Shur-Flavor

Half gallon squares in your choice of vanilla, chocolate, strawberry and more!

Of course we remembered. You've been wonderful customers for 23 years. And to prove that we'd do it all over again, we're having a two-week celebration with special low prices all through the store.













ECONODIA.





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69 locations all over the Northwest

Not everyone has the money it takes to take out a home loan from a bank.

But right now, a lot of people in Portland who think they can't qualify for a home loan, can. With a HomePartners loan from U.S. Bank. It gives you the money you need to buy a house without costing an arm and a leg. Or even a foot. Here's how it works.

With a HomePartners loan, the amount of money you need for a down payment is one third less than

even the usual federally insured home loan requires. And most closing costs, for things like title insurance and other fees, don't have to be paid up front - they can be borrowed with the rest of the money.

Not only does this home loan cost less, it's easier to qualify for. A steady income and a good history of paying your bills might be all you need.

Now, we aren't exactly giving away these loans to everyone who walks in the door. But, we guarantee

CONVENTIONAL VS HOMEPARTNERS HOME LOAN **HOME LOAN**

DOWN PAYMENT

HOW DO YOU GET YOUR DOWN PAYMENT? Can be a gift from Must be from your a relative own savings

NECESSARY REPAIRS

Must be done before loan is given

All repairs (except those required for health or safety reasons) can be done after loan is given

ADDITIONAL CLOSING COSTS

Most costs can be All costs must be financed paid up front

TOTAL CASH REQUIRED AT CLOSING FOR A HOUSE WITH A SALES PRICE OF \$30,000

For down payment, up front closing costs, estimated taxes and insurance) \$2,160 \$3,652

DO YOU QUALIFY?

% OF MONTHLY INCOME ALLOWED FOR HOUSE PAYMENT Up to 33%

CREDIT HISTORY

Previous loan experience on cars, credit cards, etc.

Without prior loan experience, landlord references or a good record of paying utility bills can be used to establish credit history.

The U.S. Bank HomePartners Program can help you purchase a house in Portland for up to \$49,000. You are eligible to apply if your annual household income does not exceed the following income guidelines: 1 person — \$24,000, 2 people — \$28,500, 3 or more people — \$31,700. HomePartners is offered through U.S. Bancorp Mortgage Company.

that a lot of people who thought they'd never be able to get a home loan, will get one.

So, before you give up on the idea of owning your own home, take a look at what U.S. Bank's HomePartners loan has to offer. It could save you from a lifetime of rent.

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