PORTLAND
DEVELOPMENT
COMMISSION



EQUAL HOUSING OPPORTUNITY



OWN YOUR HOME We'll Show You How

Whether you're just dreaming of owning a home or you're ready to buy, First Interstate Bank would like to show you how.

Because at First Interstate, we're committed to revitalizing our neighborhoods through home ownership. And, through our Community Lending Center, we place a special emphasis on first-time home buyers.

The Community Lending Center offers potential homeowners a step-by-step approach to buying a home. We'll help you put together a plan to realize your dream of home ownership. We'll focus on finding the loan that best meets your needs and then assist you throughout the home

loan process. And we'll provide information and support after your home loan closes.

We also sponsor community seminars on home ownership.

And if you already own a home we can help, too. We'll show you how to use the equity you've built up in your investment to make home improvements or repairs.

So when it comes to any aspect of buying, owning or maintaining a home, call First Interstate. We're here to show you how.

Community Lending Center
5730 NE Martin Luther King, Jr. Blvd.
Portland, Oregon 97211
Phone: 225-3751



First Interstate Bank



EQUAL HOUSING LENDER

Member FDIC