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## Training program helps Landlords Maintain Safe Properties and Act Against Drug Houses

The City of Portland Bureau of Building announced today that it will sponsor training to help landlords and property managers avoid drug and gang problems on their rental properties. In addition, the training will assist landlords in understanding and using the City's Property Maintenance Code to ensure safe and livable neighborhoods.

The one-day Landlord Training Program will be offered three times this spring: Friday, April 10th; Saturday, April 18th; and

Friday, May 8th. Each session will begin with registration at 8:00 am. The training will run from 8:30 am to 5:00 pm and will cost \$10 per person, or \$15 total for two persons from the same organization.

The Landlord Training Program was developed in Portland in 1989 through a U.S. Department of Justice grant. The program has received national recognition and has been offered in more than 300 cities nationwide. It will be presented in Portland

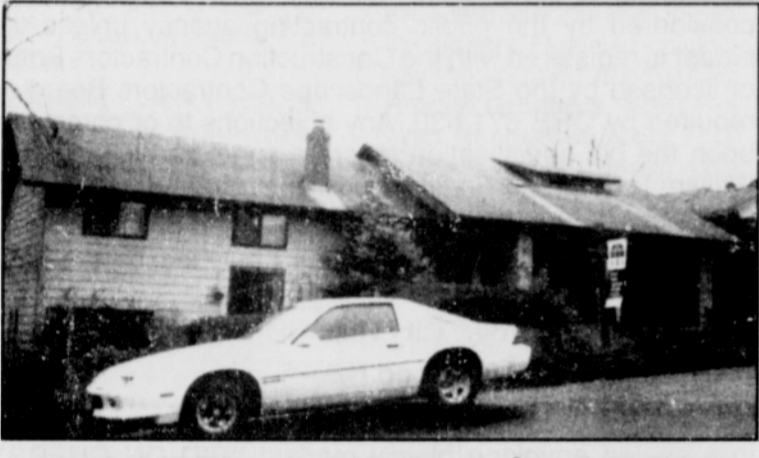
by its developer and national trainer, John H. Campbell of Campbell DeLong Resources, Inc.

This is the first time the program has been sponsored by the Bureau of Buildings, which enforces codes related to housing maintenance.

"Savvy landlords really make our job easier," said Jo Zettler, Residential Inspections Manager. "Landlords who have been through the training avoid mistakes that can cost a lot of time

and money." Property owners who take part in the course also gain tools in helping to make neighborhoods more livable and secure.

Training sessions are open to the public, and the Bureau of Building particularly urges property owners and managers from all areas of town to attend. Space is limited and advance registration is requested. For information and registration, please call the Bureau of Buildings at 823-7955 (TDD 823-6868).



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## Minority, Low-To Moderate-Income Home buyers

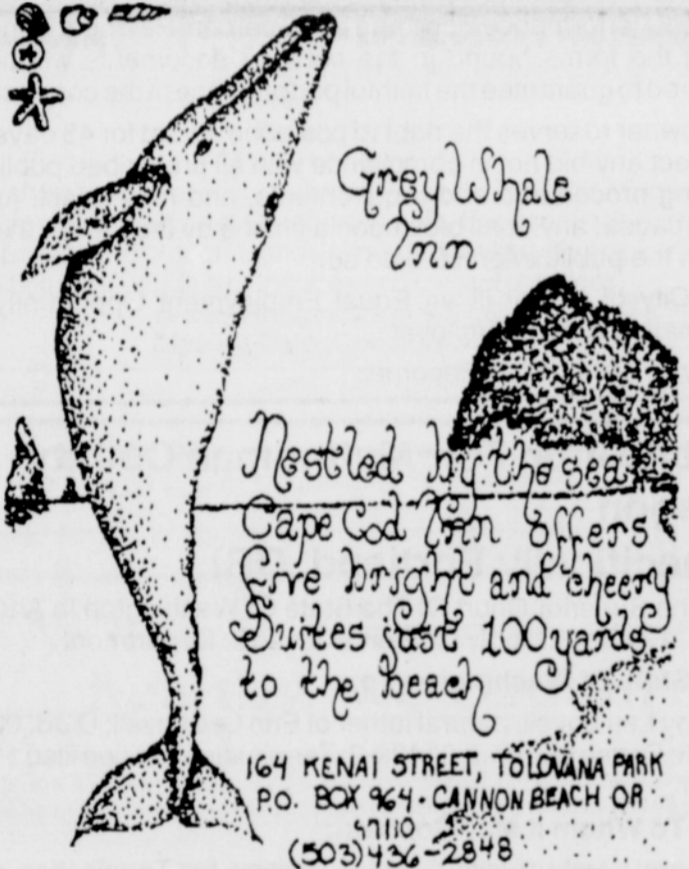
A four-year comparison of mortgage lending data shows Norwest Mortgage, the nation's leading home loan provider, continues to lead the industry in providing home loans to the nation's minority and low-to-moderate income communities acknowledging its progress, company executives say Norwest Mortgage will work more aggressively to increase homeownership among the nation's underserved and growth populations.

"These numbers indicate that organizationally, Norwest Mortgage is committed to better serve these emerging markets," said Dan Russell III, executive vice president, affordable housing.

"We project major homeownership growth opportunities in low and moderate-income, immigrant, and minority populations in the coming years. Our organizational and marketing infrastructures have ideally positioned Norwest Mortgage to become the mortgage lender of choice among these homebuyers."

"We are proud of our leadership position on a national scale, but we have not yet reached that position in each of the markets that we serve."

As our unique approach to serving minority, immigrant and low and moderate-income communities gains momentum through our entire company, we believe we will see an even greater impact by the end of 1998."



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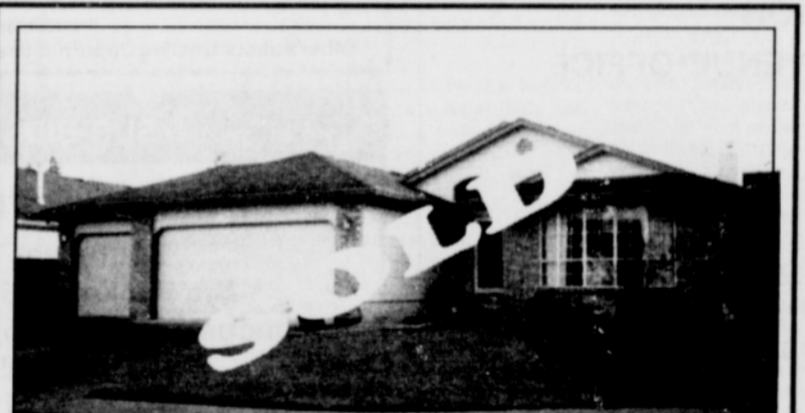
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## Bank of America "Outstanding" for Community Reinvestment

For the fourth consecutive time, federal banking regulators have given their highest rating — an "outstanding" — to Bank of America NT&SA for its success in meeting the credit needs of low-income communities.

Bank of America today released its performance evaluation by the Office of the Comptroller of the Currency (OCC), one of several regulatory agencies that evaluate bank compliance with the 1977 Community Reinvestment Act (CRA). BofA received its last evaluation in May, 1995. The OCC's current report evaluates the bank's performance from January 1996 through June 1997.

Declaring that BofA "continues to demonstrate its commitment to lending, investing and servicing all segments of the states in which it does business," the OCC commended the bank's record of providing "an excellent level of all types of credit to low- and moderate-income applicants."

The regulatory agency reports that BofA made 363,000 loans for almost \$3 billion to low- and moderate-income borrowers. It also credits the bank for making 265 community development loans worth nearly \$462 million.

In addition to its lending performance, the bank invested \$406.7 million "for the capitalization of loan pools, community development corporations, syndicated community development participations, government subsidized programs, municipal securities financing affordable housing, tax credits and the support of non-profit developers, social services, and support groups."

Finally, the bank received high marks for an extensive branch and ATM network that helps meet the financial needs of its entire service area, and for its expanding telephone and personal computer delivery capabilities.

In 1997, the bank's parent company — BankAmerica Corp. — pledged \$140 billion over 10 years for loans to small business owners and lower-income borrowers across the United States. It is the biggest community lending commitment ever made.

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