

# NEWS RELEASE



United States Department of Agriculture  
Rural Development

## USDA RURAL DEVELOPMENT RECOGNIZES AT HOME MORTGAGE COMPANY AS PART OF NATIONAL HISPANIC HERITAGE MONTH

September 15 through October 15, 2003 is National Hispanic Heritage Month to commemorate the rich culture that the Hispanic population provides to America. It is a time to celebrate one of USDA Rural Development's top Hispanic leaders in Southwest Missouri to recognize some outstanding accomplishments.

Gilbert G. Gonzalez, Deputy Under Secretary for Rural Development, and Gregory C. Branum, USDA Rural Development State Director, presented Pat and Donna Youngblood, owners of At Home Mortgage Company in Neosho with a Certificate of Recognition for their commitment to finance home ownership for Hispanics in southwest Missouri. Also recognized was Nora Gardner, Loan Originator for the At Home Mortgage Company.



Branum said, "At Home Mortgage has been a leader in the Missouri Approved Guaranteed Rural Housing (GRH) Loan Program for several years." They have been an approved Lender for USDA Rural Development since 1998. Coincidentally, Gardner moved to Neosho, Missouri in 1998 and started working with At Home Mortgage Company in 2000 in order to help other Hispanics ease through the home-buying process. Because of her ability to speak Spanish and English, she has helped the bank reach out to hundreds of Hispanics. Gardner attributes her success to a thorough knowledge of real estate transactions, understanding the GRH program, ability to communicate, and marketing the positive benefits of the Rural Development lending program.



Through the USDA Rural Development office in Neosho serving McDonald, Newton, and Barry Counties, 212 Guaranteed Rural Housing loans have been processed in Fiscal Year 2003 (October 1 to present). 173 have been processed by At Home Mortgage Company and 48 have been to Hispanics. The Neosho office has led Missouri the last several years in total number of individuals and families assisted with home ownership.

Branum added, "Rural Development aggressively reaches out to rural Hispanics as part of President Bush's pledge to end the minority homeownership gap. USDA has lowered fees, simplified the home-buying process, recruited minority lenders/loan officers, promoted credit counseling and homeownership education in pursuit of helping more people."

USDA Rural Development's mission is to deliver programs in a way that will support increasing economic opportunity and improve the quality of life of rural residents. As a venture capital entity, Rural Development provides equity and technical assistance to finance and foster growth in homeownership, business development, and critical community and technology infrastructure.

Further information on Rural Development programs is available at a local USDA Rural Development office or by visiting USDA's web site at [www.rurdev.usda.gov/mo](http://www.rurdev.usda.gov/mo) or by contacting the Springfield Area Rural Development office at 417-831-5246 ext 5.