

Second Time's A Charm

The Need: Elizabeth Matthews dreamed of becoming a homeowner. However, when her first contract fell through, she saw the dream of homeownership slowly vanish. After taking a short break from house hunting, Elizabeth had a renewed sense of determination and found the perfect home.

How Rural Development Helped: In March, 2011, USDA Rural Development provided Elizabeth with \$107,997 in loan funds through the 502 Direct Homeownership Loan program.



The Result: With the help of a local realtor, Elizabeth found a home in Sidney, Nebraska that met all her needs. She was able to purchase a 1,140 square foot ranch home with a fully-finished basement.

Elizabeth Matthews -- "As a first time homebuyer, I had a lot of questions regarding the home buying process from what to look for in a home to making an offer and financing. My realtor, was very patient with me in showing me many houses until we found one that fit all my needs and wants. USDA Rural Development was also helpful in explaining the finance/purchase side of the buying process. They answered all of my questions, no matter how silly or how many times I repeated the same ones. I am very grateful for this USDA Rural Development program, without it I wouldn't be a home owner right now. "