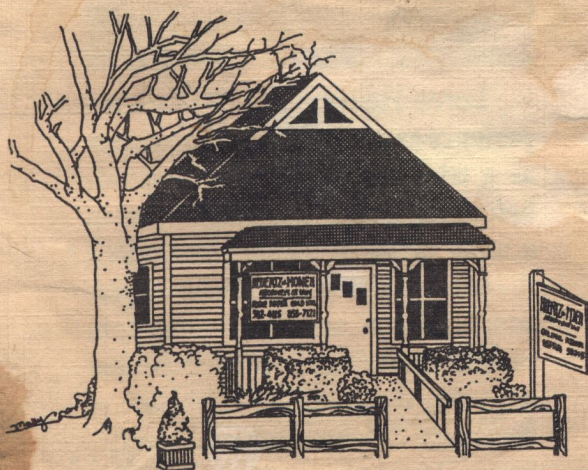


Law Offices
of
**Heuertz and
Monen, P.C.**



HEUERTZ & MONEN, P.C.
Attorneys at Law

214 E. Main, P.O. Box 1408
Rogue River, Oregon 97537
Phone: (503) 582-4115
(503) 855-7121



Loren Heuertz has 15 years experience as a lawyer. His experience as a trial lawyer includes practice before the federal and state courts in a wide range of matters, including the prosecution and defense of personal injury cases, construction cases, commercial and business matters, dissolution, bankruptcy, insurance defense and criminal defense. He has handled complex multi-party litigation and has considerable jury and trial experience.

Loren obtained his law degree from Indiana University in 1973, graduating with honors. He has been admitted to practice before state and federal courts in Illinois and Oregon. He is currently a member of the Oregon State Bar Association and the Oregon Criminal Defense Lawyers Association.

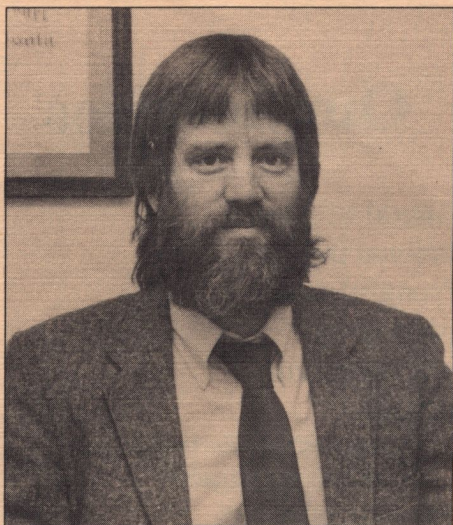
HEUERTZ AND MONEN, P.C.

Attorneys and Legal Counselors

We are experienced lawyers who care about our clients and give personal service. If you have a legal problem, let us review it. We strive to provide prompt, courteous and reasonably priced legal services.

Our office utilizes state-of-the-art technology in computerized word processing. Our office manager, Margaret Wahl, has 17 years experience as a legal secretary and legal assistant. Together, we are committed to serve your legal needs.

- Office Hours
8:30 a.m. — 4:00 p.m. weekdays
 - After hours consultations by appointment
 - Home visits, out of office appointments
 - Initial consultation at a low fee
 - Senior citizen discounts
-



Craig Monen has 13 years experience as a practicing attorney and has been admitted to practice before state and federal courts in Minnesota, Michigan, New Mexico and Oregon. His professional experience includes both the general practice of law and broad experience as a legal aid attorney.

Born in Spring Valley, Illinois, Craig received his B.A. from Southern Illinois University and his law degree from the University of Nebraska in 1974. He is a U.S. Navy Vietnam veteran.

He is currently a member of the Oregon State Bar Association, Estate Planning, Real Property and Land Use sections. He has previously held memberships in the American, Minnesota, Michigan and New Mexico Bar Associations.

Our Services

- General trial work
- Personal injury
- Wrongful death
- Bankruptcy
- Debt collection
- Business
 - Corporations/Partnerships
 - Commercial litigation
- Domestic relations
 - Dissolutions
 - Child custody
 - Property division
 - Post decree support
 - Adoption
- Criminal defense
- Estate planning
 - Wills
 - Testamentary and living trusts
 - Probate avoidance
 - Probate and trust administration
- Disability planning
 - Guardianship and conservatorship
 - Durable power of attorney
 - Medicare and nursing home issues
- Emphasis on senior citizen legal issues
- Real estate
 - Purchase/sale agreements & contracts
 - Deeds/mortgages/trust deeds
 - Title problems
 - Easements/boundary disputes
 - Foreclosures
 - Zoning
 - Leases/options/evictions

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Historical Note

The offices of Heuertz and Monen, depicted on the front cover, are located at 214 E. Main, Rogue River, Oregon. The building was initially designed and built as a residence by Mr. and Mrs. Henry Laws and was one of the first homes built on Main Street.