

EASTERN OREGON REAL ESTATE & HOMEBUILDERS GUIDE

ZONE EAST

Design & Layout

Alyson Lopez

Advertising Sales

Jodi Snook

Jeanne Jewett

Dayle Stinson

Terri Briggs

To Advertise in the
Eastern Oregon
Real Estate &
Homebuilders Guide

Contact Jodi Snook

541-278-2670

1-800-987-7511

Cell: 541-240-1038

jsnook@

eastoregonian.com

EO Media Group

211 SE Byers

Pendleton, OR 97801



TABLE OF CONTENTS

Umatilla County:

Blue Jeans Realty.....	8E
Clark Jennings and Associates.....	15E
Coldwell Banker First Realtors.....	4E, 6E
Coldwell Banker Whitney and Assoc.....	9E-12E
Garton & Associates, Realtors LLC.....	18E
Pendleton Southgate Realty.....	7E
Roff Real Estate.....	6E
Sequist Real Estate.....	5E, 6E
The Whitney Land Co.....	12E, 20E

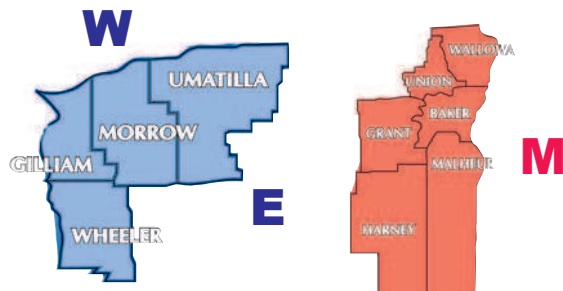
Other:

Intermountain Realty.....	6E
---------------------------	----

Affiliates:

DP General Construction.....	14E
RMLS/Board of Realtors.....	3E
State Farm Insurance.....	8E
Stearns Lending, LLC.....	1E
Umpqua Bank.....	12E
Zollman's Larry Burd Well Drilling LLC...	14E

For the home Service Directory.....	19E
Home Buyers Checklist.....	17E
Factors that might hurt a home's value....	8E
Make 'em an offer on a home they can't refuse.....	14E
Pendleton Landlord & Rental List.....	13E
Renovating a historic home.....	16E



E = EAST: Umatilla, Morrow, Gilliam & Wheeler
Counties

M = MOUNTAIN: Union, Wallowa, Baker, Grant,
Malheur & Harney Counties

W= WEST: Umatilla, Morrow, Gilliam & Wheeler
Counties

www.eastoregonrealestate.com



A message from the Umatilla County Board of REALTORS®

Happy 2016,

Home sales have been brisk during the past couple of years. There is a slight upturn in new home construction in our area and that will be helpful for all of us. We would love to see a larger inventory of homes in our area and we are hopeful for some future development. It may appear that there are a lot of homes on the market, however, when we sit down with a client and really narrow it down based on their needs, logistics, and budget, it doesn't take very long to pare it down to a very few homes.

As we look forward to 2016 there is hopeful anticipation of another banner year. The past few years have provided some of the lowest Mortgage Rates in recorded history. Long gone are the 16% to 18% rates of the early 80's that followed the construction boom of the 70's. Current mortgage rates are running in low to mid 4% range on a 30 year loan with VA loans that are sometimes even lower. Also gone are the 3% rates of 2012 and 2013. The current interest rates have helped the market to rebound from the Real Estate crash of 2008 and many have regained a large percentage of the equity that was lost due to the losses of that period.

2016 has the potential to be another year where home buyers will benefit long term with home investment opportunities that might never happen again in the foreseeable future. Real Estate has always been a hedge against inflation and a path for many to wealth and financial stability.

We appreciate the opportunity to serve your needs.

Umatilla County Board of Realtors
Rocky Mikesell
President

