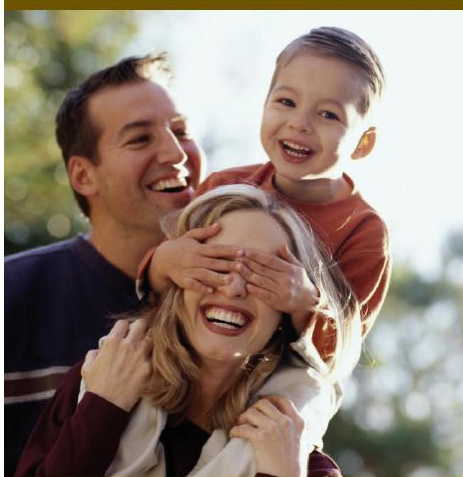


STONEBRIDGE
MORTGAGE GROUP, INC



Great Features Make Homeownership Attainable

- **Less Cash Required** – Low cost programs; closing costs can be financed
- **Increased Purchase Power** – 100% of down payment and closing costs may be a gift, grant or unsecured loan
- **Easier Qualifying Ratios** – Expanded guidelines for calculating debt ratios
- **Flexible Guidelines** – Acceptance of non-traditional credit references may be allowed¹
- **Flexibility** – Frequent job changes, income from seasonal employment and secondary income may be acceptable

Stop Wishing For A Home And Start Shopping

Zero Downpayment Rural Home Program Provides Homeownership Options

We understand saving up for a down payment can be an obstacle for many first-time homebuyers. We're ready to help, with low down payment programs that can put a home well within your reach.

Whatever your home financing needs, I'm ready to help with a broad range of programs and personalized service.

Call me today!

David H. Steinbrugge
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503.661.5580 or 800.228.2167
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Stonebridge Mortgage Group Inc.
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1. Restrictions may apply.

