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Your Dreams. Our Expertise.

Eugene Branch
541.342.7576
1200 Executive Pkwy, Suite 100
Eugene, OR 97401

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Contact an Alpine Mortgage advisor today to help you make the best possible decision for you and your family regarding your mortgage.

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GOT COWS? Need a ranch?



Call me and I will find the perfect set up for you!
Many years of experience with cattle, horses, livestock and crops helps me locate and select the property suitable for your requirements.

Country Property has been my specialty for many years and I truly enjoy helping both buyers and sellers with their special needs. Please call me at (541) 554-2791



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Bonnie Jean Fick, Broker

Bonnie Jean Fick
Broker



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Home Finance

USDA has funds for Guaranteed Loans – Looking for buyers



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USDA Rural program, officially known as the Single Family Housing (SFH) Guaranteed Loan Program, is looking for home buyers for their **no money down** rural purchase program.

There is a lot of mis-information out there about USDA, one being that it is only for farms. Far from it, USDA loans won't work to purchase a farm. The program is designed to assist people of low to moderate income purchase homes in rural communities. Places like Cottage Grove, Junction City and Veneta qualify. Take a look at this recent communication from SFH



Origination News:
GUARANTEED LOAN FUNDING UPDATE: HELP WANTED!

ALLOCATED FOR
GUARANTEED LOANS!

\$24 billion dollars is available in Fiscal Year 2011 (through September 30, 2011) in the Single Family Housing Guaranteed Loan Program (SFHGLP). To utilize these available funds, **WE NEED YOUR HELP!**

SERVE RURAL HOME BUYERS!

In the past, funding shortages due to overwhelming volume and program demand may have prohibited some homebuyers from utilizing the SFHGLP. Fiscal year 2011 will be different! Congress responded to lender requests for more funding and delivered \$24 billion for the current fiscal year!

USDA loans are obviously being underused in today's market. With no down payment requirement and very liberal income limits, a lot of people could be buying homes in Creswell, Oakridge and Florence that think they won't qualify. Check out my website for directions to the USDA eligibility determination both for property and income. <http://no-money-down-usda-mortgage.com/2011/05/26/usda-funds-guaranteed-loans-buyers/>

This is one of the very few no down payment loans available and they have money to lend, apparently a lot of it. Beside the communities above, USDA loans are also available in Harrisburg, Monroe, Elkton and Swiss Home. Check out the program today for specifics.

You can reach Fred Chamberlin at 541-342-7576/541-221-3455



THE HOUSING GUIDE

sales@housingguide.com 541-687-8633

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Arbor South Architecture	541-344-3332	541-913-0016
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Kevin Groat	Kevin Groat Construction	541-915-4299
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