

# A HOME LOAN *for* PEOPLE WHO THINK *THEY* CAN'T GET ONE.

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

A CONVENTIONAL HOME LOAN	VS	A HOMEPARTNERS HOME LOAN
<b>DOWN PAYMENT</b>		
5%		2%
<b>HOW DO YOU GET YOUR DOWN PAYMENT?</b>		
Must be from your own savings		Can be a gift from a relative
<b>NECESSARY REPAIRS</b>		
Must be done before loan is given		All repairs (except those required for health or safety reasons) can be done after loan is given
<b>ADDITIONAL CLOSING COSTS</b>		
All costs must be paid up front		Most costs can be financed
<b>TOTAL CASH REQUIRED AT CLOSING FOR A HOUSE WITH A SALES PRICE OF \$30,000</b> (For down payment, up front closing costs, estimated taxes and insurance)		
\$3,652		\$2,160
<b>DO YOU QUALIFY?</b>		
<b>% OF MONTHLY INCOME ALLOWED FOR HOUSE PAYMENT</b>		
28%		Up to 33%
<b>CREDIT HISTORY</b>		
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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## Oregon Department Of Human Resources To Listen To Views Of Local Citizens

For the second consecutive year, the top leadership of the Oregon Department of Human Resources will travel to Portland to listen to the views of local citizens. "We have a very difficult task ahead," said Department director Kevin Concannon, "in determining social and health service priorities in the wake of Ballot Measure 5."

Other communities scheduled for visits include Pendleton, Bend, Medford,

and Eugene. Meetings in Portland on July 22nd will be at 9 a.m. and 6:30 p.m. at Fernwood Middle School, 1915 NE 33rd.

The Department of Human Resources (DHR) is the state umbrella agency for all health and social services. Some 12,000 Department employees deliver services to tens of thousands of Oregonians from protecting children to delivering food stamps to increasing the

independence of seniors.

In the recently concluded legislative session, DHR and lawmakers grappled with a substantial projected budget cut. An improving Oregon economy has delayed many of the cuts proposed for the 1991-93 budget.

If Oregon voters don't approve a new source of revenue to make up for the Measure 5 losses, the next phase-in of Ballot Measure 5 requires much larger

reductions in service. Concannon says the Department wants to listen to the ideas of Oregonians on how to balance the needs of Oregon's most vulnerable population.

"One example," noted Concannon, "is deciding how to balance prevention with serving people already in serious need. We're not at the point of trying to work specific budget numbers," Concannon continued, "but we

want to understand what global choices Oregonians would make about our services."

### Community Meeting

The Portland Cable Access Board of Directors is scheduled to meet at 7:30pm on Wednesday, July 17th, 1991 at 2766 ML King Jr. Boulevard.

### Superior Student LaTanya Renee' Carter



LaTanya Renee' Carter, daughter of Fred and Carol Carter, is a 1991 Grant High School graduate who completed her senior year with a 3.7 GPA. While in high school she was a member of Junior and Varsity Rally, Student Council, Human Relations Committee, The Institute for Science and Math, an Honor Roll member, and was voted "most spirited senior girl" by the senior class. LaTanya was a recipient of The Delta Sigma Theta Scholarship and The Minority Achievement Scholarship (which will pay her tuition and fees for five years) which she will use this fall to attend Portland State University and major in Business Administration and Communications.

LaTanya attends Maranatha Church where she is an active member in the youth choir (Disciples II) and the youth group B.A.S.I.C. (Brothers And Sister In Christ).

### Carousel Courtyard Concerts Continue

The Carousel Courtyard's third annual Lunchbox concert series continues Wednesday, July 24, from noon to 1 p.m. with Swingline Cubs. The concerts, scheduled every Wednesday through August, are free to the public. Just take MAX out to the Carousel MAX station. Refreshments and food are available. For further information, please contact Janice Babcock at Pacific Development, Inc. at 233-4048.

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