



340-054-0065 Tables

OAR 340-054-0065				
Table 1				
Interest Rates (percent of base rate) for Loans with Terms of Up to 20 Years				
Borrowers	Repayment Period			
	0-5 Years	Over 5 up to 10 Years	Over 10 up to 15 Years	Over 15 up to 20 Years
Small communities with less than statewide median household income	25%	30%	35%	40%
All other borrowers	25%	45%	50%	55%

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Table 2	
Interest Rates for Loans with Terms of Over 20 Years but No More Than 30 Years	
Borrowers	Rates (percent of base rate)
Small communities with less than statewide median household income	40%
Communities other than small communities with less than the statewide median household income	55% plus an interest premium
Communities with equal to or more than the statewide median household income	55% plus an incrementally higher interest premium than for the borrower type listed directly above