

July 28, 1999

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Dear Sirs:

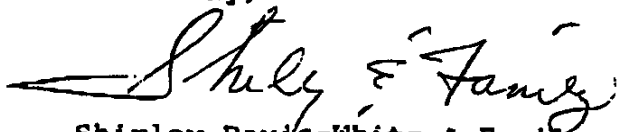
Those of you that are trying to stop the legislation that protects and enables minority families to get into homes, I would like to let you know some things, UHP (United Housing Program) changed my life. I had been living in apartments every since age 18. My parents lived in subsidized housing here in Dallas. We came from Louisiana and this was unheard of. We all had houses there; some may have had only 2 rooms, but they were still houses, something we could call our own. I never got used to the apartments, but it became a way of life here in Dallas. I got married and my husband and I went looking for housing, not knowing about UHP, but saw a model home (he refused to stay in an apartment), and I wanted to please my husband, and besides why couldn't I or didn't I deserve a house. I had a good job, not making a heck of a lot of money, but a good salary, and now I wanted a house! Well, we got the number and went to the meetings and low and behold after much struggle and training, it looked like they were going to build, and we even chose the property we wanted our new home to rest on. My mind could not comprehend that I was going to be living in a house; I just prayed to God every day and night about it, and he assured me that the house would be mine. It was a lot of work, learning, enduring, checking, and just a lot of what I would not have imagined, but it was all worth it, and you know what, UHP was there all the time helping, showing us how to budget, pay off credit cards, how to maintain a house, what to do when you get in there, and how to stay there, and most of all how to help the community and others understand that their dream can come true too. It was not easy. UHP gave me moral support all the way. They helped with everything. They didn't charge a dime, but provided classes on everything from maintaining the yard, the outside of the house, as well as the inside too. They were there for us to the very end. I was very nervous about closing costs, inspections, ect. because I knew that it was very costly, but UHP had everything under control, and provided assistance with closing costs and other much needed assistance. Can you believe it, they helped me with all of that! They got us help from many corporations who volunteered and wanted to help us get our house (that is now really a home). I would not have been able to do any of this on my own. I like that word "UNITED". It means a great deal to me and my family. The day finally came when I was to close on the house. I was so nervous and was about to have a panic attack, but UHP went with me to the closing and helped me through that whole process. I tell you, there is no other like UHP. No they are not paying me to say this. I don't need any coaching or any money from them. There are some things that money can't buy. It can't buy you self respect, friendship, support, encouragement, training, helpful information to take care of your home and family. UHP did all of that for absolutely "NO MONEY".

Part of my family was featured in the Post Tribune showing just what an impact UHP had on providing help for us to get our home in West Dallas. I thank God every day for UHP and for all of those lovely people that helped me find my way and believed in me, that I could get and maintain my home as well or even better than some of those folks in North Dallas. I have confidence in myself and I know that I can live in my new (2 year old now) home and keep it looking in tip top shape and hopefully pass it on to my kids and grand-kids. I feel great knowing that I am giving them a heritage of home buying that maybe they would not have. I am paving the way for them to say "you can do all things through Christ, who strengthens you". My church is 4 blocks from where I live. I work not only in my home, on my job, and at raising my kids, I work in my church so that I can be the best that God wants me to be for my church, family, and community. My mortgage is affordable because of the assistance, and it's not welfare. It's financial planning with the help of UHP. I got my most of my credit cards paid off, and now am expecting to be debt free in 2000. This whole process helped me mature and grow into the knowledge of many things. I have a budget and like I said, I will never pay anyone those high interest rates again. See, there are so many benefits to owning a home. You set priorities and you just end up being a totally responsible person all the way round.

We are family and we have block parties, Christmas, Valentine, Easter, 4th of July, and you name it parties and celebrations all the time. We have clean up for the community and donate food, office supplies, etc. We give back to the community. We want our community to be the best in the West. We help the other UHP families like Pleasant Grove with flowers, motion lights, etc. We are all family and we love each other and support each other.

I hope and pray that UHP will be around forever to help families like us who did not even know where to begin. I began, I ran the race, and I finished victoriously, and my family loves me for it.

Sincerely,



Shirley Davis-White & Family
4627 Mexicana Rd.
Dallas, Texas 75212 (MY OWN SELF HOUSE!)

SMD-W:sdw