

Are you asking yourself...

**“How can I afford to buy a home in Portland?”**

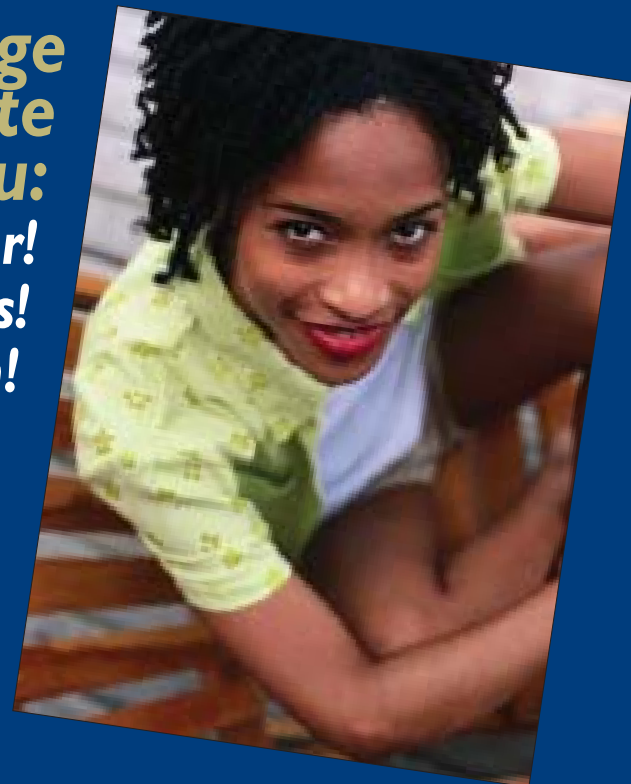


**First-Time Buyers -  
Now you can with  
the Mortgage Credit  
Certificate Program!**

The Mortgage Credit Certificate (MCC) Program is a homebuyer assistance program for first-time homebuyers in Portland. An MCC provides homebuyers an annual tax credit which reduces their federal income tax for the life of the loan and increases their purchasing power. The MCC tax credit equals 20 percent of the annual mortgage interest paid by the homebuyer.

**The Mortgage  
Credit Certificate  
program helps you:  
Increase your purchasing power!  
Lower your federal taxes!  
Own a home of your own!**

- A federal tax credit program to help first-time homebuyers own a home of their own
- Annual household income of \$70,000 for 1-2 person households and \$80,500 for 3 or more person households



For more information ask your loan officer for details.

