

To Whom It May Concern:

We, Paula & Author Jordan are the residents currently residing at 3824

Carver Place, Irving, TX 75061 in the Bear Creek II sub-division.

We want to take this time to express a heartfelt thank you to Debra Kroupa and the UHP Program for the help and assistance we received in moving into our 1s new home. Life prior to the new home was apartment living of which three (3) years were spent in the Dallas area and eight (8) years in the Irving area.

Over the last few years several attempts were made to purchase a home, with the end result of being denied every time. The last attempt before contacting the UHP Program resulted in a \$500.00 loss as a down payment for the property when credit problems arose and the broker for the property proceeded with appraisals and inspections and afterwards told us the money was non refundable.

Around mid February 1997 my husband and I were watching the news when a segment pertaining to the UHP Program and the block party for the West Dallas residents of Mexicana celebrating their home ownership. That segment provided information about the program, a number to call and the person to contact. After watching the news I told my husband that I knew a little about the program because my sister and I had registered in 1992 at the Exline Recreation Center in South Dallas. I dropped from the program because the city of Irving was not one of the locations the housing program was developing at the time. My sister proceeded with the program and was successful in moving into her house in December 1993. After the news segment ended I called the

number that was provided and was surprised to get a live person on the phone (Bob) that not only remembered me but also remembered my sister and her family. Bob even inentioned the kids by their names and asked how they were doing. The remembrance of that small gesture made me feel really good about the program and showed that they not only provide assistance but that they get involved with each families life through out the process.

We started with the program again in February 1997, received credit counseling provided free by the program, went to home ownership seminars and class updates. After correcting our credit reports and getting with a mortgage company the construction of our new home was underway. The best part of all was choosing the brick color, the paint, and the carpet, floor tile and counter tops. Having the option to choose these items gave us an added boost of excitement to the home building process and added a personal touch to the home itself. In early August the house was complete and we signed the closing papers on a 4 bedroom/2 ½ bath/2 car garage on August 8, 1997!

Our family consists of 2 boys and 1 girl. I am currently employed as a letter carrier with the postal service and my husband is an inventory clerk for a catering service, which contract charter flights from DFW.

As an added thank you to the program, between my husband and I, we have volunteered over 80 hours to the program in helping other families to gain home ownership. We provided words of encouragement; organized food drives, helped with party activities, cleaned the street of trash and debris in our neighborhood, and organized and distribute the Christmas party festivities. The 4<sup>th</sup> of July, Valentine, Open House and Block party activities.

0-0-0-0-1- TUT | 1--0- T00-70-70-70-

In closing, I would like to applaud the UHP Program and others like it, that are out there, in providing the necessary assistance to help low income families to own a piece of the American dream.

Thank You, Thank You, Thank You, UHP!

Paula & Author Jordan 3824 Carver Place Irving, TX 75061 (972) 513-2078 (hm)

STABLETT WEST IT OF TOOT OF AT