

As a black female from West Dallas, I never thought I would own a new house. I am a 31 year old single person who cares for myself and a mother whose main source of support is a small social security check. I am the first to graduate from college in my family with the help of two jobs and some scholarship money. After I graduated from nursing school, I started working on an oncology floor at Baylor Medical Center and became a chemo certified RN. I moved out of my mother's house into an apartment across town. I thought I would be an apartment dweller for years and years, just like other young black folks, despite a little more education and a little more money. I never thought a person like me would qualify for a home loan. I did not have the best credit and I was single. My first and only apartment was a nightmare. It was always noisy during the day time, which were my sleeping hours, because I work 11pm to 7am. It was too far away from my mother and my job. It was too confined for my dog. I never

felt safe. But it was my independence. I finally moved back to my mother's house in West Dallas. My mother told me about the new houses on Mexicana with the UHP sign. Since West Dallas was considered a low income, high crime, and low property value area by so many people, I realized the price of the homes may be affordable for me. I was born and raised in West Dallas. I called the UHP number the same day I wrote the number down on a pad in my truck. During the first meeting with UHP, a file was started on me and, I talked, one on one, about what I needed to do to get my home loan, free of charge. The process was made easy and understandable. And, I got the house without any difficulty. I still can't believe it's ~~paid~~ ^{mine} I am 4 minutes from my mother's house. I am about 10-15 minutes away from Baylor. I love my large backyard for my four dogs. No one will live in front of me. And, no one can live or build a house behind my property. I have no problems with my neighbors because they are all working folks like me. Now, that I have a house, I feel like I've accomplished

So... cool

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