



**Protect the Mortgage Interest Deduction:**  
**OPPOSE HB 2456-A**

- **The Oregon Association of REALTORS® strongly opposes HB 2456-A, which limits or in some cases eliminates the value of the Mortgage Interest Deduction for Oregonians.**
- **HB 2456-A is a dangerous step backwards that threatens homeownership and the real estate industry as Oregon's housing market is fighting to rebound from the recession.**
- **Reducing or eliminating the Mortgage Interest Deduction or the deductibility of property taxes paid is a de facto tax increase on homeowners.**
- **The Mortgage Interest Deduction is a valuable tool, which has been helping Oregonians realize the dream of homeownership in our communities and neighborhoods since 1913.**
- **Progress has been made in bringing stability to the Oregon housing market – any changes to the vital tax incentives that encourage homeownership could place the housing market and the broader economy under stress.**
- **In 2010, 621,900 taxpayers in Oregon claimed a deduction for real estate taxes. Reducing or eliminating these deductions sets a dangerous precedent for all Oregon homeowners.**

**Please Vote "NO" on House Bill 2456-A.**

*From the desk of Rep.  
Jason Conger*

A large, stylized handwritten signature in black ink, appearing to read "Jason Conger".