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**Greg Galloway**  
Branch Manager  
NMLS#404584  
541.215.6766 Direct  
ggalloway@stearns.com



**Kurt Hendrix**  
Mortgage Loan  
Originator  
NMLS# 334950  
541.215.6766 Direct  
khendrix@stearns.com

stearns.com



Stearns Lending, Inc.  
39 S.E. Court Avenue | Pendleton, OR 97801  
Branch NMLS# 1144375  
Office: 541.215.4231 | www.stearnsloans.com/Pendleton

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\*\*The NAF Platinum Best Program is limited to qualifying homebuyers in CO, IL, OR and WA. Properties must be owner occupied. Non-occupant co-borrowers not allowed. No cash back to the borrower is allowed.  
\*\*\*The grant (3% or 5% of total loan amount including LPM) is given in conjunction with this program, which is reserved with the agency when the first loan is locked at the agency's market rate. This grant is a second lien, proceeds of this grant can be used for down payment and/or closing costs, prepaid items, and reimbursement of earnest money. This grant money does not have to be repaid.  
This is not a commitment to lend. Program restrictions apply. Stearns Lending, LLC offers many loan products. Stearns Lending, LLC is a California Limited Liability Company headquartered at 4 Hudson Center Drive, 10th Floor, Santa Ana, California 92707. (800) 353-LEND (5363) Company NMLS# 1854. This information is accurate as of August 15, 2014. © 2014 Stearns Lending, LLC All Rights Reserved. 541.432.0814.

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**Dan Ceniga, Agent**  
1704 SW Fraser Ave.  
Pendleton, OR 97801  
Bus: 541-276-3182  
dan.ceniga.b739@statefarm.com



**Stan Henderer, Agent**  
33 SE Doran Avenue  
Pendleton, OR 97801  
Bus: 541-278-0880  
stan.henderer.1018@statefarm.com

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