

To Whom it may concern,  
I'm writing this letter with concerns  
in helping others to achieve their  
Dream Homes, as we have achieved.

It's also very hard now days to try  
to have nice things, especially a home.  
We were very blessed to be able to  
get our home. Before moving into  
Our home, we stayed in an apartment

and living in an apartment, is nothing  
like living in your own home, with  
a yard, Garage ect. in an apartment  
there is not yard, no privacy and most  
of us. No place for your childrens to  
fun and play. And having kids, a  
place with a yard and fenced in fact  
is very important. Since we've been  
in our home. Our family has grown  
closer together. We have more rooms  
more place and more privacy. The  
neighbors are quite, friendly and  
Everyone's speaks and talks to each  
other, its really very nice. And something  
Everyone wants in a neighborhood.

We are African American and our

Neighbors are Hispanic and white. But  
it doesn't make a difference to us.

Because we're all here trying to have  
something, like everyone else. Since

Our neighborhood is mixed, it's  
still a very quite, peaceful  
and friendly place to live. We

Love it very much. We've had  
no problems, or complaints. In our

family there is one from LA, My  
Husband, ~~over~~ two children, and

myself. and ~~we~~ all love our home very  
much. Everyone that comes to visit

us love it as well, inside and  
out. My Husband and myself work

everyday. Our children go to school  
Owning our very own horse has

meant so much to all of us. It's given  
us comfort, joy, peace, quietness

time to be together and just a blessing  
of God. That things worked out for

~~to~~ us the way it did. To sum  
things up <sup>we</sup> ~~will~~ just thank God.

And one of the main things there is  
how United Horsemans Program help us.

To move into our new home.  
Without them, it would have been  
very difficult for us. Because we  
started off with bad credit. So  
the first thing they did was to help  
us with our credit. They worked with  
us constantly to get every thing we  
needed to make things worked in  
our favor. And how we appreciate  
them very much, and as they helped  
us, they did not charge any fees, each  
time they called or we had to meet  
no matter what. They never charged ~~anything~~  
and that was another big help for us.  
and I'm sure for everyone else.

And as far as Ucap they helped  
us out as well. With helping us  
out on the closings. It really saved  
us money to. That was a ~~great~~

This was money that we didnt have to  
come up with - Because they helped  
us out ~~so~~ much <sup>with</sup> an closing

and we thank them very much also

The hold Program itself help everyone  
in a lot of ways. And without this help

And Program available  
it would be very difficult  
for others to get into a home  
as we did. Everyone needs help <sup>some</sup> times  
and it's so many programs and  
organizations but there that really  
never offer any help to anybody  
So when you know of someone  
who helps and really ~~to~~  
So we would like to say  
to all who has and did help us  
into getting into our home  
Thanks a million. and may  
you continue to be a blessing to  
someone else. As you were to us  
So to whom it may concern  
we really need to keep this program  
going and open to help peoples  
get their dream home. That they  
may never get without the  
help of UHP. please lets help  
to others. as we have been helped

Thank you  
Nall Family