

The Residential Loan Program, also known as the “Oregon State Bond Loan,” now offers eligible borrowers a choice.

You can choose between

CashAdvantage Home Loan

With a *CashAdvantage* Home Loan, you will get a very low, fixed-interest rate on your home loan along with cash assistance equal to 3% of the Note. This option helps you come up with the cash you may need to close the loan.

RateAdvantage Home Loan

With a *RateAdvantage* Home Loan, you will most likely get the lowest fixed rate possible to maximize your home purchasing power.

Use this side-by-side comparison to decide.

CashAdvantage Home Loan

- ✓ 3% cash assistance
- ✓ Lower your cash-to-close
- ✓ Still a very good rate
- ✓ No prepayment penalty
- ✓ Cash assistance is like a grant

RateAdvantage Home Loan

- ✓ Hard to beat below-market rate
- ✓ Maximize purchasing power
- ✓ Lower monthly payments
- ✓ Long-term interest savings
- ✓ No prepayment penalty

Regardless of which pricing option you choose, the eligibility and program requirements are the same. For current rates, please visit www.oregonbond.us or call 503.986.2015. To qualify, eligible borrowers must meet all applicable program and lender requirements. Call a Participating Lender (list enclosed) to see which option is best for you!