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June 20, 2005

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Faye Stewart Lane County Commissioners Office 125 E. 8th Ave. Eugene, OR

Dear Mr. Stewart:

Thank you for taking a few moments to discuss the Oregon Housing and Community Services Department grant with me this afternoon. Northwest Community Credit Union supports the Oregon Housing and Community Services Department's initiative to develop and maintain regional housing centers across Oregon. We highly recommend that the Neighborhood Economic Development Corporation and the work it has done in Lane County to promote homeownership. We also hope the county commissioners will recommend NEDCO as the agency partner to carry on this important task.

Over the years, NEDCO has become widely recognized as the organization with the most comprehensive approach to homeownership, including homeownership education and counseling, outreach to low-income households seeking homeownership information, referrals to homeowner rehabilitation programs, partnerships with countywide realtors and lenders, and development of affordable homes. They have developed an excellent reputation for being knowledgeable, and for making good referrals. In addition, they provide their services in both Spanish and English.

NWCU is an active supporter of NEDCO and their homeownership programs. One of our mortgage loan officers, Rene Cook, has been a longtime instructor in their ABC's of Homebuying program, and Peter Carlson, our mortgage department manager, is a member of the tenant selection committee for their lease-purchase program. Our CEO contacted NEDCO for assistance when NWCU was setting up a new education grants program for low-income people. In addition, I am an active NEDCO board member.

NEDCO is very involved and committed to collaboration with other organizations serving low income households, and are very active at both the state and local level in advocating for support of homeownership programs. They have also established excellent partnerships with organizations from the non-profit, government, and private sector. Your grant funding and recognition of their regional housing center status will enable them to further expand their services in Lane County.

Sincerely,

Kent White

Vice President, Marketing

Northwest Community Credit Union