



MULTNOMAH COUNTY OREGON

OFFICE OF THE BOARD CLERK
SUITE 1510, PORTLAND BUILDING
1120 S.W. FIFTH AVENUE
PORTLAND, OREGON 97204

GLADYS McCOY • CHAIR • 248-3308
PAULINE ANDERSON • DISTRICT 1 • 248-5220
GARY HANSEN • DISTRICT 2 • 248-5219
RICK BAUMAN • DISTRICT 3 • 248-5217
SHARRON KELLEY • DISTRICT 4 • 248-5213
CLERK'S OFFICE • 248-3277 • 248-5222

AGENDA

MEETINGS OF THE MULTNOMAH COUNTY BOARD OF COMMISSIONERS FOR THE WEEK OF

June 29 - July 3, 1992

Tuesday, June 30, 1992 - 9:30 AM - Regular Meeting. . . . Page 2

Tuesday, June 30, 1992 - 11:00 AM - Board Briefing. . . . Page 2

AGENDA REVIEW CANCELLED

Thursday, July 2, 1992 - 9:30 AM - Regular Meeting. . . . Page 2

Thursday, July 2, 1992 - Briefing - Immediately Following
Regular Meeting. . Page 5

FRIDAY, JULY 3, 1992 - HOLIDAY - OFFICES CLOSED

Thursday Meetings of the Multnomah County Board of Commissioners are taped and can be seen at the following times:

Thursday, 10:00 PM, Channel 11 for East and West side subscribers

Friday, 6:00 PM, Channel 22 for Paragon Cable (Multnomah East) subscribers

Saturday 12:00 PM, Channel 21 for East Portland and East County subscribers

INDIVIDUALS WITH DISABILITIES MAY CALL THE OFFICE OF THE BOARD CLERK AT 248-3277 OR 248-5222 OR MULTNOMAH COUNTY TDD PHONE 248-5040 FOR INFORMATION ON AVAILABLE SERVICES AND ACCESSIBILITY.

REGULAR MEETING

CONSENT CALENDAR

DEPARTMENT OF SOCIAL SERVICES

- C-1 Ratification of an Intergovernmental Agreement, Contract #100482, Amendment #2, between Multnomah County Developmental Disabilities Program Office and the Oregon Commission for the Blind to Increase Employment Transportation Services \$176 to Provide Service to One Client, Effective June 1 through June 30, 1992
- C-2 Ratification of an Intergovernmental Agreement, Contract #100522, Amendment #7, between Multnomah County Developmental Disabilities Program Office and the Oregon Health Sciences University Child Development Rehabilitation Center to Decrease Contract Amount (\$1,640) to Remove Services for one Client Added in Error in Amendment #6 Effective March 1 through June 30, 1992
- C-3 Ratification of an Intergovernmental Agreement, Contract #102312, Amendment #4, between Multnomah County Mental and Emotional Disabilities Program Office and the Oregon Health Sciences University to Decrease Non-Residential Adult Services by \$38,462 in State Funds Necessary to Purchase Additional Medicaid Match for FY 92
- C-4 Ratification of an Intergovernmental Agreement, Contract #103332, Amendment #1, between Multnomah County Developmental Disabilities Program Office and the Oregon Health Sciences University Children's Psychiatric Day Treatment for Early Intervention Services Increase of \$1,640 in State Funds to Provide Treatment for One Additional Child, Effective March 1 through June 30, 1992

REGULAR AGENDA

DEPARTMENT OF ENVIRONMENTAL SERVICES

- R-1 Ratification of an Intergovernmental Agreement, Contract #303132, to Formalize a Co-Application between Multnomah County Transportation Division and the City of Gresham for a National Pollutant Discharge Elimination System (NPDES) Permit within the Gresham Urban Services Boundary to Comply with EPA and Oregon DEQ Requirements

SERVICE DISTRICTS

(Recess as the Board of County Commissioners and convene as the Governing Body of the Dunthorpe-Riverdale Sanitary Service District No. 1)

- R-2 RESOLUTION in the Matter of the Adoption of the 1992-93 Budget for Dunthorpe-Riverdale Sanitary Service District No. 1, for the Fiscal Year July 1, 1992 to June 30, 1993 and Making the Appropriations Thereunder, Pursuant to ORS 294.435

(Recess as the Governing Body of the Dunthorpe-Riverdale Sanitary Service District No. 1 and convene as the Mid County Street Lighting Service District No. 14)

- R-3 RESOLUTION in the Matter of the Adoption of the 1992-93 Budget for Mid County Street Lighting Service District No. 14, for the Fiscal Year July 1, 1992 to June 30, 1993 and Making the Appropriations Thereunder, Pursuant to ORS 294.435

(Recess as the Mid County Street Lighting Service District No. 14 and reconvene as the Board of County Commissioners)

NON-DEPARTMENTAL

- R-4 RESOLUTION in the Matter of the Adoption of a Second 1991-92 Supplemental Budget for Multnomah County, Oregon, for the Fiscal Year July 1, 1991 to June 30, 1992, and Making the Appropriations thereunder, Pursuant to ORS 294.435
- R-5 RESOLUTION in the Matter of Levying Ad Valorem Property Taxes for Multnomah County, Oregon for Fiscal Year 1992-93
- R-6 RESOLUTION in the Matter of the Adoption of the 1992-93 Budget for Multnomah County, Oregon, for the Fiscal Year July 1, 1992 to June 30, 1993 and Making the Appropriations Thereunder, Pursuant to ORS 294.435
- R-7 In the Matter of Approval of County Chair Appointments to the CITIZEN STEERING COMMITTEE for the CITIZEN CONVENTION Pursuant to Multnomah County Ordinance No. 714. (continued from Thursday, June 25, 1992)

MANAGEMENT SUPPORT

- R-8 RESOLUTION in the Matter of Determining the Ability of County-owned Structures to Withstand Potential Seismic Activity

Tuesday, June 30, 1992 - 11:00 AM

Multnomah County Courthouse, Room 602

BOARD BRIEFING

- B-1 Portland Development Commission (PDC) Urban Renewal Finance Briefing. Presented by Fred Neal and Pat LaCrosse. 11:00 AM TIME CERTAIN. 45 MINUTES REQUESTED.

Thursday, July 2, 1992 - 9:30 AM

Multnomah County Courthouse, Room 602

REGULAR MEETING

CONSENT CALENDAR

DEPARTMENT OF HEALTH

C-1 Ratification of an Intergovernmental Agreement, Contract #200952, between Multnomah County Health Department and the State Health Division to Continue to Perform the Research Components of the Outreach and AIDS Prevention Project Funded by a Grant from the national Institute of Drug Abuse (NIDA)

NON-DEPARTMENTAL

C-2 In the Matter of the Appointments of Marian C. Mayfield-Hill, term expires 6/30/94; and Yolanda Valdes-Rementería, term expires 6/30/94; to the Metropolitan Arts Commission

C-3 In the Matter of the Appointments of James Taylor, term expires 6/30/94; Christian Scarzello, term expires 6/30/94; Derry Jackson, term expires 6/30/94; Hal Elston, term expires 6/30/94; and Tanna Reynolds, term expires 6/30/94; to the Citizen Involvement Committee

C-4 In the Matter of the Appointments of Carolyn Piper, term expires 7/94; Jerald Furgurson, term expires 7/95; and Luis Alvarez, term expires 7/93; to the Housing and Community Development Commission

REGULAR AGENDA

DEPARTMENT OF HEALTH

R-1 Second Reading and Possible Adoption of an ORDINANCE to Provide Fee Schedule Changes for the Environmental Health Section of the Department of Health [Increases License Fees for All Restaurant Categories, Tourist Accommodations, Swimming Pools and Spas and Plan Reviews of Pools, Spas and Food Service Facilities]

DEPARTMENT OF ENVIRONMENTAL SERVICES

R-2 ORDER in the Matter of the Grant of an Anchor Easement and an Underground Distribution Easement on County land at the Farm Parcel, Sections 26 and 33, T1N, R3E, W.M.. Multnomah County, Oregon

PUBLIC CONTRACT REVIEW BOARD

(Recess as the Board of County Commissioners and convene as the Public Contract Review Board)

- R-3 Ratification of an Intergovernmental Agreement to Allow Multnomah County's Contract for the Purchase of Herman Miller Furnishings to be Used by Polk County in Accordance with Bid #B43-100-6044
- R-4 ORDER in the Matter of Exempting from Public Bidding to Exceed the 20% Limitation for Contract Change Orders for the Tax Supervisor's Office Remodel
- R-5 ORDER In the Matter of Exempting the Purchase of a Fixed Wing Aircraft for the Multnomah County Sheriff's Office
- (Recess as the Public Contract Review Board and reconvene as the Board of County Commissioners)
-

Thursday, July 2, 1992

IMMEDIATELY FOLLOWING THE REGULAR MEETING

Multnomah County Courthouse, Room 602

BOARD BRIEFING

- B-2 Update Briefing on the Woodlawn Terrace Condominiums - Presented by Larry Baxter
-

PLEASE NOTE NEW OFFICE ADDRESSES:

Chair Gladys McCoy
1120 SW Fifth Avenue, Room 1410

Vice-Chair Sharron Kelley
1120 SW Fifth Avenue, Room 1500

Commissioner Pauline Anderson
1120 SW Fifth Avenue, Room 1500

Commissioner Rick Bauman
1120 SW Fifth Avenue, Room 1500

Commissioner Gary Hansen
1120 SW Fifth Avenue, Room 1500

Office of the Board Clerk
1120 SW Fifth Avenue, Room 1510

Meeting Date: JUL 02 1992

Agenda No.: B2

(Above space for Clerk's Office Use)

AGENDA PLACEMENT FORM
(For Non-Budgetary Items)

SUBJECT: Briefing - Woodlawn Terrace Condominiums

AGENDA REVIEW/
BOARD BRIEFING July 2, 1992 REGULAR MEETING _____
(date) (date)

DEPARTMENT Non Departmental DIVISION BCC

CONTACT M. Delman TELEPHONE 248-5219

PERSON(S) MAKING PRESENTATION Larry Baxter

ACTION REQUESTED:

INFORMATIONAL ONLY POLICY DIRECTION APPROVAL

ESTIMATED TIME NEEDED ON BOARD AGENDA: _____

CHECK IF YOU REQUIRE OFFICIAL WRITTEN NOTICE OF ACTION TAKEN: _____

BRIEF SUMMARY (include statement of rationale for action requested, as well as personnel and fiscal/budgetary impacts, if applicable):

Briefing Update -Woodlawn Terrace Condominiums immediately following Board agenda.

BOARD OF
COUNTY COMMISSIONERS
1992 JUN 25 PM 3:07
MULTNOMAH COUNTY
OREGON

(If space is inadequate, please use other side)

SIGNATURES:

ELECTED OFFICIAL

Or

DEPARTMENT MANAGER _____

(All accompanying documents must have required signatures)

PAULINE ANDERSON
Multnomah County Commissioner
District 1



605 County Courthouse
Portland, Oregon 97204
(503) 248-5220

TO: Office of the Clerk of the Board
Board of County Commissioners

FROM: Pauline Anderson

RE: Absence from office

RECEIVED
BOARD OF
COUNTY COMMISSIONERS
1992 JUN 17 PM 2:15
MULTNOMAH COUNTY
OREGON

I will be on vacation and away from the office July 1st through
July 30th.

DATE SUBMITTED _____

(For Clerk's Use)
Meeting Date JUN 25 1992
Agenda No. _____

R18 & R19

REQUEST FOR PLACEMENT ON THE AGENDA

SUBJECT: Request to Rewrite Contract to Purchase
Tax Acquired Property 6939 NE Grand Ave and
to Assign the Contract to a New Buyer

INFORMAL ONLY* _____ FORMAL ONLY _____

DEPARTMENT Environmental Services DIVISION Facilities & Property Management

CONTACT Larry Baxter TELEPHONE 248-3590

*NAME(S) OF PERSON(S) MAKING PRESENTATION TO BOARD Larry Baxter

BRIEF SUMMARY Should include other alternatives explored, if applicable, and clear statement of rationale for the action requested.

INFORMATION ONLY PRELIMINARY APPROVAL POLICY DIRECTION APPROVAL

Attached is a new contract to allow Stephen M. Olson to purchase the following properties, Legal Description: WOODLAWN TERRACE CONDOMINIUMS, UNITS 15, 19, 20, 22 and 23> This contract contains provisions which address the concerns expressed by neighbors.

Mr. Olson has also signed an agreement with the City of Portland in which he agreed to screen potential tenants, permit inspection of the units and prevent the use of the property for prohibited conduct or nuisance as defined by Portland City Code and Oregon Statute.

Upon approval of the contract Mr. Olson requests that the Board approve assignment to Matthew S. and Emanuella E. Essieh, 16227 SW Autumn Drive, Beaverton, OR 97007. An "Assignment of Contract" and a financial statment afrom Mr. and Mrs. Essieh are attached.

(OVER)

INDICATE THE ESTIMATED TIME NEEDED ON AGENDA 10 MINUTES

IMPACT:

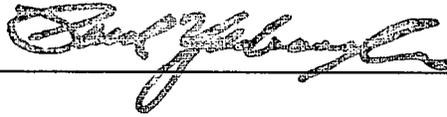
PERSONNEL

FISCAL/BUDGETARY

General Fund

Other Tax Title Fund

SIGNATURES:

DEPARTMENT HEAD, ELECTED OFFICIAL, or COUNTY COMMISSIONER: 

BUDGET/PERSONNEL: _____

COUNTY COUNSEL: (Ordinances, Resolutions, Agreements, Contracts) _____

OTHER Facilities & Property Management *R/Baxter 6-9*

104
The Board has four options:

Approve the contract with Mr. Olson and the assignment to Mr. & Mrs. Essieh.

Approve the contract only on the condition that it be assigned.

Approve the contract and not agree to the assignment.

Disapprove both the the contract and the assignment.

BEFORE THE BOARD OF COUNTY COMMISSIONERS
FOR MULTNOMAH COUNTY, OREGON

In the Matter of Contract 15679)
for the Sale of Certain Real) ORDER
Property to)
STEPHEN M. OLSON)

It appearing that heretofore Multnomah County acquired the real property hereinafter described through cancellation of a land sales contract, and that STEPHEN M. OLSON is the former purchaser under that contract and has applied to the county to enter into a new contract to purchase said property. The applicant has made arrangements to correct the conditions which led to the cancellation of the original land sales contract by agreeing to pay the amount of \$20,210.01, which amount is not less than that required by ORS 275.180 and by agreeing to schedule and complete a building inspection by appropriate officials of the City of Portland, to comply with inspectors' findings as required by applicable Portland City Codes, and to prevent the use of the property for any prohibited activity, specifically including, but not limited to those activities defined in 1989 Or Laws ch 791, § § 1-14 and 22, or any "nuisance" as defined in ORS 105.555.

It further appearing that it is for the best interest of the county that said application be accepted and that said property be sold to said former owner for said amount;

NOW THEREFORE, it is hereby ORDERED that the Chair of the Multnomah County Board of County Commissioners enter into a contract with STEPHEN M. OLSON for the sale of the following described real property situated in the county of Multnomah, State of Oregon:

WOODLAWN TERRACE CONDOMINIUM
UNITS 15, 19, 20, 22 AND 23

for the sum of \$20,210.01, payable in equal monthly installments of \$290.00 each, over a term of 120 months. Payments to include interest at the rate of 12 percent per annum on the entire unpaid balance of the purchase price accrued at the time of payment of each installment. Each payment to be first applied to interest to the date of payment, the balance to principal. Said contract to contain provisions requiring the purchaser to pay before delinquency all taxes thereafter assessed against said real property and to discharge before delinquency all municipal assessments and liens assessed thereon; and to schedule and complete a building inspection by appropriate officials of the City of Portland, to comply with inspectors' findings as required by applicable Portland City Codes, and to prevent the use of the property for any "prohibited conduct" as that term is defined in 1989 Or Law ch 791, § § 1-14 and 22, or any "nuisance" as defined in ORS 105.555, and prohibit and prevent any act or omission on or about the property that could subject the property or the County's or Purchaser's interest therein to forfeiture or the risk of forfeiture.

Dated at Portland, Oregon this day of , 1992.

BOARD OF COUNTY COMMISSIONERS
MULTNOMAH COUNTY, OREGON

REVIEWED:
Laurence Kressel, County Counsel
for Multnomah County, Oregon

Gladys McCoy
Multnomah County Chair

By _____

THIS AGREEMENT, made this day of 1992, by and between MULTNOMAH COUNTY, a political subdivision of the State of Oregon, hereinafter called County, and STEPHEN M. OLSON, hereinafter called Purchaser;

WITNESSETH

County agrees to sell to STEPHEN M. OLSON property hereinafter described for the price and on the terms and conditions set forth below:

WOODLAWN TERRACE CONDOMINIUM
UNITS 15, 19, 20, 22 AND 23

Purchaser agrees to pay the sum of \$20,210.01, to be paid in equal monthly installments of not less than \$290.00 over a term of 120 months. Payment to include interest at the rate of 12 percent per annum on the entire unpaid balance of the purchase price remaining at the time of payment of each installment. Each payment shall first be applied to interest to date of payment; the balance to principal. First of said installments to be paid on May 15, 1992 and a like payment on the 15th of each and every month thereafter until the entire purchase price, both principal and interest, shall have been paid. Purchaser shall have the privilege of prepayment without penalty.

Purchaser further agrees to pay, before delinquency, all taxes lawfully assessed and levied against said property during the life of this agreement and to pay and discharge, before delinquency, all municipal liens and assessments of any kind and nature lawfully assessed against said property.

Purchaser further agrees that commencing with the date of this agreement and thereafter at all times he will:

1. Keep all improvements on the property in at least as good condition and repair as it was on the date of possession by purchaser and shall not permit any waste or removal of all or part of the improvements;
2. Schedule and complete a building inspection by appropriate officials of the City of Portland, and comply with inspectors' findings as required by applicable Portland City Codes;
3. Not use or permit others to use any of the property for any "prohibited conduct" as that term is defined in 1989 Or Law ch 791, § § 1-14 and 22, or any "nuisance" as defined in ORS 105.555, as those statutes may now or hereafter be amended, supplemented or superseded, or otherwise do or allow any act or omission on or about the property that could subject the property or the County's or Purchaser's interest therein to forfeiture or the risk of forfeiture;
4. Promptly comply and cause all other persons to comply with all laws, ordinances, regulations, directions, rules and other requirements of all governmental authorities applicable to the use or occupancy of the property and in this connection purchaser shall promptly make all required repairs, alterations and additions;

5. Indemnify, defend and hold harmless the County, its elected officials, officers and employees from and against any claims, loss or liability of any kind arising out of or related to any activity on the property occurring while purchaser is entitled to purchase the property under this or any predecessor agreement, where or not the property is leased to others. The obligations of this paragraph 5 shall survive any termination or cancellation of this agreement for any reason.

6. Keep all improvements now existing or which shall hereafter be placed on the property insured against fire and other casualties covered by a standard policy of fire insurance with extended coverage endorsements. The policy shall be written to the full replacement value and loss payable to County and Purchaser as their respective interests may appear, and certificates evidencing the policy shall be delivered to county and shall contain a stipulation providing that coverage will not be canceled or diminished without a minimum of ten days written notice to County. In the event of a loss, Purchaser shall give immediate notice to County. County may make proof of loss if Purchaser fails to do so within fifteen days of casualty.

Time is the essence of this agreement, a default shall occur if:

1. Purchaser fails to make any payment within ten days after it is due;
2. Purchaser fails to perform any other obligation imposed by this agreement and does not commence corrective action within ten days of written notice from the County specifying the nature of the default, or, if the default cannot be cured within that time, fails to commence and pursue curative action with reasonable diligence.
3. Purchaser becomes insolvent; a receiver, trustee or custodian is appointed to take possession of all or a substantial part of Purchasers' property or properties; Purchaser makes an assignment for the benefit of creditors or files a voluntary petition in bankruptcy; or Purchaser is subject to an involuntary bankruptcy which is not dismissed within ninety days.
4. Purchaser makes or allows to be made a fraudulent transfer under applicable federal or state law, conceals any of his property from creditors; makes or allows to be made a preference within the meaning of the federal bankruptcy laws; or allows a lien or distraint upon any of his property.

Until a change of address is requested, all tax statements shall be sent to the following address:

2718 SW KELLY, SUITE 321
PORTLAND, OR 97201

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES.

No assignment of this agreement or any interest therein or of any interest in any of the property herein described shall be valid unless it is approved by County and filed with the County Clerk of Multnomah County. Terms of this agreement may be amended by County upon assignment.

Upon complete performance by Purchaser of all the terms and conditions of this contact, by him to be performed, County agrees to convey to Purchaser the title to the aforesaid property by good and sufficient deed of conveyance.

IN WITNESS WHEREOF, Purchaser has set his hand the year and day first above written, and County has caused these presents to be executed by the Chair of the Multnomah County Board of County Commissioners heretofore entered of record.

BOARD OF COUNTY COMMISSIONERS
MULTNOMAH COUNTY, OREGON

(SEAL)

Gladys McCoy
Multnomah County Chair

Stephen M. Olson

STEPHEN M. OLSON

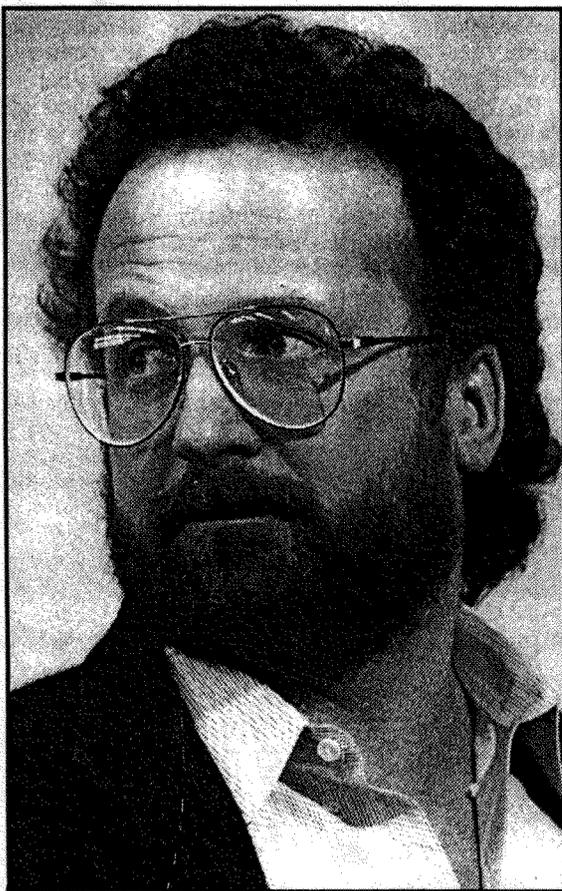
REVIEWED:
Laurence Kressel, County Counsel
for Multnomah County, Oregon

CONTRACT APPROVED:
F. Wayne George, Director
Facilities and Property Management

By _____

By _____

HIDDEN INTERESTS



Stephen Michael Olson has hidden his involvement while buying and selling real estate totalling millions of dollars in the Portland area.

The Oregonian/TIM JEWETT

Steve Olson masks identity in land deals

By **DAVE HOGAN and DEE LANE**
of *The Oregonian staff*

Stephen Michael Olson had a Washington driver's license, an Illinois gun permit and a Lewiston, Idaho, bank passbook. He even had a certificate of baptism.

They were all phony. In the past 10 years, Olson bought and sold hundreds of pieces of Portland-area real estate worth millions of dollars. At the same time, he used a maze of bogus names, false identification and at least 15 mailing addresses to mask his involvement in many of those deals.

Olson declined to explain his reasons for hiding his involvement in many transactions. But he denies any wrongdoing.

The Oregonian, however, has found that Olson, 39, has misrepresented himself to numerous real estate agents, sellers and buyers.

While attending Northwestern School of Law at Lewis & Clark College in the 1970s, he obtained a Washington driver's license in the name of Robert Dan Kier III, claiming he lived in Seattle.

Olson quit law school and turned to real estate, receiving his state license in 1977.

Five years later, Oregon officials suspended that license for 90 days

after Olson worked as a salesman for Haven Properties, a company that ran a multi-state scheme selling \$6 million worth of property it didn't own.

Later in August 1982, drug investigators swooped down on Olson's 2.5-acre compound near Forest Grove and seized 2,350 marijuana plants — some six feet tall — growing inside greenhouses.

Authorities say it still stands as the biggest marijuana bust in Washington County history. But in April 1983, a Washington County judge threw out the search warrant used to find the marijuana on Olson's property. That drug charge against Olson was dismissed.

In June 1983, police arrested Olson at a remote house in Klickitat County, Wash., and seized more than 100 small marijuana plants.

Olson pleaded guilty to manufacturing a controlled substance in Klickitat County, but after spending 30 days in jail, paying \$360 in fines and staying out of trouble for two years, he was allowed to withdraw his guilty plea in October 1985 and have the case dismissed.

Olson had purchased the 55-acre farm two months before his arrest, using the name Duane Murdock. The sellers, Joseph and Carol Suppa, never met Murdock, but he talked to them by telephone and told them he was a doctor. The

ILLINOIS DEPARTMENT OF LAW
Firearm Owner's Identifi

Date Expires 6/19/77

PRINT LAST NAME	FIRST	MIDDLE
Kier	Robert	Da

RESIDENCE STREET ADDRESS
1859 S.E. 42 St.

CITY OR TOWN	COUNTY	ZIP CODE
Wheaton	Dade	60187

Sex	Height	Weight	Color Hair	Color Eyes
M	5 FT. 9 IN.	160		blue

CAUTION: This card does not permit bearer to unlawfully carry or use firearms.

Robert Dan Kier III
WRITTEN SIGNATURE

Stephen Michael Olson used an Illinois gun permit (above) and a Washington driver's license in the name of Robert Dan Kier. The alias, which Olson used in some real estate deals,

WASHINGTON DRIVER

TYPE	NUMBER
ADULT-KI-ER-R-D556LR	-****-

KIER, ROBERT DAN III
4528 NE 20
SEATTLE WA 98105

SEX	BIRTHDATE	EYES	WEIGHT	HEIGHT
M	06/19/45	BLU	175	5-09

CORRECTIVE LENSES

Robert Dan Kier III

man gave them the same Seattle address that Olson had used two months earlier when he renewed his Robert Dan Kier III Washington driver's license.

"He said he worked emergencies at different hospitals," Joseph Suppa said, "and that he had a PO box and we could contact him through this PO box."

In the meantime, Olson continued to use his Kier alias. As of June 1983, Kier claimed to have nearly a million dollars in assets, most of it in real estate, according to a signed U.S. National Bank of Oregon financial statement.

But the Kier alias disintegrated in February 1985 when Olson slammed his 1974 AMC Hornet into a brick wall in Portland. He gave police the Washington driver's license identifying him as Kier, but a Portland policeman overheard him

say his name was Stephen Olson.

Olson has set up at least six businesses in the past decade — Rychenberg Investments, Altair Contracting, ORE Real Estate Investment Corp., Great West Enterprises Inc., Principia Inc. Aegis Group Inc.

He never renewed his Oregon real estate license after it expired in 1983, but he continued to buy and sell property. He also continued to keep his name off the public documents by using other names in documenting some of those deals.

With Alex J. Perez, a bartender at Huber's, Olson purchased a house in Clackamas County in 1990, then sold it a year later. In fact, only Perez's name appears on the real estate documents filed with county officials.

The sellers said Olson did all the negotiating to buy their property, then paid them with his personal

**ILLINOIS DEPARTMENT OF LAW ENFORCEMENT
Firearm Owner's Identification**

Date Expires 6/19/77 I.D. No. Ile 82-74-5

LAST NAME	FIRST	MIDDLE	DATE OF BIRTH		
Kier	Robert	Dan	6	19	45
STREET ADDRESS			MO.	DAY	YEAR
859 S.E. 42 St.					
CITY OR TOWN	COUNTY	ZIP CODE			
Heaton	Dade	60187			
Height	Weight	Color Hair	Color Eyes		
5' 9"	160		blue		

NOTE: This card does not permit bearer lawfully carry or use firearms.

Robert Dan Kier III
WRITTEN SIGNATURE



Michael Olson used an Illinois gun permit (above) and a Washington driver's license (below) in the name of Robert Dan Kier. The alias, which Olson used in some real estate deals, came to light in 1985.

WASHINGTON DRIVER'S LICENSE

TYPE	NUMBER	SEX	HT	WT	HAIR	EYES	REMARKS
ADULT	KI-ER-R-D556LR						
NAME: ROBERT DAN III ADDRESS: 28 NE 20 CITY: WA 98105 BIRTHDATE: 061945 EYES: BLU WEIGHT: 175 HEIGHT: 5-09 REFLECTIVE LENSES							

Robert Dan Kier III



...the same Seattle at ... had used two earlier when he renewed Dan Kier III Washington license.

...he worked emergencies at hospitals." Joseph Supad that he had a PO box and could contact him through ...

... meantime, Olson continued his Kier alias. As of 1985 when Olson sold his 1974 AMC Hornet into ... in Portland. He gave the Washington driver's license to a man who was lying him as Kier, but a neighbor overheard him

say his name was Stephen Olson.

Olson has set up at least six businesses in the past decade — Rauschenberg Investments, Altair Contracting, ORE Real Estate Investment Corp., Great Western Enterprises Inc., Principia Inc. and Aegis Group Inc.

He never renewed his Oregon real estate license after it expired in 1983, but he continued to buy and sell property. He also continued to keep his name off the papers documenting some of those deals.

With Alex J. Perez, a bartender at Huber's, Olson purchased a house in Clackamas County in 1990, then sold it a year later. Both times, only Perez's name appeared on the real estate documents filed with county officials.

The sellers said Olson did all the negotiating to buy their property, then paid them with his personal

checks.

The two men said they were partners, the sellers said. But Olson later told The Oregonian he was merely loaning money to Perez.

In September 1991, the property sold first to Robert E. Schultz, a licensed real estate broker who works closely with Olson.

Then, Schultz quickly sold the house to first-time homebuyers Daniel and Linda Fund. The Funds also said all their negotiations were with Olson.

While they initially trusted Olson, the Funds said their dealings with him ended in an angry exchange over money in the driveway of their new home last November.

"He has the technique down," Linda Fund said. "He really convinced us he was our friend. We trusted him."

THE DEALS

4518 N. Kerby Ave.

Steven J. Lynch, who at times was a property manager for Steve Olson and Hank Watson, purchased this house for \$14,000 on Jan. 16, 1989.



One month later, Lynch sold the property to Watson associate Louis J. Hopkins for \$48,000 — more than triple the original price. Hopkins obtained a \$38,400 loan from Great American First Savings Bank.

Hopkins defaulted. In a foreclosure sale on April 18, 1991, Great American reclaimed the property for \$43,546, a figure that includes the unpaid principal, interest and back taxes.

On Aug. 9, 1991, the bank resold the house to a buyer not associated with Watson and Olson. The sales price: \$17,000. The bank lost more than \$26,500.

Watson never appeared in title, but he claimed 50 percent ownership in his 1989 financial statement.

6424 N. Commercial Ave.

Dominion Capital Inc. acquired this house in a bulk sale in October 1988. On Feb. 9, 1989, Geoff Edmonds, president of Dominion, purchased the house from his own company for \$57,500. Its assessed value at the time was \$40,100. Edmonds obtained a loan from Great American First Savings Bank for \$43,200.

After Dominion filed for bankruptcy protection, Edmonds deeded the house — and the debt — back to Dominion.

Values have generally gone up in the neighborhood, but a recent appraisal performed in connection with the bankruptcy showed the house worth only \$40,000 — still less than the amount of the loan.

6035 N.E. 14th Ave.

Steve Lynch, who worked for Hank Watson and Steve Olson, bought this house from the State of Oregon in February 1989 for \$18,000. On May 30, 1989, he sold the house on contract to Dale E. Steele, a former loan officer and one-time associate of Watson's, for \$20,000.

The following July, Steele gave the property back to Lynch, who kept it for only a few weeks before selling it again to Steele, this time for \$38,000.

Steele obtained a \$30,400 loan from Great Western Bank.

The loan went bad. The bank foreclosed, paying \$34,503, including interest, to get the house back.

The present assessed value of the house is only \$31,200.

133 N.W. Trinity Place

Aegis Group Inc. purchased this building for \$135,000 on Oct. 18, 1990, from Tan and Thanh Hai Vominh, who federal



authorities say are money launderers. Aegis is a corporation whose owners were Steve Olson, Stan Adkins and David Mendenhall.

The same day, Aegis transferred the property to Adkins at the same price. In yet a third transaction that very same day, Adkins transferred the property to his partner, Mendenhall, for a recorded price of \$250,000 — nearly double Adkins' bid to

How hidden ownership

NE

ASSIGNMENT OF CONTRACT



KNOW ALL MEN BY THESE PRESENTS, That the undersigned, hereinafter called the assignor, for the consideration hereinafter stated, has sold and assigned and hereby does grant, bargain, sell, assign and set over unto MATTHEW S. & EMANUELLA E. ESSIEH, hereinafter called the assignee, and to assignee's heirs, successors and assigns, all of the vendee's right, title and interest in and to that certain contract for the sale of real estate dated 19... between MULTNOMAH COUNTY, OREGON as seller and STEPHEN M. OLSON as buyer, which contract is recorded in the Deed* Miscellaneous* Records of ... County, Oregon, in book/reel/volume No. ... at page ... thereof, or as fee/file/instrument/microfilm/reception No. ... (indicate which), (reference to said recorded contract hereby being expressly made), together with all of the right, title and interest of the undersigned in and to the real estate described therein; the undersigned hereby expressly covenants with and warrants to the assignee above named that the undersigned is the owner of the vendee's interest in the real estate described in said contract of sale and that the unpaid balance of the purchase price thereof is not more than \$ 20,210.01 with interest paid thereon to MAY 31, 1982; further, upon compliance by said assignee with the terms of said contract, the undersigned directs that conveyance of said real estate be made and delivered to the order of said assignee.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$ 20,210.01

However, the actual consideration consists of or includes other property or value given or promised which is part of the [] the whole [X] consideration (indicate which).

In construing this assignment, where the context so requires, the singular includes the plural and all grammatical changes shall be made so that this assignment shall apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the undersigned assignor has hereunto executed this assignment; if the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by order of its board of directors.

DATED: ..., 19...

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES.

STATE OF OREGON, County of ...) ss.

This instrument was acknowledged before me on ..., 19... by ...

This instrument was acknowledged before me on ..., 19... by ...

as ... of ...

Notary Public for Oregon

My commission expires ...

* Strike the inapplicable word. NOTE—If not applicable, delete the sentence between the symbols (). If the contract is not already of record, it should be recorded.

STEPHEN M. OLSON
2718 S. W. KELLY, SUITE 321
PORTLAND, OR 97201
GRANTOR'S NAME AND ADDRESS

MATTHEW S. & EMANUELLA E. ESSIEH
16227 SW AUTUMN DR.
BEAVERTON, OR 97007
GRANTEE'S NAME AND ADDRESS

After recording return to (Name, Address, Zip):
MULTNOMAH COUNTY TAX TITLE UNIT
2505 SE 11TH AVE
PORTLAND, OR 97202

Until requested otherwise send all tax statements to (Name, Address, Zip):
MATTHEW S. & EMANUELLA E. ESSIEH
16627 S. W. AUTUMN DR.
BEAVERTON, OR 97007

STATE OF OREGON,
County of ... } ss.

I certify that the within instrument was received for record on the ... day of ..., 19..., at ... o'clock ...M., and recorded in book/reel/volume No. ... on page ... or as fee/file/instrument/microfilm/reception No. ... Record of Deeds of said county.

Witness my hand and seal of County affixed.

NAME TITLE
By ... Deputy

SPACE RESERVED FOR RECORDER'S USE

MAY 04 '92 16:52

P.2

1040 U.S. Individual Income Tax Return (1991)

Department of the Treasury - Internal Revenue Service

For the year Jan. - Dec. 31, 1991, or other tax year beginning 1991, ending 19 OMB No. 1546-0074

Label

(See instructions on page 11.) Use IRS label. Otherwise please print or type.

LABEL HERE

ESSI 544-94-9929 MATTHEW S AND EMANUELLA E ESSIEH 16227 SW AUTUMN DRIVE BEAVERTON, OR 97007

Your social security number 544-94-9929 Spouse's social security number 537-82-9001 For Privacy Act and Paperwork Reduction Act Notice, see Instructions.

Presidential Election Campaign (See page 11.)

Do you want \$1 to go to this fund? If joint return, does your spouse want \$1 to go to this fund? Yes No

Filing Status

1 Single 2 Married filing joint return (even if only one had income) 3 Married filing separate return. Enter spouse's soc. sec. no. above & full name here 4 Head of household (with qualifying person). (See page 12.) 5 Qualifying widow(er) with dependent child

Exemptions (See page 12.)

6a Yourself 6b Spouse. c Dependents: KWAME A ESSIEH APPLIED FOR SON MORAYOR S ESSIEH APPLIED FOR DAUGHTER d Total number of exemptions claimed 4

Income

7 Wages, salaries, tips, etc. 8a Taxable interest income 8b Tax-exempt interest income 9 Dividend income 10 Taxable refunds of state and local income taxes 11 Alimony received 12 Business income or (loss) 13 Capital gain or (loss) 14 Capital gain distributions not reported on line 13 15 Other gains or (losses) 16a Total IRA distributions 16b Taxable amount 17a Total pensions and annuities 17b Taxable amount 18 Rents, royalties, partnerships, estates, trusts, etc. 19 Farm income or (loss) 20 Unemployment compensation (insurance) 21a Social security benefits 21b Taxable amount 22 Other income SERVICE INCOME-WESTMARK DATA 23 Add the amounts shown in the far right column for lines 7 through 22. This is your total income.

Adjustments to Income (See page 18.)

24a Your IRA deduction 24b Spouse's IRA deduction 25 One-half of self-employment tax 26 Self-employed health insurance deduction 27 Keogh retirement plan and self-employed SEP deduction 28 Penalty on early withdrawal of savings 29 Alimony paid 30 Add lines 24a through 29. These are your total adjustments.

Adjusted Gross Income

31 Subtract line 30 from line 23. This is your adjusted gross income. 62,962

Tax Computation	32	Amount from line 31 (adjusted gross income)	32	62,962
	33a	Check if: <input type="checkbox"/> You were 65 or older, <input type="checkbox"/> Blind; <input type="checkbox"/> Spouse was 65 or older, <input type="checkbox"/> Blind. Add the number of boxes checked above and enter the total here	▶ 33a	
	b	If your parent (or someone else) can claim you as a dependent, check here	▶ 33b	
	c	If you are married filing a separate return and your spouse itemizes deductions, or you are a dual-status alien, see page 23 and check here	▶ 33c	
34	Enter the larger of your: Itemized deductions (from Schedule A, line 26), OR Standard deduction (shown below for your filing status) Caution: If you checked any box on line 33a or b, go to page 23 to find your standard deduction. If you checked box 33c, your standard deduction is zero. • Single - \$3,400 • Head of Household - \$5,000 • Married filing jointly or Qualifying widow(er) - \$5,700 • Married filing separately - \$2,850	34	15,614	
		35	47,348	
36	Subtract line 34 from line 32	35	47,348	
36	If line 32 is \$75,000 or less, multiply \$2,150 by the total number of exemptions claimed on line 6e. If line 32 is over \$75,000, see page 24 for the amount to enter	36	8,600	
37	Taxable income. Subtract line 36 from line 35. (If line 36 is more than line 35, enter -0-.)	37	38,748	
38	Enter tax. Check if from: a <input checked="" type="checkbox"/> Tax Table, b <input type="checkbox"/> Tax Rate Schedules, c <input type="checkbox"/> Schedule D, or d <input type="checkbox"/> Form 8615 (see page 24). (Amount, if any, from Form(s) 8814 ▶ e _____.)	38	6,423	
39	Additional taxes (see page 24). Check if from: a <input type="checkbox"/> Form 4970 b <input type="checkbox"/> Form 4972	39		
40	Add lines 38 and 39	40	6,423	
Credits (See page 25.)	41	Credit for child and dependent care expenses (att. Form 2441)	41	
	42	Credit for the elderly or the disabled (attach Schedule R)	42	
	43	Foreign tax credit (attach Form 1118)	43	
	44	Other credits (see page 25). Check if from a <input type="checkbox"/> Form 3800 b <input type="checkbox"/> Form 8396 c <input type="checkbox"/> Form 8801 d <input type="checkbox"/> Form (specify) _____	44	
	45	Add lines 41 through 44	45	
46	Subtract line 45 from line 40. (If line 45 is more than line 40, enter -0-.)	46	6,423	
Other Taxes	47	Self-employment tax (att. Sch. SE)	47	47
	48	Alternative minimum tax (attach Form 6251)	48	
	49	Recapture taxes (see page 26). Check if from: a <input type="checkbox"/> Form 4255 b <input type="checkbox"/> Form 8811 c <input type="checkbox"/> Form 8828	49	
	50	Social security and Medicare tax on tip income not reported to employer (attach Form 4137)	50	
	51	Tax on an IRA or a qualified retirement plan (attach Form 5320)	51	
	52	Advance earned income credit payments from Form W-2	52	
	53	Add lines 46 through 52. This is your total tax	53	6,470
Payments	54	Federal income tax withheld (if any is from Form(s) 1099, check <input type="checkbox"/>)	54	12,564
	55	1991 estimated tax payments and amount applied from 1990 return	55	
	56	Earned income credit (att. Schedule EIC)	56	
	57	Amount paid with Form 4868 (extension request)	57	
	58	Excess social security, Medicare, and RRTA tax withheld (see page 27)	58	
	59	Other payments (see page 27). Check if from a <input type="checkbox"/> Form 2439 b <input type="checkbox"/> Form 4136	59	
60	Add lines 54 through 59. These are your total payments	60	12,564	
Refund or Amount You Owe	61	If line 60 is more than line 53, subtract line 53 from line 60. This is the amount you OVERPAID	61	6,094
	62	Amount of line 61 to be REFUNDED TO YOU	62	6,094
	63	Amount of line 61 to be APPLIED TO YOUR 1992 ESTIMATED TAX	63	
	64	If line 53 is more than line 60, subtract line 60 from line 53. This is the AMOUNT YOU OWE. Attach check or money order for full amount payable to "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040" on it.	64	
	65	Est. tax penalty (see pg. 28). Also incl. on ln. 64	65	

Attach Forms W-2, W-2G, and 1099-R to front.

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation
<i>Vincent J. Sandoz</i>		EXECUTIVE
Spouse's signature (if joint return, BOTH must sign)	Date	Spouse's occupation
		HOMEMAKER

Keep a copy of this return for your records.

Paid Preparer's Use Only

Preparer's signature	Date	Preparer's social security no.	Check if self-employed <input type="checkbox"/>
<i>Vincent J. Sandoz</i>	4/15/92	543-78-1033	
Firm's name (or yours if self-employed) and address	E.I. No.	ZIP code	
MULLANEY & SANDOZ, P.C. 10550 S.W. ALLEN BLVD. STE. 214 BEAVERTON, OR	93-0957728	97005	



RESIDENTIAL MORTGAGE CREDIT REPORT

Source of public records and repositories accessed: TRW, CBI/CSC, TRANSU

9115 SW OLESON ROAD, SUITE 303, PORTLAND, OR 97223 • TELEPHONE (503) 248-4700

Interviewed: Borrower Co-borrower No Interview

PREPARED FOR:

WEST ONE OF OREGON S.B.
314 E. MAIN
HILLSBORO, OR 97123

ACCOUNT NUMBER: 2073
REPORT ORDERED BY: DORIS
LENDER REFERENCE #: NS
DATE ORDERED: 4/09/92
DATE COMPLETED: 4/20/92
REPORT PREPARED BY: 239/RV

PREVIOUS CHARGES: 0.00
CURRENT CHARGES: 68.00
TOTAL PRICE: 68.00

GENERAL INFORMATION

NAME OF APPLICANT(S) : ESSIEH, MATT ELLA
CURRENT ADDRESS : 16227 SW AUTUMN DR
CITY/STATE/ZIP : BEAVERTON, OR 97007
LENGTH OF TIME AT PRESENT ADDRESS: 5 YRS

AGES : 33 32
MARITAL STATUS: MARRIED
DEPENDENTS : 2
OWN? : OWN

BORROWER'S EMPLOYMENT

EMPLOYER: WESTMARK DATA BEAVERTON, OR
POSITION - HOW LONG? PRESIDENT 11/1/87
VERIFIED BY: LORLEI INCOME: \$4,250/MO
SOCIAL SECURITY NUMBER: 544-94-9929

CO-BORROWER'S EMPLOYMENT

EMPLOYER: NA
POSITION - HOW LONG? HOMEMAKER 4 Y
VERIFIED BY: NA INCOME: NA
SOCIAL SECURITY NUMBER: 537-82-9001

CREDIT HISTORY

E C A	BUSINESS	DATE REPORTED	DATE ACCOUNT OPENED	HIGHEST CREDITLIMIT	BALANCE OWING	MONTHLY PAYMENT ($\frac{1}{2}$ %)	PAYMENT PATTERN	TIMES PAST DUE			DATE OF LAST PAST DUE	MOS. REV'D	
								30	60	90+			
	HOME SVGS			WILL SUPPLEMENT									
	1253493	90	9524 & 9526 N CALHOUN	PORTLAND, OR	39,900		2326/2041						
	HOME SVGS			WILL SUPPLEMENT									
	1172372	90	1911 N HUMBOLT	PORTLAND, OR	23,100		2265/0327						
	HOME SVGS			WILL SUPPLEMENT									
	1224235		607 SE 9TH	HILLSBORO, OR									
	HOME SVGS			WILL SUPPLEMENT 38460-									
	1150712	89	6023 NE 15TH	PORTLAND, OR	25,500		3246/0659						
	HOME SVGS			WILL SUPPLEMENT 92610-0800									
	814508	91	623-627 NE 8TH	PORTLAND, OR									
	HOME SVGS			WILL SUPPLEMENT									
	814465	91	6333-6337 NE 8TH	PORTLAND, OR									
	HOME SVGS			WILL SUPPLEMENT									
	1281173	90	5420 SE 119TH	PORTLAND, OR	33,000		2351/1323						
	TRANS WORLD			WILL SUPPLEMENT									
	075136		50-60 NE EMERSON #1	PORTLAND, OR	54,500		2370/1684						
	ORE TITLE CO		4/92 2/92	70,000	69,811	653	TOO NEW	00-00-00					2
	UNAVAILABLE												
	NOTE: PAYMENT SHOWN IS PRINCIPLE/INTEREST												
	PROPERTY ADD: 709 N PORTLAND												
	FIREMANS FUND/SOURCE	4/92	5/88	72,200	69,251	895	AS AGREED	00-00-00					12
	10873118												
	NOTE: PAYMENT SHOWN IS PRINCIPLE/INTEREST/TAXES/INSURANCE												
	PROPERTY ADD: 16227 SW AUTUMN DR #1												
	AMER GEN	4/92	2/84	21,352	14,275	242	AS AGREED	00-00-00					24
	12457819												
	NOTE: PAYMENT SHOWN IS PRINCIPLE/INTEREST												
	PROPERTY ADD: 50-60 NE EMERSON #2												
J	HOUSEHOLD FIN CORP	3/92	8/91	27,000	26,703	334(R)	AS AGREED	00-00-00					5
	66110125324226												
	PROPERTY ADD: 16227 SW AUTUMN DR #2												
J	AMERICAN GENERAL FIN	4/92	8/91	21,775	21,401	288(I)	AS AGREED	00-00-00					7
	8910705000462419												
	PROPERTY ADD: 1226 N SHAVER												
J	FORD CRED	2/92	11/91	12,900	12,892	189(I)	AS AGREED	00-00-00					4
	33608530207050												
	NOTE: PAYMENT SHOWN IS PRINCIPLE/INTEREST												
	PROPERTY ADD: 5420 SE 199TH #2												
J	KEY BANK OF OREGON	3/92	3/90	13,800	9,727	281(I)	AS AGREED	00-00-00					24
	92122900000051428												
	++NOTE: AUTO LOAN												
U	FARWEST PL	2/92	8/89	7,500	6,454	194(R)	CLOSED	00-00-00					29
	7823654100168537												
J	US NATL BANK OF OR	2/92	5/89	6,600	129	50(R)	AS AGREED	00-00-00					34
	8888230208415												
J	WA FED SVG	1/92	9/84	7,500	1,370	41(R)	AS AGREED	00-00-00					42
	1410100010941												
	++NOTE: LINE OF CREDIT												
B	MARINE MIDLAND BK NA	3/92	11/86	5,000	282	20(R)	AS AGREED	00-00-00					8
	1827015018												
B	AMERICAN EXPRESS CO	3/92	2/89	219	219	30DAY	AS AGREED	00-00-00					36
	3732249379600												
B	COLONIAL NATIONAL BA	2/92	4/90	6,500	10	10(R)	AS AGREED	00-00-00					21
	CONTINUED												



RESIDENTIAL MORTGAGE CREDIT REPORT

Source of public records and repositories accessed.

9115 SW OLESON ROAD, SUITE 303, PORTLAND, OR 97223 - TELEPHONE (503) 246-4700

Interviewed: Borrower Co-borrower No Interview

PREPARED FOR:

WEST ONE OF OREGON S.B.
314 E. MAIN
HILLSBORO, OR 97123

ACCOUNT NUMBER: 2073
REPORT ORDERED BY:
LENDER REFERENCE #:
DATE ORDERED:
DATE COMPLETED:
REPORT PREPARED BY:

PREVIOUS CHARGES:
CURRENT CHARGES:
TOTAL PRICE:

GENERAL INFORMATION

NAME OF APPLICANT(S) : ESSIEH, MATT ELLA
CURRENT ADDRESS :
CITY/STATE/ZIP : PAGE NO 2
LENGTH OF TIME AT PRESENT ADDRESS :

AGES :
MARITAL STATUS :
DEPENDENTS :
OWN? :

BORROWER'S EMPLOYMENT

CO-BORROWER'S EMPLOYMENT

EMPLOYER:
POSITION - HOW LONG?
VERIFIED BY:
SOCIAL SECURITY NUMBER:

EMPLOYER:
POSITION - HOW LONG?
VERIFIED BY:
SOCIAL SECURITY NUMBER:

CREDIT HISTORY

Table with columns: FCOA, BUSINESS, DATE REPORTED, DATE ACCOUNT OPENED, HIGHEST CREDIT LIMIT, BALANCE OWING, MONTHLY PAYMENT, PAYMENT PATTERN, TIMES PAST DUE, DATE OF LAST PAST DUE, MOS. REV'D. Includes entries for TOYOTA MTR, STERL SVG, GE CAPITAL, PORTLAND TEACHERS CR, CHASE, RADIO SHACK, etc.

COPIED
Lender
for review
this report
has been
reviewed



RESIDENTIAL MORTGAGE CREDIT REPORT

Source of public records and repositories accessed.

9115 SW OLESON ROAD, SUITE 303, PORTLAND, OR 97223 - TELEPHONE (503) 246-4700

Interviewed: Borrower Co-borrower No Interview

PREPARED FOR:

WEST ONE OF OREGON S.B.
314 E. MAIN
HILLSBORO, OR 97123

ACCOUNT NUMBER:
REPORT ORDERED BY: 2073
LENDER REFERENCE #:
DATE ORDERED:
DATE COMPLETED:
REPORT PREPARED BY:

PREVIOUS CHARGES:
CURRENT CHARGES:
TOTAL PRICE:

GENERAL INFORMATION

NAME OF APPLICANT(S):
CURRENT ADDRESS: ESSIEH, MATT ELLA
CITY/STATE/ZIP:
LENGTH OF TIME AT PRESENT ADDRESS: PAGE NO 3

AGES:
MARITAL STATUS:
DEPENDENTS:
OWN? :

BORROWER'S EMPLOYMENT

CO-BORROWER'S EMPLOYMENT

EMPLOYER:
POSITION - HOW LONG?
VERIFIED BY:
SOCIAL SECURITY NUMBER:
INCOME:

EMPLOYER:
POSITION - HOW LONG?
VERIFIED BY:
SOCIAL SECURITY NUMBER:
INCOME:

CREDIT HISTORY

BUSINESS	DATE REPORTED	DATE ACCOUNT OPENED	HIGHEST CREDIT LIMIT	BALANCE OWING	MONTHLY PAYMENT (TYPE)	PAYMENT PATTERN	TIMES PAST DUE			DATE OF LAST PAST DUE	MOB. REV'D
							30	60	90+		

5015005277050901

++NOTE: LENDER DECLINES TO PROVIDE DELINQUENCY DATE
++NOTE: LINE OF CREDIT

FIRST INTERSTATE BAN	03/92	4/88	5.000	0	FLEX(R)	CURRENT	03-00-00	08/90	46
51300103724988001									
S TOYOTA MTR	04/90	1/86	5.695	0	O(I)	CURRENT	02-00-00	01/90	48
70401300082440001									

PUBLIC RECORDS:

DISSOLUTION OF MARRIAGE FILED IN WASHINGTON COUNTY, OR.,
BY PATRICK AND EMMANUELLA MULLIKIN. FINAL 1986. NO RECORD
FOUND.

INQUIRIES within the past 90 days:

ITT FIN SR 3/4/92.....NO NEW CREDIT FOUND
SEC PAC FIN SVCS INC 3/26/92.....NO NEW CREDIT FOUND
SEC PAC FIN SVCS INC 3/30/92.....NO NEW CREDIT FOUND
EQUIFAX 4/25/91.....NOT A LENDER
MEIER/FRANK 3/25/92.....SEE TRADE ABOVE
EQUIFAX SERVICES INC 4/25/91.....NO NEW CREDIT FOUND
CLS MTG 1/30/92.....NO NEW CREDIT FOUND
SEC PAC FIN 2/12/92.....NO NEW CREDIT FOUND
F INTST BK 3/26/92.....NO NEW CREDIT FOUND
TRANSAM FN 3/6/92.....NO NEW CREDIT FOUND

COMMENTS

CREDIT WAS ALOS FOUND UNDER THE FOLLOWING NAMES:
ESSIEHSIREBOE, MATT; SIRIBOE, MATT; SIRIBOE; AND IS
SHOWN ABOVE.

ALL REPOSITORIES ARE ACCESSED ON A NATIONAL BASIS FOR ALL
AVAILABLE INFORMATION ON CREDIT AND PUBLIC RECORDS

COPY OF CREDIT REPORT HAS BEEN SENT TO CONSUMER

** END OF REPORT ** 21620042092

CONSUMER COPY
Lender may require explanation
of certain items mentioned on
this report.
THIS COPY NOT INTENDED
FOR LENDING PURPOSES.

APPLICATION FOR CREDIT

This application is designed to be completed by the Borrower(s) with the Lender's assistance. The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan, or the Borrower is married and resides in, or the property is located in, a community property state.

TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case No.
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA			
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$	%			<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (typel):

PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & zip code) _____ No. of Units _____

Legal Description of Subject Property (attach description if necessary) _____ Year Built _____

Purpose of Loan Purchase Construction Other (explain): _____ Property will be: Primary Residence Secondary Residence Investment

Refinance Construction-Permanent

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$	\$		Cost: \$

Title will be held in what Name(s) _____ Manner in which Title will be held _____ Estate will be held in: Fee Simple Leasehold

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable) MATT ESSIEH				Co-Borrower's Name (include Jr. or Sr. if applicable) ELLA ESSIEH			
Social Security Number 544-94-9929	Home Phone (incl. area code) 503-642-3983	Age 34	Yrs. School 18	Social Security Number 557-82-9001	Home Phone (incl. area code) 503-642-3983	Age ??	Yrs. School 16
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated				<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated			
Dependents (not listed by Co-Borrower) no. 2 ages 3 1/2, 2 yrs.				Dependents (not listed by Borrower) no. _____ ages _____			
Present Address (street, city, state, zip code) 16227 SW Autumn Dr. Beaverton, OR 97007				Present Address (street, city, state, zip code) 16227 SW Autumn Dr. Beaverton, OR 97007			
<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 4 No. Yrs.				<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

If residing at present address for less than seven years, complete the following:

Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 4 No. Yrs. 17185 SW Heritage Ct. Aloha, OR.	Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.

EMPLOYMENT INFORMATION

Name & Address of Employer Wescam Data Services 10330 SW Allen Blvd Ste 216 Beaverton, OR.	<input type="checkbox"/> Self Employed	Yrs. on this job 4.5 yrs.	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
Position/Title/Type of Business President Software	Business Phone (incl. area code) 503-646-1257	Yrs. employed in this line of work/profession 9 yrs.	Position/Title/Type of Business	Business Phone (incl. area code)	Yrs. employed in this line of work/profession

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date:	Co-Borrower's Signature:	Date:
<i>Mark Stone</i>	4/16/92	<i>Carina Nelder Esner</i>	4/16/92

