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# Bartlesville

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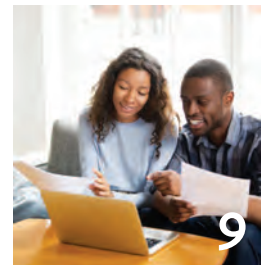


**EMU OIL**  
*life just got better*

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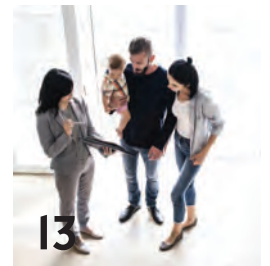
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# Local Youth Win Rodeo Saddles Christ-Focused Group Teaches Life Skills

by Deanna Evans

Several area children earned saddles this year as Oklahoma Junior Rodeo Association Champions.

"The OJRA is a non-profit organization that uses money raised from a raffle drawing. Each contestant is required to sell raffle tickets and sponsors graciously donate to the cause, allowing us to distribute 26 Champion Trophy saddles each year," said Brent Moffett, president of OJRA. "In addition to the saddles, there are average champions prizes given out for each event winner at the finals, and custom-made jackets, along with other prizes, given to all contestants that qualify for the finals."

And while the youth certainly hone their riding skills with the OJRA, the organization offers other important benefits.

"My favorite thing about the OJRA is watching the youth progress in not only their riding skills, but self confidence that will help them throughout life," said Moffett. "Our association prides itself on put-



ting God first and being sure the kids have a chance to sit in front of someone speaking the gospel before every Sunday rodeo."

OJRA Rodeo and Points Secretary Angie Mullins agrees.

"The Oklahoma Junior Rodeo Association offers our youth the opportunity to grow in their chosen events," she said. "We also have church services every Sunday, and it helps keep us Christ-focused. The following scripture is at the top of our rulebook: 'Some boast in chariots and some in horses, but we will boast in the name of the LORD, our God.' ~ Psalm 20:7."

"Our goal is to help our youth learn the sport of rodeo while also learning life skills along the way, including but not limited to sportsmanship, responsibility and perseverance," added Mullins.

More than that, the youth are a close-knit group in a family atmosphere.

"The association has brought me friends that will last a lifetime, and even better, people that treat my daughter as if she was one of their own," said Moffett.

For more information on the OJRA, visit the group's website at [oklahomajuniorrodeoassociation.com](http://oklahomajuniorrodeoassociation.com).

## The 2020 OJRA Champions are:

### —6 & Under—

All-Around Cowgirl - Teaghen Burger  
Flags - Braelyn O'Dell  
Barrels - Macy Todd  
Poles - Parker Zodrow

Goat Undecorating - Cutter Enlow

### —7-9 Years—

All-Around Cowgirl - Paizlee Zodrow  
Barrels - Ember Lane  
Poles - Anna Compton  
Goat Tying - Brook Banks  
Breakaway - Timber Sydebotham

### —10-13 Years—

All-Around Cowgirl - Katlyn Wilson  
All-Around Cowboy - Witt Edwards  
Barrels - Paislee Powell  
Poles - Naudia Walters  
Goat Tying - Mallori Dingman  
Coed Breakaway - Jett Carr  
Ribbon Roping - Trevor Mullins  
Tie Down Roping - Will Mayfield

### —14-18 Years—

All-Around Cowgirl - Payton Crook  
All-Around Cowboy - Wade Wilson  
Barrels - Ellie Wilberding  
Poles - Lainey Wilson  
Goat Tying - Jaycee Hanshew  
Coed Breakaway Roping - Levi Wendlandt

### —18 & Under—

Heading - Bryce Klingeman  
Heeling - Cotton Walters

## Upcoming 2020-2021 Rodeo Schedule

Oct. 17-18 - Rangeline Arena, Warner  
Nov. 21-22 - Whitehorse Arena, Paden  
Dec. 5-6 - Rangeline Arena, Warner  
March 6-7 - Crossbar Arena, Mounds  
March 27-28 - Whitehorse Arena, Paden  
April 10-11 - Crossbar Arena, Mounda  
April 24-25 - Checotah RUC, Checotah  
May 15-16 - Lazy D Arena, Sapulpa  
FINALS June 12-13 - Crossbar Arena, Mounds

*All rodeos start at 11 a.m. and on Sundays, there is a cowboy church service at 9:45 a.m.*



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- September 19 Thomas Bridges Karaoke
- September 24 Block Party in conjunction with Logan Cochran Charity Weekend to benefit Paths to Independence. Live Music featuring Steve Burris & Joe King
- October 3 Biscuits & Gravy (8:30 p.m.)
- October 9 Robbi Bell (8:30 p.m.)
- October 17 Alisha Kay (9 p.m.)

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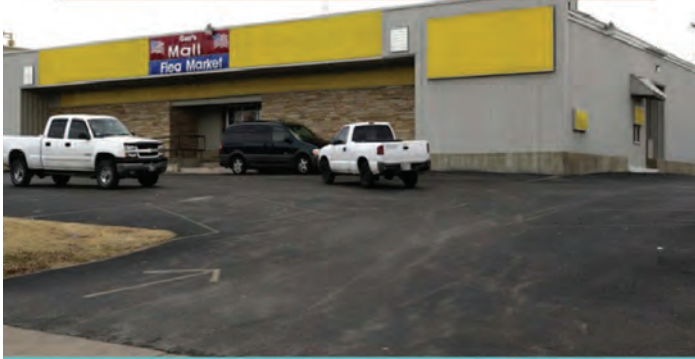
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# City Living is for the Birds

## Former Chemist, Wife Retired to Start Emu Oil Business

by Deanna Evans

Walter and Wanda Bishop decided to retire to the country to get away from the hustle and bustle of the city and start raising emus. As it turns out, life at Awesome Hilltop Acres was a great decision for the couple.

"When Walter was about to retire from his 40-year career as a chemist, we began looking for something to do that would take us to the country to live," said Wanda. "In 1993, we purchased four emu chicks and have had as many as 150 birds. Our whole family is involved in the operation."

Little did they know how involved they would become. Before he passed away in 2016 at the age of 85, Walter had served as president for Zone 6 on the board of the Oklahoma Emu Association, and was also on the board of the American Emu Association. Wanda still runs the company, and has worked with the Zone 6 Oklahoma group. She keeps up with the current medical research on the meat and emu oil by being an active member of the AEA and attending the annual conventions.

"When we began, we planned to sell breeding pairs, but the market became flooded with too many birds and changed our direction,"

said Wanda. "Both of us had marketing backgrounds, so it was only natural for us to go into the product end of the business."

Wanda had been an image consultant for 30 years, and with Walter's background as a chemist, they developed a complete emu oil line.

They started selling Awesome Hilltop Fine Emu Oil Products in 1996. Their product line includes 100 percent emu oil, comfort rub, ultra emu oil gel caps, facial lift, foaming facial scrub, anti-wrinkle serum, and emu oil lip balm.

"The key ingredient in Awesome Hilltop Products is 100 percent American emu oil that is ultra-refined, certified, and lab tested for purity according to AEA standards," said Wanda.

Awesome Hilltop Acres' website, [awesomeemuoil.com](http://awesomeemuoil.com), list multiple uses for emu oil, from acne to anti-aging, pain relief, eczema and psoriasis, burns and injuries, and many more.

To order Awesome Hilltop Fine Emu Oil Products, visit their website or call 918-283-3300 or email [awesomeemuoil@gmail.com](mailto:awesomeemuoil@gmail.com).

# JOIN US

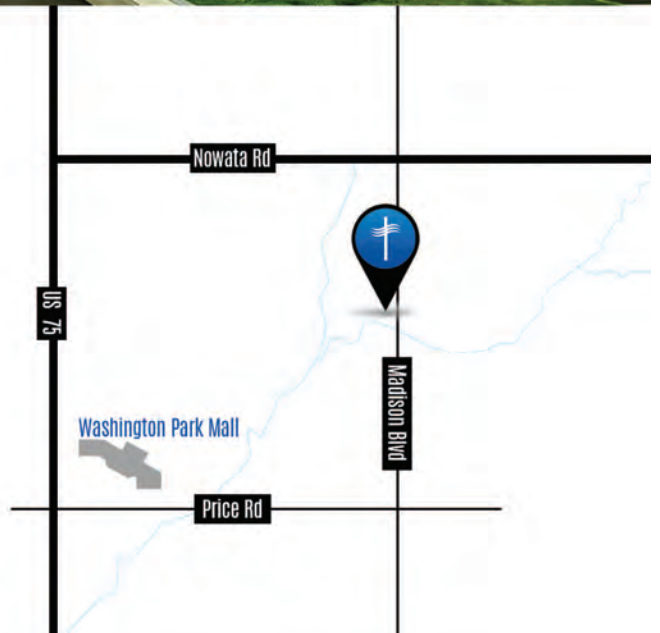
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# It is Time to Receive Emotional Healing

by Curt Landry



Are you in need of emotional healing and breakthrough? Perhaps you have suffered from a sinful thought pattern or struggled to claim and believe your God-given identity.

**You are free, chosen, and co-heir of Christ's. As the Great Physician's child, you have an inheritance of healing.**

Whatever is consuming your thought-life, you need a breakthrough that anoints you with the power, love, and authority of Christ—the only breakthrough that brings true peace.

The transformation from emotional hurting to emotional healing is often preceded by a season of preparation. In other words, before a miracle happens, a mess occurs.

## What the Enemy Wants...

For you to walk in victory and emotional healing, you must understand that there are forces that aim to keep you from claiming your restoration.

The enemy wants you to give up in the season of preparation. He uses a spirit of lack, doubt, unbelief, and discouragement to keep you feeling defeated.

## What God Wants...

If Satan can keep you down, you don't look up to Heaven, where good gifts and healing are released (see James 1:17, Ephesians 1:3).

God wants you to receive an abundant life! He wants you to walk in victory and believe Him more than your circumstances.

## Having doubts? Trying to believe God's Word?

The keys to emotional healing are...

- To return
- To agree
- To confess

## 3 Ways to Receive Emotional Healing through God's Word

### Return to Him

God can allow emotional pain so that you renew your covenant and surrender even

more of your thought life to Him. If you receive healing without a period of trial, you won't know the depths of His love, grace, mercy, provision, and prosperity.

*"And we know that all things work together for the good to those who love God, to those who are called according to His purposes."*  
— Romans 8:28

Focus on how He is shaping you for your purpose rather than on your current circumstances.

## Agree with His Word

Write down, pray, and declare verses that promise God's victory over your situation, such as John 10:10...

*"The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have it more abundantly."*

Jesus understands how the physical realm can speak louder than the spiritual. Therefore, you must align your voice and thoughts with the Spirit's. You do this by agreeing with Him in action (writing down), prayer, and declarations.

## Confess Your Sin

James 5 discusses healing. James instructs, *"Do not grumble against one another... pray in faith... confess your trespasses"* (see James 5:9,15,16).

In other words, James says to clear the atmosphere of anything that can be held against you. When you confess and give thanks rather than grumble, a shift happens in the spiritual realm and the blockade positioned by the enemy is removed, making way for God's healing.

*"Confess your trespasses to one another, and pray for one another, that you may be healed. The effective, fervent prayer of a righteous man avails much."* — James 5:16

## The Takeaway...

Emotional healing is released when you rest in God's glory and align with who He says you are—His victorious child!

Are you looking for a place to help you understand your purpose and empower your faith? Be a part of the family at *House of David*. Visit [www.HouseofDavid.com](http://www.HouseofDavid.com) to discover how you can get involved and grow in your relationship with Christ.

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# Be Prepared

## 5 Steps to Build Your Emergency Fund

(BPT) — Many of life's interruptions can't be predicted. Not having funds set aside for unexpected problems can leave you racking up high credit card debt or putting yourself in other difficult financial straits.

"When it comes to savings best practices, it is especially clear after the pandemic how valuable an emergency savings fund can become at a moment's notice," said Jaspreet Chawla, Senior Vice President of Savings Products at Navy Federal Credit Union. "Here are some tips that might help you kick start your emergency savings."

Here's how to create an emergency fund to protect your finances.

### 1. Do the math; set a goal.

If your first instinct is to save an enormous sum that will cover all expenses for many months, think again. While financial experts recommend having between three and six months of living expenses in an emergency fund, this number might not be realistic if you're just beginning to save. It's often a good idea to start with a smaller goal — \$500 or \$1,000. Then, as you get into the habit of saving, you can slowly start to raise your future goals until you reach the three-to six-month threshold.

### 2. Decide where to put the funds.

The money in your emergency fund should be kept separate from accounts you use for paying bills or making purchases and be easily accessible when an emergency arises. Using just one account may make it far too easy to "borrow" from your emergency fund for non-essential items. Instead, place your emergency funds into an interest-bearing account that's specifically designated for this purpose. Good options include a savings account or money market account. Either can be easily accessed without penalties and allow your money to grow.

### 3. Get creative and save.

Building an emergency fund means you'll need to trim spending elsewhere. Quick fixes like evaluating your cell phone plan, cutting the cord on cable, or bringing your lunch to work can help free up money for savings. Or think bigger, like refinancing your home or car. Use a refinance calculator to see whether a new loan will save you money.

### 4. Save unexpected windfalls.

You can boost the balance of your emergency fund when you least expect it with "found" money. Invest birthday or holiday cash gifts, work bonuses, and tax refunds directly into your account and see how quickly you can reach your emergency fund goal. Since this money isn't part of your typical spending, it's easy to use it for saving without missing it.

### 5. Make saving automatic.

We all know that saving money for the unexpected is a good idea, but it's easy to delay in favor of more pressing concerns. Treat your emergency fund like any other monthly recurring bill and have funds directly deposited into your savings account each month. You'll be less likely to miss the money and can sleep easy knowing you have a safety net when life interruptions occur.

"We always try to emphasize the importance of savings and financial security, and we want to be a resource for our members when it comes to prepping for financial emergencies," Chawla continued. "An emergency fund isn't a luxury; it's an important way to protect the things that matter most to you. I encourage you to talk to a financial institution you can trust, and get started saving as soon as you can."



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# Keep Your Home Pest-Free This Fall

(BPT) — Autumn is a wonderful time of year — leaves show brilliant colors, there's a refreshing crispness in the air — but, unfortunately, more bugs and rodents are finding their way into your home. As the season changes, insects and other critters are searching for places to hunker down for the cold weather and scoping out new food sources.

A recent survey conducted on behalf of Tomcat found that 73% of consumers said they would do whatever it takes to get rid of rodents. Over 21 million households see rodents in their homes every winter, and more than 60 million households experience insects indoors. Insects and rodents can be a real health hazard, bringing dirt and diseases into your house.

While everyone is spending additional time at home, they're also noticing signs of unwanted visitors in their homes more than ever before. According to a recent survey conducted by Ortho, the number one reason consumers moved away from a professional pest service in 2020 was COVID-19. For health and safety reasons, many were just not willing to invite new people inside their homes. Instead, they've opted to try to handle the problem themselves.

Why wait to discover evidence of pests in your home to take action? If you wait until you see one insect or rodent, there are likely many more already lurking in the nooks, crannies — and walls — of your home. The best way to deal with these unwanted intruders is to be proactive, and keep them out of your house in the first place.

To help you better prepare to prevent bugs and rodents from entering your home this fall, Ortho and Tomcat's Gretchen White, Home Pest Scientist, has shared the following tips:

## Keep your home clean

### Inside:

- Clean up food crumbs or spills promptly. Avoid leaving pet food out overnight.
- Store food in containers that can't be chewed through. Especially pet food.
- Use a trash can with a lid in the kitchen.
- Keep pipes and drains in good repair, as bugs and critters also need sources of water.



- Clear out piles of debris, newspapers or cardboard that could be used by rodents for nesting material in garages, attics or basements where they might take up residence.

### Outside:

- Keep trash containers tightly closed and store bird food in sealed containers.
- Check around your home for piles of leaves, debris or wood where insects and rodents can nest.
- Remove any standing water.
- Make sure your chimney is capped.
- Seal any openings in the exterior of your home.
- Cut back any vegetation touching the exterior that pests could climb to gain access to any openings.

## Block them from entering

### Insects:

According to the Ortho survey, the most common pests homeowners try to get rid of are:

- Ants
- Crawling insects
- Spiders
- Flying insects
- Termites
- Carpenter ants
- Bed bugs

Unfortunately, it's hard to keep small insects from entering through holes and cracks you may not even see.

One easy solution is to use an indoor barrier product like Ortho Home Defense Max Indoor Insect Barrier against all common household insects. It kills and deters ants, cockroaches, spiders, fleas, ticks, scorpions, beetles, earwigs, silverfish, centipedes, millipedes and more. The

fast-drying formula has no fumes and leaves no stains, so you can use it with confidence indoors. People and pets can reenter the space once the product has dried. It spreads easily into cracks, crevices, under appliances and into hard-to-reach places where insects hide. This is the perfect product to use before you even see any insects — putting down a preventative barrier to keep bugs out.

### Rodents:

Rats and mice can enter your home through small holes, cracks or crevices — even as small as a dime. Check your home's exterior for holes or cracks and seal with caulk, expanding foam, or weather-stripping depending on the size and where you find the holes. When possible, use these flexible materials in combination with those that rodents can't chew through, such as steel wool, hardware cloth, galvanized sheet metal and cement.

Those measures aren't fool-proof, however. You can also keep rodents from even trying to come inside by spraying potential points of entry like doors, windows, pipes, cracks, crevices and vents with Tomcat Repellents Rodent Repellent Continuous Spray, which uses essential oil technology to give off a smell and taste rodents naturally hate, but is safe to use around kids and pets when used as directed. It's easy to apply, and features a no-stink, long-lasting rain-resistant formula.

Following these tips will help give you peace of mind so you can enjoy your home this fall — and year-round — without the constant worry, annoyance and potential health risks insects and rodents can bring.

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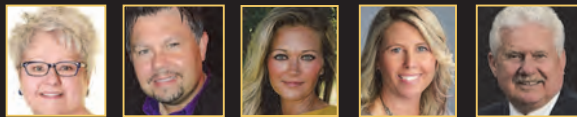
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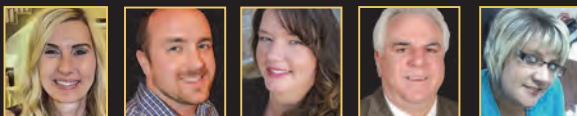
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442 Sooner Park Road	Bartlesville	4/2/2	\$159,900	Kristi Martin	620-870-9124
316 SE Greystone Ave	Bartlesville	3/2	\$137,900	Barbara Hopper	918-335-7202
3200 Price Road #31-E	Bartlesville	3/2.5/2	\$132,500	Sydney Nichols	918-397-4505
4606 Cara Lee Lane	Bartlesville	3/2/2	\$129,900	Cheryl Fregin	918-440-0040
4710 Amherst Drive	Bartlesville		<b>PENDING</b>	Chris Hester	918-333-8700
526 E 16th Street	Bartlesville		<b>PENDING</b>	Amos Radlinger	918-766-2361
215 E. 15th Street	Bartlesville		<b>PENDING</b>	Barbara Hopper	918-335-7202
1035 Renick Lane	Bartlesville		<b>PENDING</b>	Keeli Hand-Droege	918-697-8509
1325 S. Cherokee Ave	Bartlesville		<b>PENDING</b>	Charlene Bejcek	918-440-4763
826 Winding Way	Bartlesville		<b>PENDING</b>	Amos Radlinger	918-766-2361
109 Forrest Park Rd	Bartlesville	3/2/2	\$79,500	Chris Hester	918-333-8700
110 Mulberry Lane	Bartlesville		\$72,250	Barbara Hopper	918-335-7202
5217 Nowata Rd #C203	Bartlesville	2/2	\$59,500	Amos Radlinger	918-766-2361
				Chris Hester	918-333-8700

## SURROUNDING AREAS

10453 S Knoxville Ave	Jenks	3/3.5/3	\$375,000	Keeli Droege	918-697-8509
Rt 1, Box 89	Wann		<b>SOLD!</b>	Cindy Folk	918-559-9905
393 Leisure Land Loop	Adair	3/2/2	\$269,000	Cindy Folk	918-559-9905
101 W 15th Street	Pawhuska	3/2/2	\$219,000	Amos Radlinger	918-766-2361
8401 N 3990 Rd	Copan		<b>SOLD!</b>	Sydney Nichols	918-397-4505
28719 N 3964 Rd	Caney Valley		<b>SOLD!</b>	Amos Radlinger	918-766-2361
1425 Sunset Road	Pawhuska	1/2/2	\$124,900	Chris Hester	918-333-8700
210 Edens Ave	Copan		<b>SOLD!</b>	Keeli Hand-Droege	918-697-8509
7748 Hickory Hill Road	Bowring		<b>PENDING</b>	Andrew Gordon	918-230-0864
706 W Shawnee Ave	Nowata	3/1/1	\$59,000	Carolyn Bolding	918-327-1133
230 N Creek Ave	Dewey		<b>PENDING</b>	Barbara Hopper	918-335-7202
228 Creek Ave	Dewey	2/1	\$51,500	Barbara Hopper	918-335-7202
1320 N Caney Street	Copan		<b>PENDING</b>	Charlene Bejcek	918-440-4763
425 S Elm Street	Nowata		<b>PENDING</b>	Charlene Bejcek	918-440-4763
308 Shawnee Ave	Dewey	2/1	\$24,900	Charlene Bejcek	918-440-4763

## RESIDENTIAL LOTS & VACANT LAND

S.E. Price Rd	Bartlesville	50 Acres	\$1,575,000	Janette Roark	918-907-1327
W 700 Rd	Ok/Union	278 Acres	<b>PENDING</b>	Cindy Folk	918-559-9905
3813 E. Frank Phillips Blvd.	Bartlesville	Comm. Lot	\$725,000	Max Lutke	918-914-3813
6532 W 1781 Dr	Bartlesville	150.17 Acres	\$675,765	Tom Blain	918-886-2276
HWY 75 North	Dewey	Comm. 8+ Ac	\$499,900	Tom Blain	918-886-2276
Rt 1, Box 334	S Coffeyville		<b>PENDING</b>	Cindy Folk	918-559-9905
HWY 75	Caney Valley		\$499,000	Tom Blain	918-886-2276
SE Barnett Ave	Bartlesville	100 Acres	\$498,000	Tom Blain	918-886-2276
7298 W 91st Street N	Sperry	Land	<b>SOLD!</b>	Kathlene Blevins	918-327-1133
SE Adams Road	Bartlesville	Comm. Lot	\$400,000	Max Lutke	918-914-3813
19301 4030 Rd	Bartlesville	70 m/l	\$374,763	Cindy Folk	918-559-9905
Southport Dr	Bartlesville	8 Acres	\$120,000	Janette Roark	918-907-1327
Deerfield Addition II	Bartlesville	17 Lots	\$40-\$69,000 ea.	Janette Roark	918-907-1327
Rt 1, Box 334	S Coffeyville		<b>PENDING</b>	Cindy Folk	918-559-9905
103 S Osage Ave	Bartlesville	Comm. lot	\$63,900	Tom Blain	918-886-2276
Deerfield Addition III	Bartlesville	9 Lots	\$60,000 ea.	Janette Roark	918-907-1327
Southport Dr	Bartlesville	3.42 Acres	\$59,500	Janette Roark	918-907-1327
NE Tuxedo Dr	Bartlesville	7.52 ac	<b>PENDING</b>	Carolyn Bolding	918-327-1133
Wyandotte Ave	Bartlesville	3 Res. Lots	\$30,000 ea.	Janette Roark	918-907-1327
Southport Dr	Bartlesville	Res. Lot	\$29,500	Janette Roark	918-907-1327
Southport Loop	Bartlesville	Res. Lot	\$21,000	Janette Roark	918-907-1327
Southport Loop	Bartlesville	Res. Lot	\$17,500	Janette Roark	918-907-1327
Admiral Ct	Bartlesville	2 Res. Lots	\$15,000 ea.	Janette Roark	918-907-1327
1010 Johnstone Ave	Bartlesville	Res. Lot	\$12,500	Barbara Hopper	918-335-7202
1505 Armstrong Ave	Bartlesville	Comm. Lot	\$6,900	Tom Blain	918-886-2276
213 N Ross Ave	Dewey	Res. Lot	\$5,900	Barbara Hopper	918-335-7202

## COMMERCIAL PROPERTIES

11000 E 14th St	Dewey	Industrial	\$995,000	Tom Blain	918-886-2276
124 SE Frank Phillips Blvd	Bartlesville		<b>PENDING</b>	Janette Roark	918-907-1327
SE Washington Blvd.	Bartlesville	3 Tracts	\$895,000	Max Lutke	918-914-3813
700 E Durham Road	Dewey	Church	\$249,900	Tom Blain	918-886-2276
2524 SE Washington Blvd.	Bartlesville	2 Tracts	\$725,000	Max Lutke	918-914-3813
510 S Cherokee Ave	Bartlesville	Comm.	\$498,750	Tom Blain	918-886-2276
600 W Cherry St	Cushing	Comm.	\$325,000	Tom Blain	918-886-2276
16430 HWY 123	Bartlesville	Comm.	\$300,000	Tom Blain	918-886-2276
200 NW Forest Park Road	Bartlesville	6.73 Acres	\$299,900	Tom Blain	918-886-2276
1651 Lombard Lane	Skiatook	Hanger	\$299,500	Barbara Hopper	918-335-7202
209 S Choctaw Ave	Bartlesville	Mixed Use	\$240,000	Brian Saltzman	918-214-3053
4004 Nowata Rd	Bartlesville	Mixed Use	\$105,900	Tom Blain	918-886-2276
904 Willow St S	Coffeyville	Restaurant	\$99,000	Cindy Folk	918-559-9905
420 N. Osage Ave	Dewey	HWY Front	\$95,000	Tom Blain	918-886-2276
123 NE Washington Blvd	Bartlesville	Retail	\$87,500	Brian Saltzman	918-214-3053

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# The Smarter Way to Buy a Home

(BPT) — Are you considering buying a home? Are you looking for a way to buy without depleting your savings? If so, you should know there are ways to qualify for a mortgage sooner than you think, and for less. Insured low down payment mortgages are affordable and safe loan options that are offered by most lenders and help homebuyers achieve this goal. A low down payment mortgage with private mortgage insurance (MI) in particular is a great time-tested option that has helped more than 1.3 million families qualify for a home sooner than they otherwise could. So, how does MI work, and how much can it really save you?

## The 20% down payment myth

If you've been putting off buying a home in order to save up a 20% down payment, there is good news: it isn't necessary. Surprised? You are not alone. While almost 80% of homebuyers think a 20% down payment is required, the fact is the average first-time homebuyer who obtains a mortgage puts just 6% down.

How is this possible? While there are several low down payment mortgage options available, conventional loans with private MI have been borrowers' preferred loan choice for a number of years. Private MI is a smart way to get into a home sooner, saving the borrower time, and potentially money, considering that home prices may move up over time, so waiting could cost the borrower more in the long run.

## How does an insured mortgage work?

Private MI can help a borrower with much less than a 20% down payment qualify for a home loan — with the average down payment being just 6% in 2019 — and is typically paid monthly along with the mortgage payment. The benefit is not just that the borrower is able to qualify for a home sooner, but also that private MI is temporary. Unlike government-insured mortgages backed by the Federal Housing Administration (FHA), private MI cancels after 20% equity is established either through payments or home price appreciation. When the MI is cancelled, your monthly mortgage bill goes down.

## When to buy a home?

The right time to purchase a home is different for everyone, especially nowadays. But as we adapt to a changing world, it is important to know that MI continues to help borrowers achieve homeownership, and it is possible to benefit from historically low mortgage interest rates and buy a house without exhausting your savings. In fact, a recent report from U.S. Mortgage Insurers found that MI has helped more than 33 million families become homeowners over the past 60+ years without putting down 20%. You can find how many people in your state used private MI to purchase their home in the last year by accessing that same report. Interest rates are at an all-time low and millions of people continue to achieve the dream of homeownership thanks to private MI.

To learn more about how private MI compares to other low down payment options, visit [LowDownPaymentFacts.org](http://LowDownPaymentFacts.org).