



PLEASE SUPPORT HB 2856-A

- **The Oregon Association of REALTORS® supports HB 2856-A.**
- **HB 2856-A addresses a critical issue for a return to a healthy real estate market in Oregon, the enhanced availability of seller financing for qualified borrowers.**
- **Seller financing plays an important role in financing the sale of real estate, especially when credit is tight.**
- **HB 2856-A retains important consumer protection safeguards, while also ensuring that seller financing remains a viable alternative for qualified borrowers in Oregon.**
- **HB 2856-A expands the current exemption and would allow an individual to offer or negotiate up to 3 mortgages in a 12-month period on residential properties that they own.**
- **HB 2856-A received unanimous support in the House as well as the Senate General Government, Consumer & Small Business Protection Committee.**

Please Vote “Yes” on House Bill 2856-A.