

Vice Chair and Members of the Committee, I ask you to vote in favor of SB 852 for those that need the help when buying their first home. Why punish someone that is finally taking the risk to create personal equity that so many in the bracket over 200k are certainly benefiting in Oregon's current market. We will always have the need for first time inventory and homes, and to punish the small buyer is not how the system should work. Please vote in favor of funding this bill so we can address the inequity between so many of Oregon's residents. Thank you - just this week my 5% buyers fought underwriting definitions to qualify for their loan - the scales are not balanced and this is a step in the right direction. Please take the time to vote YES!

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