

To the editor:

This is a special "thank you" to all the wonderful people who stepped forward to help my granddaughter, Taylor Pettit, and children, whose home burned completely down in the early morning hours of Feb. 12, incidentally her birthday. The family resided near Devils Lake in Lincoln City.

The first ones on the scene, Dino Butler and wife Juanita Whitebear, took them into their home, gave them clothes and shoes, and had a huge breakfast ready for all of them.

Also, the firemen from Lincoln City and the police department, the Red Cross of America brought blankets and plenty of hope.

I would also like to thank each of the area offices that collected much-needed household items. Thanks to Mona Fisher for getting this project organized.

Beverly Youngman, my daughter, who is Taylor's mother and grandmother to Camden, Tiernan, and Rowan.

We also want to thank Auntie Babe for keeping Taylor, Rowan, and Camden when he was sick. Shannon and Karrie Hatch for keeping Tiernan. It's wonderful to have a warm and loving family to help them out and keep them safe.

God bless all of you kind people.

Now if she could just find a house so they can all be together again.

Grandpa and Gramma,
Bill and June Austin

To the editor:

First let me say that my heart grieves for the family and loving friends of Maude. Although she was not a blood relation, she always made me feel a part of her family. The sharing smiles, hugs, and kisses that always welcomed me were just a part of what made her special. A part of what I learned from this gracious lady was that we all need to give a few more parts of our hearts to make strangers feel as if family, to have kind words toward those with whom you may disagree.

Maude Lane was a lady that exuded love and kindness. It shows in the children that she raised, caring, kind, sharing people. I am proud to consider myself a part of her extended family and will miss her until we meet again.

As I drove home from her memorial service, she filled my very spirit, and when I drove to Keizer for her funeral, this poem – or something like it – came to me. I shared it with Gladys Bolton and Bud Lane. I hope that it gives some peace to those who suffer the passing of Maude and gives all of our tribal members some positive thoughts.

John L. Roe Jr.

In Memory of a Great Lady

Many from one

All one a family

Until time ends and beyond

Death takes only the flesh, not the spirit

Each of us continues in eternal soul

Live life with love; all else fades

Nothing comes from anger

Each of us gains from her model

Thank you, Maude

Bank of the Cascades and Majestic Mortgage Help Homebuyers

Gena Pegg, an experienced and knowledgeable mortgage loan officer, is proud to announce her recent association with **Bank of the Cascades**. She has worked closely with the Siletz Indian Housing Authority in the past, assisting tribal members with financing their first homes.

Bank of the Cascades offers numerous first-time-buyer programs that enable borrowers to qualify for low interest rates and low down payments. Pegg's creativity in working with and combining loan programs to fit her customers' needs is enhanced by the level of commitment and service offered by Bank of the Cascades.

Pegg has been in the lending industry for more than 15 years and specializes in helping first-time buyers achieve their dreams of owning a home. She welcomes any questions about qualifying and can pre-qualify or pre-approve borrowers at no obligation. Pre-approval offers the benefit of a strong offer to purchase and ensures a smooth and easy closing.

For a free pre-approval, contact Gena Pegg at Bank of the Cascades, toll-free at 1-877-617-3400 or direct at 503-566-4927. Her office is located at 388 State St. in Salem, Ore.

The Importance of a Credit Report

When applying for a mortgage, one of the most important factors is your credit report.

A good credit report can make a substantial difference in both the interest rates offered and fees charged. Mortgage applicants with a not-so-perfect report will find that they have many obstacles to overcome before being approved for a mortgage.

When mortgage applicants have either a slow payment record or derogatory information on their credit report, their interest rate can be anywhere from 2 to 3 percentage points higher than someone with a good report. For example, a \$100,000 loan at 7 percent requires payments of \$661 per month for 30 years, and at 9 percent the payments are \$798 per month for 30 years.

You can see by the example that the difference is \$137 per month. This difference could keep you from qualifying for the house that you want.

In addition to an increased interest rate, mortgage applicants who have credit problems often are assessed higher fees than someone with a good report. The additional fees could amount to several thousand dollars.

The best thing to do if you're considering a home purchase in the future is to obtain a copy of your credit report now and see how it looks. If you have slow payments and/or derogatory information on your report, it's a good idea to start cleaning it up long before you apply for a mortgage.

To obtain a copy of your credit report, call or write one of the following credit reporting bureaus:

Equifax – P.O. Box 4081, Atlanta, GA 30348; 1-800-685-1111;
www.credit.equifax.com

Experian – P.O. Box 2104, Allen, TX 75013; 1-888-397-3742;
www.experian.com

Trans Union – P.O. Box 390, Springfield, PA 19064; 1-800-888-4213

It costs \$9 to obtain a credit report, unless you have been denied credit in the last 60 days. Then the report is free. Consumer Credit Reports also are available on-line (for a fee) from either Equifax or Experian.

If you have lived in the Oregon area all of your life, the best report is from Equifax. If you recently lived in California, Experian is the best. And in the eastern part of the U.S., Trans Union is the company to use.

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 adopted program guidelines to fund quickly and efficiently. Despite credit challenges such as bankruptcy, Majestic can

refinance the existing loan and pull cash out for a number of uses, such as debt consolidation, home improvements, vacations, or working capital for a business. Investment properties can be either owner- or non-owner-occupied.

For self-employed people, Majestic has non-income-verifying home loans and SBA financing available. Most pre-qualifications are done in 24 hours and with no charge for the initial call. Majestic Mortgage is an equal opportunity lender and can originate home loans in any state where licensing laws allow.

For more details, contact Liz Hamilton at 503-397-9769; collect calls will be accepted.