

Living ‘At Home’

Outline of Need: Chris Kohut, a single mother of two, dreamed of providing a home for her family, a place to call their own. Finding a home loan program for a single mom with limited income was difficult.

How Rural Development Helped: Chris contacted a long time friend, Marta Eenhuis, who was a Realtor for Century 21 Home Team Realty to see what she needed to do to start the home buying process. Chris was advised to contact a bank to get pre-qualified for a home loan which she did. Marci Meyer at Platte Valley Bank of Scottsbluff provided Chris with a \$103,200 loan backed by an USDA Rural Development guarantee. Nebraska Investment Finance Authority partnered in the loan which provided Chris with a low, fixed first-time homebuyer interest rate, making her monthly payments affordable.

The Results: The Kohuts’ today are living in their 924 sq. ft. ranch style home in Scottsbluff complete with a two car garage, fenced yard and underground sprinklers. Their home is located just across the alley from where they had resided. Chris and family are happy to remain in the neighborhood where they had lived for the past eight years; keeping close to their neighborhood friends. CJ, the 15 year old son, now has space to ‘hang out’ with friends. Emily, the 11 year old daughter, finally got a puppy. The whole family got a place to call home.

***“I can’t believe I finally did it!!” –
Chris Kohut, Homeowner***

***“I can’t wait to have our first
Christmas here.” –
Emily Kohut, Daughter***

