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37 SE Dorion Pendleton, OR 97801
(541) 276-0021
 Fax (541) 276-6749
 www.coldwellbankerwhitney.com
 cb@coldwellbankerwhitney.com

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\$682,500 NEW/ BUSINESS OPPORTUNITY

Boomer not Bust/Adult Care Business Opportunity 10,000 people are turning 65 every day in the U.S. This trend will continue for the next 15 years. Adult care homes For Sale. As an expanding career opportunity, few situations offer more in the way of contribution, satisfaction and success than does providing superior care to our elderly neighbors. 2 beautiful homes, side-by-side on a cul-de-sac in SW Pendleton with views of the Blue Mountains and near the new hospital complex. One home has 6 bedrooms, 3 full baths and 2 partial baths. Second home has 6 bedrooms, 2 full baths and 5 partial baths. These homes were built for adult care. Seller will carry a contract for up to 100% of the purchase price to a qualified purchaser. A zero down purchase. Requires licensed professional to oversee operations. Need qualified manager to run day to day operations and be responsible for all facets of care and management. Take advantage of this wonderful and rare career opportunity. Exclusive listing with Coldwell Banker Whitney and Associates.



Call Jeff Farley at 541-969-9539 for more information.

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\$520,000 MAJOR PRICE REDUCTION!
 ENTIRE CITY BLOCK in core of downtown Pendleton. 3 buildings (3 tax lots), old Tru-nema (4k sf), old O & G Gifts (4k sf), 3rd (1569 sf), 20K+ (2 tax lots) parking lot. Prime downtown location with great visibility. **Jeff Farley 541-276-0021. #1603169**

\$495,000 FOR SALE OR LEASE WAREHOUSE/OFFICE SPACE
 Pendleton Industrial Park at the airport. 2 loading docks and approx. 6,000 s.f. of warehouse. Approx. 6,000 s.f. of office space with offices, conference rooms, IT with some equipment, bathrooms, reception, etc. Located Barnhart Rd. for easy, flat access to I84. **Jeff Farley 541-276-0021. #1264123**

\$494,500 EASY FREEWAY ACCESS/ 1.52 ACRES EASY FREEWAY ACCESS. 1.52 acres that can be subdivided, power & water at street for vacant lot. 6,000 s.f./ft commercial building includes 3 offices, kitchen, and handicap accessible restroom/showroom. Warehouse has concrete flooring, truck door for loading, 2 main doors, and extra storage in loft. Forced air gas heat/cool. Building is metal with a metal roof for easy upkeep. Nicely landscaped. **Call Carl Volger 541-377-5058cell for an appointment to see this listing. #1627328**

\$439,000 STATE LINE MILTON-FREEWATER FANTASTIC COMMERCIAL PROPERTY located on HWY 11 North, State Line. Over 8,000 s.f.(m) of office/warehouse space on a full acre lot. Take advantage of the continuous flow of HWY 11 traffic to build a high volume customer based business. **Jerry Baker 541-969-6378cell. #16130763**

\$399,000 19,050 s.f.(m) WAREHOUSE IN NE RIVERSIDE AREA of Pendleton, Or. This building is ready to occupy or convert to multiple warehouse/storage use. Zoned M1 this building could be used for manufacturing, wholesale, retail, or industrial use. Please see the M1 zoning sheets in the disclosure. This building has been utilized as a grocery store, and as industrial storage in the past. The building is in excellent shape with 2 loading docks on the north side, upgraded lighting, sprinkler system, and has a 1000amp, 3phase electrical service. More than enough power for most uses. It sits on 2.3 acres so it has outstanding space and function. The parking lot is paved and ready for use. This building and lot could not be bought and built for this price. Prequalified buyers only. **Kevin Hale 541-969-8243cell. #14027987**

\$134,900 LOCATE YOUR BUSINESS with the greatest concentration of retail and business activity. High traffic counts and zoned C-1 with many business uses permitted. Corner lot with 100' frontage off of Emigrant. **Kevin Hale 541-969-8243cell. #12422421**

PREMIER-Commercial lots available:
 Directly across Hwy 395 from the new hospital. SW 37th Extension is complete and the access road to the north side of these lots is also completed with SW 22nd Place. All utilities installed. Lots are ready to develop or build to your needs. Prime location for commercial and business development, take advantage of the increased traffic flow and ease of access. Lots available from 6.73 acres @ \$7.00 s.f., 1.27 acres @ \$8.50 s.f., 75 acres @ \$8.50 s.f., 45 acres @ \$9.00 s.f. with a total of 9.2 acres available, all can be adjusted to suit your needs. **Kevin Hale 541-969-8243cell. #11336593**

\$350,000 HERMISTON 6.29 ACRES OF GROUND ZONED RSC. (Retail Service Commercial), between Kirk Road and Hwy 395. Includes a 1280 s.f.(m) home, 2 bed, 1 bath. Huge potential for a business location with excellent access. Ideal for storage units, RV park, retail lot or other commercial business. **Owner willing to carry contract with 35% down and good credit. Jeff Baker 541-969-8378cell. #16251826**

\$295,000 SOUTHGATE COMMERCIAL LOT. Be located in this premier traffic and business area. This vacant lot is adjacent to the Pediatric Clinic and offers full utilities at the curb and a ready to build site. Where else can you have access to thousands of potential clients walk and drive by every year? **Please call Kevin Hale 541-969-8243cell to find out if this is the right location for your business. #1659795**

\$230,000 17.1 ACRES on Hwy 395 South of Pendleton. This acreage has 5.7 acres of water rights and can be divided into two parcels. Located just to the west of the Hwy 395 bridge over McKay Creek, below McKay Dam, this offering is close to town and has direct access to Hwy 395. Seller will have some setbacks / building restrictions for the north property line. **Kevin Hale 541-969-8243cell. #1607806**

\$199,000 11.24 ACRES
 11.24 acres right outside of town. Two tax lots, each are buildable. Beautiful location overlooking the Umatilla River and West Pendleton. **Please call Kevin Hale, 541-969-8243cell to learn more. #15179009**

\$99,900 RARE RESIDENTIAL LOT- 9.71 acres overlooking the Umatilla River, downtown Pendleton, and the Blue Mountains. Conveniently close to town yet offers country like feel. Access on private road, utilities are nearby. This lot will make you think about building a new home. Zoned R2. Price to sell. **Jeff Farley 541-276-0021. 13112258**

\$89,000 3 tax lots across from old hospital. North lot is currently paved parking lot. South lot removed building, address is 511 SE 17th. Zoned Service Commercial (C3), allows for many options, check with City. Great opportunity for multi-family, office, etc. Medical facility to be a restricted use. 3 phase power and easement for state Hwy on North edge. **Jeff Farley 541-276-0021. #16114613**

\$75,500 REDUCED/ACREAGE BEAUTIFUL MOUNTAIN PROPERTY only minutes away from Pendleton. 7.32 Acres along Old Emigrant Road. Great views and very private. Buildable upon securing a conditional use permit from Tribal Planning. Zoned G-1. **Call Jerry Baker 541-969-8378cell. #16042939**

\$65,000 COVE
 COVE/LOOKING for a great location to build your new dream home? This 2.51 acre lot has lots of potential with beautiful views of the mountains and the valley below. Enjoy the amenities of the beautiful town of Cove. **Carolyn Royer 541-786-0822cell. #16585741**

\$60,000 GREAT VIEW LOT! Unobstructed view of Pendleton and the Blue Mountains. This lot is a must see if you are planning on building a new home. Don't wait! **Kevin Hale 541-969-8243cell. #15332998**

\$50,000 BUILDING LOT- NOW AVAILABLE. Great location, utilities at the street/lot. Check this lot out if you are looking to build. **Kevin Hale 541-969-8243cell. #15060065**

\$50,000 PENDING/ATHENA ROYAL RIDGE AREA. Large oversized lot ready to build. Desirable corner lot with all utilities and ready to build NOW. **Call Jerry Baker 541-969-8378cell for more information. #16319394**

\$50,000 REDUCED/UKIAH/RV GREAT SET-UP FOR RV with 12'x52 deck with 10'x10' gazebo. City water & sewer hook-ups for 2 RV's. Landscaped and fenced with an 8'x10' storage shed. 50 amp electrical service. **Call Jeff Farley 541-969-8539cell for more information. #16413789**

\$45,500 SUNRIDGE BUILD YOUR DREAM HOME HERE, close to all Pendleton amenities. Stick built homes only, see COR's Level vacant lot with mountain views on edge of Urban Growth Development boundary line. Seller had this flag lot leveled and placed some rock in driveway. 2 Apple trees planted. Recorded shared access on driveway into flag lot, see plat map. **Marsha Morgan 541-377-5152cell. #16276937**

\$45,000 GREAT VIEWS/ 49 ACRES ON 2 CITY TAX LOTS. Zoned for stick built or manufactured home. City sewer and water to property. **Call Carl Volger 541-377-5058 cell for more information. #13575330**

\$45,000 PENDING
 A GREAT FIND in city for your new home, manufactured or stick. Check with City for details to develop. 1.5 acres next to East end of River Walk Way. Level parcel with utilities near. **Call Vicki Dick 541-969-844cell for more information. #16088762**

\$32,900 PHASE 3, OVERLOOK TERRACE. Large range of prices and lot sizes, several with views. Zoned for manufactured homes. **Marsha Morgan 541-377-5152 cell.**

\$32,500 PILOT ROCK/ 1.4 ACRES GREAT VIEW LOT perched on the hill in a nice location in Pilot Rock on 1.14 acres with the potential of dividing/developing. Sewer is available at the bottom of lot. Perfect for building your dream home with the potential of partitioning up to 3 additional family to offset costs. Property broker owned. **Jeff Farley 541-276-0021. #16497070.**

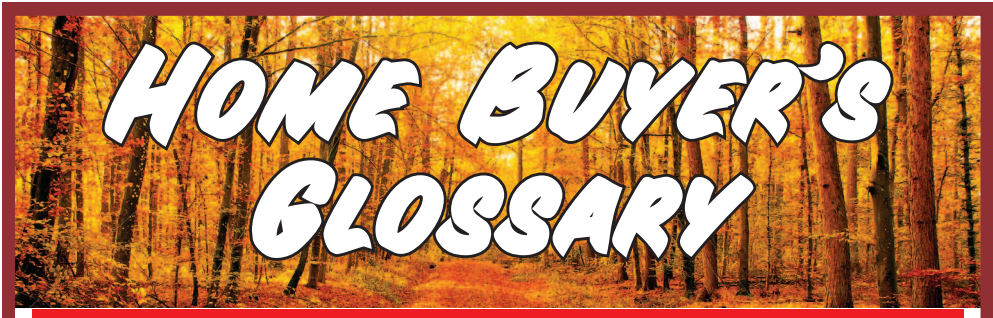
\$32,000 ROYAL RIDGE LOT. Top quality homes in this area help to maintain the value of your home. Owner has topo map for the buyer to site their home on the lot. Unobstructed views of the Blue Mountains. This is a wonderful lot to build on. **Kevin Hale 541-969-8243cell. #16526653**

\$29,500 BUILDBLE LOT IN RICE ADDITION. Large oversized lot, graded for a daylight basement. If you are ready to build, be sure to check this lot out. **Call Kevin Hale 541-969-8243cell for more information. #15120074**

\$29,000 BLUE MTN. HEIGHTS. Buildable lot ready for you to start your new home. Water and sewer at the street. Very affordable at \$22,000. **Call Kevin Hale 541-969-8243 cell to learn more. #10653700**

\$29,000 NEW READY TO BUILD LOT. 6510 s.f.(m) on a quiet cul-de-sac. This flat lot has all City services and utilities. 3520 NE King Place. Easy access to Highway 11. **Kevin Hale 541-969-8243cell. #16391668**

\$18,500 PENDING/ATHENA BUILDBLE ATHENA LOT. .15 acre between 1st and 2nd from Washington St. **Call Jerry Baker 541-969-8378cell for more information. #16319394**



Adjustable-rate Mortgage (ARM) - A mortgage for which the interest rate and the payments change during the life of the loan.

Agreement of Sale - The contract in which the seller agrees to sell and buyer agrees to buy, with conditions and terms spelled out and signed by both parties.

Amortization - A plan for gradually repaying, in periodic payments, money borrowed.

Balloon Mortgage - A mortgage that has a large amount of the principle due at the time of maturity.

Bridge Loan - A loan that finances a mortgage at the end of one loan and the start of a new one.

Closing Costs - Expenses and fees that are added to the price of the property, paid by the buyer and the seller at the closing. The Agreement of Sale states who pays which costs.

Commercial Bank - A financial institution authorized to provide a variety of financial services, including consumer and business loans (generally short-term), checking services, credit cards and savings accounts.

Condominium - The buyer owns title to a residential unit, shares common areas with other unit owners and pays maintenance fees to the condominium association for property upkeep.

Conventional Loan - A loan not guaranteed by the VA or insured by the FHA.

Co-op - In exchange for the right to occupy a co-op unit, the buyer owns shares in the co-op corporation (made up of co-op residents), rather than owning real property.

Debt-to-income Ratio - A percentage arrived at by dividing the borrower's fixed monthly obligations by the borrower's monthly income.

Due-on-sale Clause - A mortgage stipulation demanding payment of the entire loan balance upon sale or other transfer of the real estate securing the loan.

Equity - The ownership interest remaining in property after payment of all liens or other charges on the property.

Escrow - Funds left in trust with a third party, to be paid to a designated recipient at a designated time.

Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac) - A quasi-governmental secondary market agency that purchases whole mortgage loans. Freddie Mac sells interest in pools of mortgage loans to obtain funds for mortgage loan purchases.

Federal Housing Administration (FHA) - A government agency within the Department of Housing and Urban Development that administers many programs involving housing loans made from private funds, including mortgage insurance for lenders and rent or interest assistance for low-income tenants and mortgagors.

Federal National Mortgage Association (FNMA or Fannie Mae) - A privately owned and managed corporation that purchases mortgage loans originated by other lenders. Fannie Mae issues stocks and securities to obtain funds for its purchases.

Fixed-Rate Mortgage - A loan that has one set interest rate. Installment Debts - A buyer's long-term debts; they usually extend for periods longer than nine months.

Intermediate-term Loan - A home loan of less than 30 years.

Life-of-loan Cap - A consumer protection on some adjustable loans. It limits the total upward adjustment that may occur during the life of the loan. Also known as an overall cap.

Loan-to-value Ratio - The relationship between the amount of a home loan and the total value of the property. Lenders may limit their maximum loan to 80-95 percent of value.

Lock-in Rate - A rate commitment made by lenders when making a mortgage loan to commit to or "lock in" that rate pending loan approval. Lock-in commitment periods vary.

Market Value - The highest price the buyer is willing to pay for a property and the lowest price the seller will accept.

Mortgage - A lien or claim on property given by a buyer to a lender as security for money borrowed.

Mortgage Broker - An individual or company that obtains mortgages for others by finding lending institutions, insurance companies, or private lenders to lend money.

Payment Cap - Limits the amount that a monthly payment on an ARM loan can increase at the time of adjustment.

Points - One percent of the amount of the mortgage loan.

Prepayment - Payment of a mortgage loan, or portion of the loan, before the due date.

Prime Rate - The interest rate that banks charge to their preferred customers. Changes in prime rate are used as indexes in some adjustable rate mortgages, especially home equity lines of credit.

Principal - The basic loan amount, separate from interest, insurance, and taxes.

Private Mortgage Insurance (PMI) - The insurance coverage offered by a private company that protects a lender against loss on a default mortgage loan. Its use is usually limited to loans with high loan-to-value ratios. The borrower pays the premiums.

Title - Proof of ownership.

Title Search - A check of title records to assure that the buyer is purchasing property with no liens, encumbrances, or other claims which might adversely affect the title's value or marketability.

Veterans Administration (VA) - A government agency that helps veterans of the armed forces obtain housing.

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