

To whom it may concern:

My name is Sandra Young, a data entry operator and my husband Clark Young, asst mgr just recently purchased a home for our five children, which consist of three girls and two boys.

Before we began to purchase our home we were living in an apartment and life in an apartment wasn't easy when you are raising children. I can remember a time when I couldn't send my children to the laundry room to get clothing without them being physically assaulted. Another time, I can remember, is my neighbors up at all times of night gambling right outside my apartment door.

To me owning a home means more freedom. My children are free to play outside in our backyard safely. We also have

more privacy.

United Housing Program has helped me in many ways. To start, this program has helped me to re-establish my credit, and help me maintain my financial obligations. I learned how to maintain the maintenance and general needs of owning a home through the First Time Buyers Program. They also assisted me with the closing cost of \$2,000⁰⁰ on my home for attending the UCAF Class.

In closing, I would like to say that if it were not for the United Housing Program, I wouldn't have my home today. My family and I are very happy and thankful to UHF.

my address is 4907 mexicana Di

Sandra Young

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