

129

September 20, 1999

To Whom It May Concern:

I am blessed and proud to be a homeowner. It is a great accomplishment and example to my children to be a homeowner as a single parent. I am raising my children to become responsible and independent adults. Therefore I feel accomplishing goals, that some people say can only be done by both parents shows my children that with determination it can be done by one parent.

I thank God daily for my home. Living in a home instead of an apartment is a great benefit and investment. Meaning I am not throwing away money any more on over priced apartments, and the home can be mine in 20 to 30 years. After being a homeowner for (3) years, I have no desire to go back to apartment living.

Sincerely,

Kathryn E. Winfield
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