

“A Peaceful Home”

Outline of Need:

Jenerline Moore and her two children were in search of a home to call their own. They were living in an apartment in Greenville where Jenerline was dissatisfied with people walking through their yard and leaving broken bottles, drug paraphernalia, etc. She did not feel it was safe for her two girls to even play in the local playground area.

How RD Helped:

Jenerline had applied for a mortgage with 5 to 6 different companies but was turned down because of a bankruptcy filing, which was due to an illness that left her temporarily unable to work.

These companies told her, she would have to wait 2 ½ years before she could apply for a home loan, even then the mortgage payments would have been close to \$1000 a month.

At a friend’s request, Jenerline contacted Rural Development, started the application process, and was determined eligible.



Jernerline's New Home

The Results:

Through Rural Development, Jenerline was able to move into her home within one year of her bankruptcy discharge and is only paying \$45 more each month for her mortgage than what she was paying in rent. They have an attractive home on a spacious lot where she and her two girls are enjoying just having their own space.

In Jenerline’s own words, “It is God’s goodness and mercy that allowed me to own my own home.” She says the neighborhood is quiet, the neighbors are friendly, and they look out for each other and best of all she does not have to pay city taxes.

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