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NEWS RELEASE

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SUCCESSFUL-ONE MOTHER'S DEFINITION



Crystal Tarpley's definition of successful does not necessarily include having a great job and a great salary. She is a single mother of two boys, Zak, 14 (a motorcycle and atv fan) and Jacob, 10 (a rock music/guitar fan), who recently purchased a house in DeSoto through USDA Rural Development. After moving in, interior redecorating was done, flower beds were planted, and an enclosure added to the deck to keep the family pet, Abbey, a black cocker spaniel, at home. This family of three is very proud of their lovely new home and Crystal considers herself "successful" (and others would agree) by providing decent, safe, and sanitary housing for her family.

Rural Development's 502 Direct Loan Program allowed Crystal to purchase her home with no down payment and at a reduced interest rate. She took advantage of a program which included a local lender Eagle Bank contributing 20 percent of loan funds. As an applicant, Crystal had to be within the income guidelines, have acceptable credit, limited assets, and not already own a home. She found the staff in the local Hillsboro office willing to help her complete the paperwork and guide her through the loan process.

As if a new home to maintain and two active boys to keep track of isn't enough for Crystal, she is considering applying to

Rural Development for the 504 Loan Repair Program, whereby she would use loan funds (at a 1 percent interest rate) for a few home improvements. If this family is on a mission to have the best-looking house on the block, they are clearly taking the right steps.

Crystal advises other persons in the Jefferson County area to call Rural Development in Hillsboro at 636-789-3551, extension 4, to inquire about purchasing a home or applying for loan funds for home improvement. She also notes that stopping by the Hillsboro office located at 10820 Highway 21, Suite 201, to discuss questions with the staff was her preference. "The staff is friendly and eager to help and I could not have bought this house without Rural Development."

"USDA is an equal opportunity provider, employer and lender."

To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Ave., S.W., Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).