

## New home seemed beyond the dream of Arlington Couple

### Outline of Need:

Larry and Bonnie Cross of Arlington, Tennessee lived in a mobile home for nearly 20 years. Time took its toll allowing in moisture that fed the growth of mold, ultimately making their home unlivable. They owned the land where their mobile home stood and hoped to build a new house on that land. With Mr. Cross on a fixed income and Ms. Cross working part time they were not able to obtain a traditional loan to build a new home.

The Cross' heard about Rural Development home loan programs through a friend at work and called the agency's area office in Covington for the details. Home Loan Specialist Joyce Mason helped the couple determine their eligibility. Because the program helps lower the monthly payments and certain closing costs the Cross' were able to qualify and close on a loan to build their home.

### How Rural Development Helped:

Rural Development's homeownership program lowered the cost of obtaining a loan so that the Cross' were able to build a comfortable and safe new home to replace an aging mobile home. Their new home was constructed on the property in front of the old mobile home. So, when construction was complete their family was able to move their things out of the front door of the mobile home and into the back door of the new home. The mobile home was then demolished to completely remove the health hazard.

### The Results:

"We are both so thankful to be living in a brand new home. We were in desperate need of a place to live when we heard about a program offered by the USDA for people in our situation. It all came about so suddenly that we could hardly believe it. We knew this miracle had to come from God. He opened doors for us to learn about this wonderful program with the USDA and we are now living in a home we never even dared to dream we could ever have. This is a great program for people and we are very thankful to have been given this opportunity to own a home."



Homeowners Larry and Bonnie Cross in front of their new home receiving a ceremonial house key from USDA Rural Development Area Housing Specialist Joyce Mason.

June, 2008