

HARDWORKING IMMIGRANT FAMILY EXPERIENCES THE AMERICAN DREAM IN KEYSER, WV

Outline Of Need: Zulfiqar Minhas entered the United States as a Pakistanian immigrant with the dream of some day establishing a family and becoming a homeowner. According to Zulfiqar there is no established mortgage system in Pakistan for financing the purchase of a home. Zulfiqar indicated that unless a family had enough cash to purchase or build a home they were compelled to rent as his own family did.

How Rural Development Helped:

The Minhas with persistence, hard work, and desire to become American homeowners, overcame many obstacles. Zulfiqar completed the immigration process for permanent residency and pursued preliminary credit counseling methods suggested by USDA Rural Development to qualify for a loan.

Zulfiqar and Neenah Minhas received a Rural Housing Section 502 Direct Loan in the amount of \$158,900 to purchase and repair an existing home. Zulfiqar, his daughter Laykin, his wife Neenah, and daughter Lacrishia (pictured l to r) stand in front of their new home located in Keyser, WV.

The Results:

The Minhas are now the proud owners of an attractive cut stone 6-room home containing all the features necessary to provide them with adequate modest cost housing. Neenah stated that “words could never fully describe the immense happiness they felt when the realtor handed them the keys to their new home.” The Minhas indicated that prior to unloading the U-haul truck and moving their furniture and appliances into the home, they all went inside, took a deep sigh of relief, and said “it’s finally ours.”



Linda Smith, Rural Development Technician, and Wendell Alt, Rural Development Specialist, in Romney, WV stated “they never seen a more appreciative and deserving family.” Both indicated that during every contact made with this family throughout the

entire loan process, the Minhas never failed to express their appreciation of thanks and gratitude for Rural Development's assistance.

USDA Rural Development State Director Rick E. Rice exclaimed, "This is what it is all about. Rural Development employees are committed to the future of our rural communities, whether it be accomplished one family or one community at a time."

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