



# Helping you find your way Home

MARCH 06

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**QUOTE OF THE MONTH**  
*"Always bear in mind  
that your own  
resolution to succeed is  
more important than  
any one thing."  
Abraham Lincoln*

**Congratulations** to  
Karina Sigler, the winner of  
last month's trivia. Thank  
you to everyone who  
participated. The answer  
was Democritus.



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## Real Estate

In 2005 there were a number of transactions locally in Oregon that went to dispute resolution, a process that includes mediation and arbitration. The majority of claims were for the following reasons:

- 34% property condition
- 24% misrepresentation
- 15% specific performance
- 12% earnest money dispute

## Upcoming Fun Activity

Looking for something to do as we say good-bye to winter and say hello to spring? Cats will be in town the end of March and Cirque du Soleil will be in Portland into April. These are both wonderful shows that the whole family can enjoy or make it a special date.

Check out this website for ticket information:

[http://www.coasttocoasttickets.com/buy/portland\\_or.htm](http://www.coasttocoasttickets.com/buy/portland_or.htm)

## Trivia Contest

For those of you who were 80's TV buffs, here are two trivia questions for you:

On Punky Brewster, how was she abandoned by her mother?

What is MacGyver's first name?

## Mortgage Options

Here are two mortgage payment scenarios provided by Tim Moir of Summit Mortgage. Both are based on a home purchase of \$250,00 and a zero down payment.

### Option 1 – 30 Year Fixed

Sales Price \$250,000  
 1st Mort. \$200,000 = \$1,248 (30 year fixed @ 6.375%)  
 2nd Mort. \$50,000 = \$354 (HELOC\* @ Prime +1%)  
 Principle and Interest Payment = \$1,602

### Option 2 – Interest Only

Sales Price \$250,000  
 1st Mort. \$200,000 = \$1,104 (30 year I.O. @ 6.625%)  
 2nd Mort. \$50,000 = \$354 (HELOC\* @ Prime +1%)  
 Interest Only Payment = \$1,458

\*Home Equity Line of Credit (HELOC)

