

To Whom it May Concern,

(111)

My name is Joaquin Moreno Jr. and I'd like to tell you about my family and how our dream of owning a house became a reality. I am a Hispanic delivery driver for a chemical Co. I have two children, a beautiful newborn baby girl and a six year old Hispanic boy. My wife stays home and watches over my children while I work. Our family has always wanted to own a home and thru the United Housing Program our dreams came true. We no longer have to move from one apartment to another. We never had the sense of joy we now get knowing we own and pay rent. We finally get to establish stability our family deserves. No one family should have to go thru life having to move and move

here and there, never knowing when it would all end.

Thankfully, we were in touch with the United Housing Program which helped us without even charging us a penny for their services. Not only did they not charge us a penny for their help, ~~but~~ they assisted us with subsidies we applied for our closing cost on our home. I don't think we ~~could~~ could of ever raised the money for a down payment and thank God the UHP helped us.

If we have a question or need help the United Housing Prog. is their to help us. One of the things I really enjoy is seeing how all the families get together for parties to welcome new comers or holidays with the community. We all help by offering food or services at no charge. We just like to be kind and give

back to UHP for all their
help. altho just nice to get
together to get to know
one another, so as to watch
each others properties from
wrong doors. I am just so
happy my family finally
has the sense of security
we've always dreamed of.
altho a dream, come true
with the help of the
United Housing Program.

Thanks,
Joaquin Moreno Jr.