

HARRIS

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"Dora's role is a critical one in the implementation of our community investment plan in southern Nevada," said Pete Landis, president and chief executive officer of U.S. Bank of Nevada. "Dora will focus exclusively on reaching the people who can benefit directly from Homepartners, as well as the Federal National Mortgage Association (FHMA) Community Homebuyers program."

The Community Homebuyers Program is a conventional mortgage loan which provides the borrower with more liberal qualifying ratios and flexible underwriting criteria, while requiring lower down payments than other mortgage loans. What this means is that individuals and families who in the past could not qualify for home loans, may now have the opportunity to buy a home.

Both Homepartners and the Community Homebuyers Program offer borrowers educational opportunities in the form of homeowners education and training seminars designed to assist first-time homebuyers through the homebuying maze. Harris will be offering these seminars periodically throughout southern Nevada in the coming months.

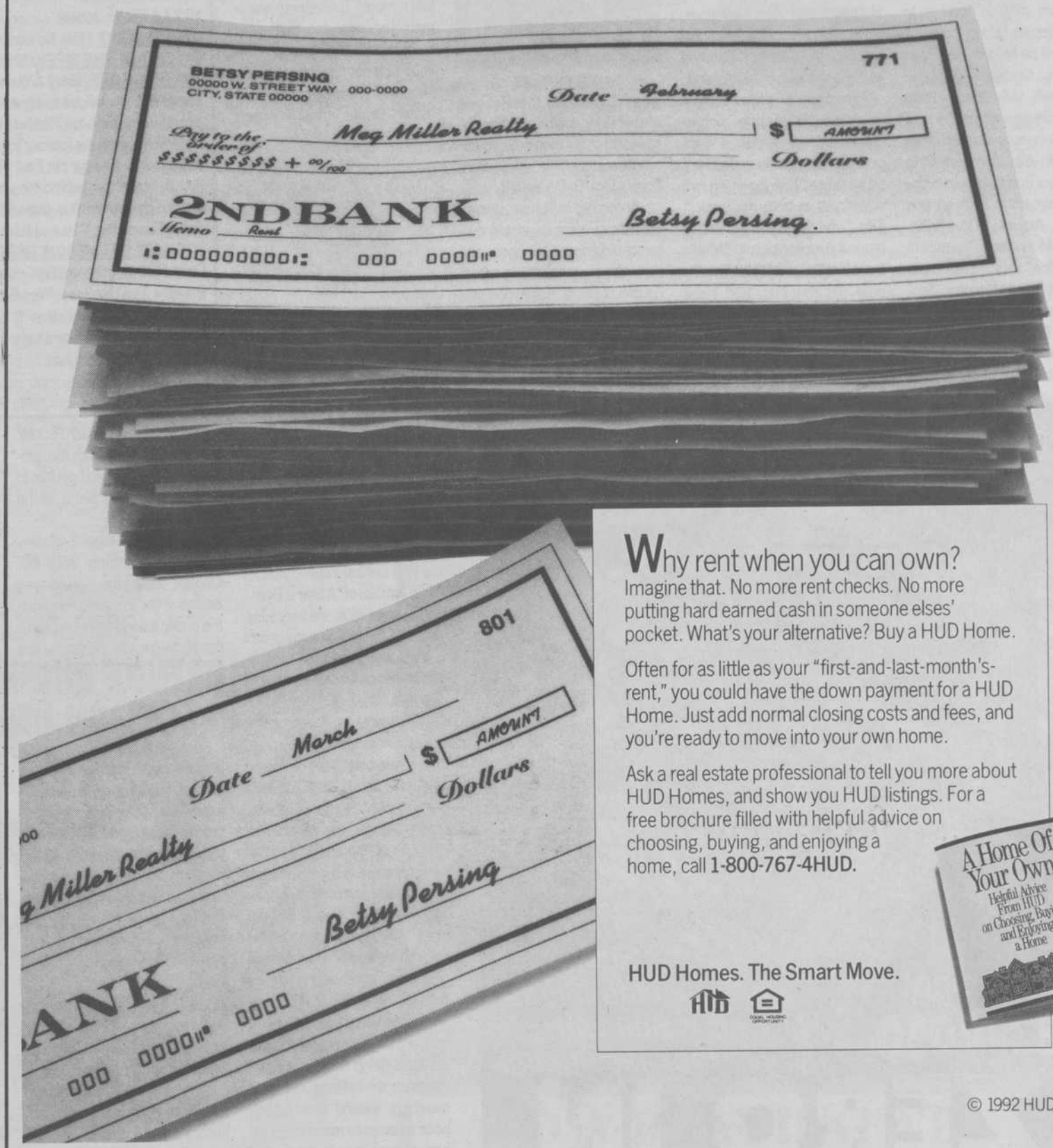
"U.S. Bancorp Mortgage is excited to offer Homepartners and the Community Homebuyers Program to southern Nevada. These programs will make the mortgage borrowing experience as effortless as possible for the borrower," Harris added.

Prior to joining U.S. Bank, Harris was a loan officer with American Bank of Commerce in Las Vegas and a candidate for Nevada Assemblyman, District 12. She brings 12 years banking experience to this new position.

An active community volunteer, Harris is currently involved in the United Way, Economic Opportunity Board of Clark County, Clark County Community Block Grant Committee, Private Industry Council, and the Cities & Schools Project.

U.S. Bancorp Mortgage Company, a subsidiary of the U.S. Bank of Oregon, is one of the largest mortgage investment lenders in the Northwest. The company currently services over 115,000 mortgages in 50 states with a value in excess of \$7.9 billion.

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