

Portland Office Hosts Harvest Party

The Portland Area CTSI Office would like to thank all who attended the Harvest Party in October.

It was great fun and we certainly enjoyed getting the chance to visit with everyone. A special thanks to the elders who traveled from Salem, Eugene, and Siletz. Did everyone get a Martian? (Inside joke!) I will never forget Maude Lane fishing for one of those cute little things! Seeing all of the children in their costumes was a special treat.

And last but certainly not least, a great big thank you to all who helped decorate and for the donations of candy and decorations. This celebration would not have been possible without the contributions from the prevention programs led by Lisa Brown and Danelle Zosel-Sanderson. **Thanks!**



Right: Damian Robledo is a lion for a day.
Below: Rocky LaChance helps Maude Lane go fishing.



Buying or Building ... Mortgage Can Be Easy

First Security Bank

Gena Pegg has been in the lending business since 1987. She works exceptionally well with first-time homebuyers. She specializes in construction perm loans, FHA, VA, conventional, and many other creative financing options.

Gena has worked very well with many Siletz Tribal members in helping them achieve their dream of buying their first homes. She is very familiar with the SIHA NAHASDA Finance Program as well as many other homebuying assistance programs.

Loan approval within five minutes of application, quick closings, and excellent customer service are Gena's goals and ... reality!

Contact Gena for a **free** consultation. Find out if you qualify and what **all** of your financing costs will be. It's okay to compare, but remember that if it sounds "too good to be true," it probably is! Gena will make sure that at closing, you won't be caught paying more than was originally disclosed at application. You can contact Gena at 580 State St., Salem, OR 97308; 503-945-2326; fax: 503-945-2457; e-mail: gpegg@fscnet.com

Majestic Mortgage

Majestic Mortgage, a Portland-area firm specializing in creative lending, has positioned itself as a resource for Indian Housing Authorities. Liz Hamilton (Choctaw/Cherokee) works with first-time homebuyers, plus debt consolidation and refinance clients, utilizing the first-time homebuyer assistance program offered to tribal members under HUD's Indian Housing Block Grant program.

While many lenders struggle with how to structure the NAHASDA grant money toward down payments, Majestic Mortgage has adapted program guidelines to fund quickly and efficiently.

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