2015 Third Grade Essay/Poster Contest

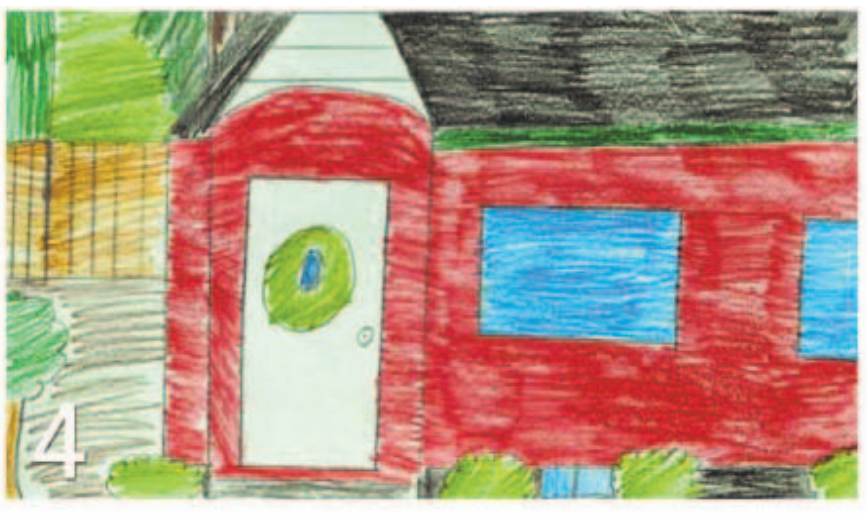
Sponsored by the Spokane Association of REALTORS®

The Spokane Association of REALTORS®, this week, announced the winners of its annual Third Grade Essay/Poster Contest on the theme "What my home means to me." The association reports that it received 413 entries from 21 classrooms at 15 area schools, this year, from which four top entries (pictured below) were selected by a judging committee of members.

1ST PLACE: Maisey from Brentwood Elementary.
"My home means a loving family and a place filled with memories. I love my pets more than playing Soccer! My dogs like to chase me and their tails. My silly cat leaps around the house. My home means fun. Outside I ride my bike and dropkick my Soccer ball. My home is filled with love, kindness, caring and happiness."

2ND PLACE: Chloe from Brentwood Elementary.
"Cookies baking in the oven. Smells fill the air. I snuggle up with my family and watch T.V. My home is filled with love, kindness and caring. When I am bored, my mom takes me outside to ride my bike or my scooter. I love my family and my family loves me."

3RD PLACE: Alyssa from Trinity Catholic Elementary.
"My home means a lot to me. I love my home. Family, food and dogs makes me feel at home. Home smells like fresh air. Home feels safe, warn and comfortable. I hear either music or barking dogs at my home. Family is a huge part of home. If you have a family that loves you, you have a home."



4TH PLACE: Ian from Jefferson Elementary.
"The best part of my house is my bedroom. It is quiet where I can read and do things without my brothers bothering me. It also provides space to put my clothes so they don't have to lay on the floor. It holds my bed where I can take time to quiet down and sleep so I'm not grumpy."

spokesmanhomes

www.spokesmanhomes.com

092 REAL ESTATE AUCTIONS

HOME AUCTION
BANK-OWNED HOMES throughout **WASHINGTON**
3022 S BOWDISH RD
Spokane
3 BR, 1.5 BA
1,172 SF
Agent: Joe Clement
RE/MAX Properties Inc.
719-540-6468
H&M ONLINE **Mon, May 11 - Wed, May 13**
Properties are currently available for BID NOW
• No Back Taxes
• No Liens
• Insurable Title
Up to 2%
to Buyer's Agents!
BidNowWashington.com
OPEN HOUSE:
Thurs & Sat, May 7 & 9
1:00 - 3:00 pm
HUDSON & MARSHALL
Honesty. Integrity. Value.
866.518.9065
• see website for terms & conditions
H&M, 2216, 18442; Benjamin G. Hudson, Jr., 2588; Bret Paul Richards, 2969, Designated Broker 24407

Plese Realty LLC

OPEN HOUSE 1-4
FIVE MILE HEIGHTS
North on 5 Mile Rd. to Alberta TR on Kammi. City water & sewer. Large lots, Mead Schools. We can help you build your dream home starting at $290,000.
NEW HOMES
7509 N. Rye $334,900
2020 W. Cascade $369,900
2043 W St Thomas More $342,950
Alan Plese, 953-7330
PARK PLACE
Brand new homes near Riverside State Park, all city services available. Large treed lots, 3 car gar, several builders to select from. West on Francis, L on Royal, R on Francis.
5205 W Oxford Rancher $333,500
Mike Graham 993-4606
OPEN 1-4
ROCKY RIDGE
Fantastic Five Mile Prairie location with panoramic views of the city. Close to shopping. Neighborhood sports court, landscaped front yards, 3 car garages, Mead schools. N on File Mile Road, L on Lincoln Rd, L on Lapis Ln.
7802 N. Lapis Ln $339,900
Rancher, 4bdrm, 3 bth, 2300 sqft
7803 N. State Ln $439,900
Dylgt rnchr, view, 4 bd, 4 bh, 3708 sqft Phil Konynenbelt, 991-7445
OPEN HOUSE 12-3
W. 7003 JIMMY LANE
SUNDANCE MEADOWS 55+
Snowbird Solution! Looking for that perfect home so you can go south for the winter? Brand new 3 bed/2 bath Marlette with many upgrades. Price includes sales tax, custom window coverings, upgraded Whirlpool kitchen appliances, landscaping, sprinklers, rain gutters, extra kitchen cabinetry, RV parking available, 35 yr. ground lease, all for $174,900 Sue Jessup 509-499-7656.
BUILDER'S OWN
Exquisite Marsh Craftsman w/5,000 finished sq ft plus 2,050 sq ft heated garage, 700 sq ft of attic storage, 900 sq ft of cov'd patina patio w/blt-in bbq Incredible panoramic views from NE bluff of Five Mile. Full daylight bsmt w/granite wet bar, enormous island kitchen, great room w/soaring T&G ceiling, dream master suite. 4BR + office, 4BA, 3 frplcs. $895,000 for one of the nicest homes in Spokane. Tour at plese.com. Vic 217-7889 or Alan 953-7330.
NEW LISTING NW
One owner rancher built in 2000 w/completely rem kitchen inc $17K applcs, custom cabinets, granite & custom tile. New carpet & paint, built-ins, impeccable condition! 2,164 sq ft mn flr + full bsmt. 4BR + den, 3BA, new master bath w/heated flr, jet tub & mud set shower. Cov'd patio, pool, vinyl fenced yard, oversized gar. Appraised @ $330,000. Call Vic Plese 217-7889.
SUNDANCE GOLF COURSE
Enjoy entertaining in this Parkside home with spacious 4bd/3bth formal liv/din+ 2 fam rms. Lrg mstr/dbl sink, garden tub, shower and walk-in closet. Bsmt fam rm surround sound and wet bar will make a great theatre room. Private bk yd/Trex, shed, garden and water feature. 7325 W. Kendick $288,800. Kim McCracken 435-3124.
NW BRICK RANCHER
B-ful updated 5 bdrm, 3 bth, 2 fam rms, hdwd flrs, granite countertops. 2 frplc, 2 car gar $239,900 Mike Graham 993-4606.
12815 E. 24th Ave.
Newly updated split entry on oversized lot. 4 beds/2 baths, 2 fireplaces. New deck, double garage, Central Valley schools. new paint & flooring. Beautiful neighborhood. $189,900 Kelly Stewart 509-993-4425.
NEW LISTING
Town & Country rancher w/1406 sq ft mn (2,628 total); 4BR, 3BA, frplc, gas heat, AC, updated touches throughout. 2 car garage, fenced yard w/sprinks. Main flr fam rm, lots of built-ins too. $176,500. 7325 N. Excell Dr. Vic 217-7889 or Alan 953-7330.
SHADLE PARK
One owner 2-story in great n-hood! Large eat-in country kitchen, 4BR, 2BA, gas heat, full bsmt, cov'd patio, 2 car gar on paved alley. Mostly fenced yard w/sprinklers. Custom built by owner in 1951 w/built-in drawers in all BRs and many custom touches. Over 2100 sq ft. $144,900. 4928 N. Elm Call Vic 217-7889.
1205 E. LYONS AVE #3
Contempo Mobile Home Park 55+. Gorgeous Double Wide, 1440 Sq. Ft. 2 BR/2BA, Mstr has a walk-in shower. Lrg liv rm w/fp.Lrg kit inc all appl and pull outs. Two large decks w/ hot tub. $44,900 Mike Happy, 990-3455.
PLESE REALTY, LLC 489-2323
www.plese.com

095 HOMES FOR SALE, AREA WIDE

John L. Scott REAL ESTATE
South Hill
1027 E 10th Ave $129,900
Open Today: 12-3pm
Call: Andrew Spilker 991-3839
2128 E Altamont Pl $260,000
Open Today: 1-3pm
Full City Bluff view/1911 Victorian 2 story-park like yard.
Call: Rick Richard 879-4422
Area Wide
4220 W Gunther Rd $349,900
Open Today: 11-2pm
Call: Stella Kinne 995-3080

FREDDIE MAC HOMES
GREENACRES: 1108 S. Drummond Rd, $244,900 **NORTHEAST:** 2814 N. Bessie Rd, $154,900 * Benji 990-9221, Brad 599-1917, Bev 990-1809, Deb 270-1179, Larry 991-4631.
CHENEY REALTY, INC. 235-6191

098 HOMES FOR SALE, NORTHWEST

SELLER WANTS IT SOLD!
Perfect 1st Buyers home! 5 egressed BD, 1+BA, full basement Rancher! Many updates, GFA, 1800+/- Sq. ft., Lrg fncd lot! $94,500, Sandi Blake 993-7894, KESTELL CO

Custom 5 Mile 3BD/2BA Rancher w/office. Open House! Sun 12-4pm. 1511 W. Sierra Way.

103 HOMES FOR SALE, NORTHEAST

Stunning 3BR/3BA Home Like New!!! Meticulously maintained. Remodeled in 2011 w/very high end kitchen w/top of the line SS appls & solid surface counters, laminate flooring, gas forced air & security system. Park like backyard fully fncd, sprinkler system, concrete curbing, att garage & more! You wont find anything nicer.. Priced @ $159,500! Monte Kestell 688-5185, KESTELL CO.

105 HOMES FOR SALE, MEAD

4Bd/2BA, Fairwood, Great Family Home on cul-de-sac, Immaculate Cond, Community swimming pool, Lg fnc'd backyd/nice deck. $239K. Call for showing 509-850-6429

WANTED! IMMEDIATELY!
Family home w/ acreage. Mead Schls, Shop a plus! $300k - $450k. Call Bob, 509-216-3170. CB Tomlinson

107 HOMES FOR SALE, SOUTH HILL

OPEN 12-3 P.M
1916 E. 36TH. PRICE REDUCED TO $264,900! This 4+Bdrm/3Ba 4level in desirable n/hood has been meticulously cared for and features gleaming hdwd floors, 2 gas fplcs, a park-like fncd bckyd w/40'X14' cov'd patio, and so much more you just have to see to believe! Call Andy Kerr at 499-1625, KESTELL CO.

1845 E 8th Ave
Open TODAY 2:30pm-4:30pm
3Bd/2Ba, 2279SF. $190,000
In Ground Pool, Perry Dist Rancher
Erik Thomas 496-7033 John L Scott
www.johnlscott.com/erikt

Search EVERY Listing For Sale
www.AllSpokaneHomesForSale.com
Exit Real Estate - 509-499-0883

FSBO, South Hill Brick Home 5BD/2.5BA, $249,950, low down, owner contract, OAC, 535-1519

115 HOMES FOR SALE, SPOKANE VALLEY

OPEN 11-5PM
4813 S. Lapwai Ln. Brand New 4BR/2BA built by Hayden Homes $283,977, Danielle LaBar 979-8173, KESTELL CO.

Beautiful Country Home on 5 acres in Greenacres, 1900 sqft, 2BD/2BA, includes a 24 x 36 2 story barn/shop 2 many extras to List. $430K. Call for Appt. 509-926-3398

FSBO: 2B/1B newly remod Bth, 1200sf up;900sf/down. Covr'd patio, gar, fncd yrd front & back. Access to back, off Knox; access to front, off Shannon. $138,500, AS IS. * 509-891-9388

SELL YOUR HOME
Guaranteed Services
Flexible Commissions
ThePerfectListing.com
Exit 509-499-0883 Leif Tangvald

122 REAL ESTATE, OUT OF SPOKANE COUNTY

MALDEN-2 bd, 1 bth, 4 lots, fixer, $35,000. Debbie 270-1179
CHENEY REALTY, INC. 235-6191

127 PROPERTY WANTED

WANTED COLBERT/MEAD 4+ ACRES MUST BE IN MEAD DIST. WATER A PLUS. WE WANT IT NOW (509) 991-9544

136 MANUFACTURED HOMES

IMMEDIATE TOP CA$H PAID For Used Manufactured Homes. Call Steve @ HOME BOYS 481-9830 OR 263-1688

SPOKANE SPOKESMAN-REVIEW MORTGAGE GUIDE

Check rates daily at http://spokesmanreview.interest.com Bankrate.com

Program	Rate	Points	Fees	% Down	APR
SAMMAMISH MORTGAGE					**800-304-6803**
					http://www.SammamishMortgage.com
30 yr fixed	4.000	0.000	$795	20%	4.040
15 yr fixed	3.125	0.000	$795	20%	3.195
10 yr fixed	3.000	0.000	$795	20%	3.101
20 yr fixed	3.750	0.000	$795	20%	3.805
BBB A+ Rating-Local since 1992 - CL #118653					
(A) 3015 112th Avenue, NE, Suite 214, Bellevue, WA NMLS# 118653					
BANK OF AMERICA					
					http://www.bankofamerica.com
30 yr fixed	4.000	0.056	$1171	20%	4.064
15 yr fixed	3.125	0.380	$1171	20%	3.283
5/1 ARM	2.875	0.097	$1171	20%	3.001
30 yr jumbo	3.875	0.476	$1271	20%	3.978
(C) Seattle, WA 98119					

Legend: The rate and annual percentage rate (APR) are effective as of 5/6/15. © 2015 Bankrate, Inc. http://www.interest.com. The APR may increase after consummation and may vary. Payments do not include amounts for taxes and insurance. The fees set forth for each advertisement above may be charged to open the plan (A) Mortgage Banker, (B) Mortgage Broker, (C) Bank, (D) S & L, (E) Credit Union, (BA) indicates Licensed Mortgage Banker, NYS Banking Dept., (BR) indicates Registered Mortgage Broker, NYS Banking Dept., (loans arranged through third parties). "Call for Rates" means actual rates were not available at press time. All rates are quoted on a minimum FICO score of 740. Conventional loans are based on loan amounts of $165,000. Jumbo loans are based on loan amounts of $435,000. Points quoted include discount and/or origination. Lock Days: 30-60. Annual percentage rates (APRs) are based on fully indexed rates for adjustable rate mortgages (ARMs). The APR on your specific loan may differ from the sample used. Fees reflect charges relative to the APR. If your down payment is less than 20% of the home's value, you will be subject to private mortgage insurance, or PMI. FHA Mortgages include both UFMIP and MIP fees based on a loan amount of $165,000 with 5% down payment. VA Mortgages include funding fees based on a loan amount of $165,000 with 5% down payment. Bankrate, Inc. does not guarantee the accuracy of the information appearing above or the availability of rates and fees in this table. All rates, fees and other information are subject to change without notice. Bankrate, Inc. does not own any financial institutions. Some or all of the companies appearing in this table pay a fee to appear in this table. If you are seeking a mortgage in excess of $417,000, recent legislation may enable lenders in certain locations to provide rates that are different from those shown in the table above. Sample Repayment Terms – ex. 360 monthly payments of $5.29 per $1,000 borrowed ex. 180 monthly payments of $7.56 per $1,000 borrowed. We recommend that you contact your lender directly to determine what rates may be available to you. TO APPEAR IN THIS TABLE, CALL 800-509-4636. TO REPORT ANY INACCURACIES, CALL 888-509-4636. • *http://spokesmanreview.interest.com*