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## **FEDERAL HOME LOAN PROGRAM HELPS LIVINGSTON PARISH FAMILY PURCHASE FIRST HOME**

WALKER, July 1, 2008 – Gaye Glass, Single Family Housing Specialist with USDA Rural Development, presented the keys to a new home to first-time homeowner Darlene Bowman on Monday in Walker—marking a new beginning for Bowman and her family.

“Rural Development offered a great opportunity for my kids and me to purchase a home,” said Bowman. “We would not have been able to purchase it otherwise.”

Darlene Bowman purchased her home through a direct USDA Rural Development home loan. This federal home loan program offers 100 percent financing, extended financing periods, and fixed-rate financing. Eligibility for USDA Rural Development homeownership programs is primarily based on income, repayment ability, and acceptable credit history.

Gaye Glass, USDA Rural Development Single Family Housing Specialist, worked with Bowman through the application process.

“It is great to help someone buy their first home,” said Glass. “June is National Homeownership Month, and during June we like to spotlight new homeowners, like Ms. Bowman, to encourage others to consider the benefits of homeownership.”

USDA Rural Development currently has a portfolio of over 1,000 home loans in Livingston Parish for a total investment of over \$111 million.

“Everyone with Rural Development has been so nice and helpful,” said Bowman. “I would highly recommend them to anyone.”

Further information on USDA Rural Development’s homeownership programs can be obtained from Gaye Glass, Single Family Housing Specialist, Amite Area Office, (985) 748-8751, extension 4, or by visiting <http://www.rurdev.usda.gov>.

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