



OAK RANCH QUARRY

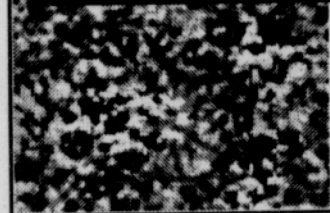
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USDA loan fee reductions are genuine

The Rural Housing Service of USDA Rural Development has reduced its fees for new guaranteed loans from two-percent to 1.5 percent and lowered the refinancing fees for its guaranteed loan program from two-percent to one-half of one-percent (0.50). The lower rates were announced by Lynn Schoessler, director for USDA Rural Development in Oregon.

"Rural housing programs work with communities to increase the opportunity for rural homeownership," Schoessler said.

The lower fees apply to all

eligible applicants and are part of a five-part commitment by USDA to assist in increasing the level of rural home ownership over the next eight years. In addition to lowering the fees, the commitments include doubling the number of self-help housing participants by 2010, establishing an outreach program to increase participation by minority lenders and reduce barriers to minority homeownership, promote credit counseling and homeownership education, and monitoring lending activities to ensure a 10 percent increase.

USDA Rural Development serves as the lead federal organization for rural development needs, and administers financial and technical assistance through three agencies: Rural Housing Service, Rural Business-Cooperative Service and Rural Utilities Service.

For further information on rural housing programs of USDA Rural Development, call the state office in Portland at 503-414-3300. There are also USDA service centers in Eugene, Medford, Pendleton, Redmond, Roseburg and Salem.

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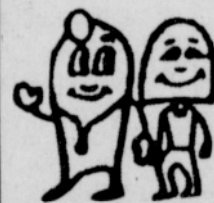


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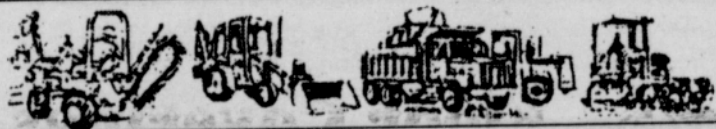
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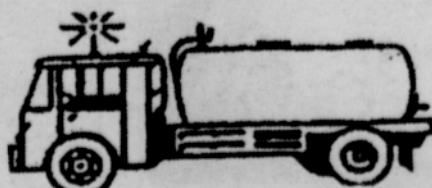
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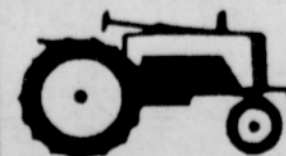
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