

To whom it may concern:

My name is Laurie Rosh and a mother of 3 children my son of 14 and two daughters of 14 and 8 year old My Husband Dennis R. Rosh Sr is good father and hard working man we had try to buy a home when our kids were younger we apply for loan loan but was turned down because we didn't have the 15% down which came to \$13,000 thousand dollars down which we didn't have that kind of money, so we just kept renting and moving around which was it go for our children. We moved back to oak cliff Rented a house that was going to be our home a rent to owned home we lived there for a year the owner was not making his payments so the house was foreclosed on him and the money we invested in the home was lost and again our dream on owning a home was no longer a dream but a nightmare we had to move again we moved to living with my sister for a while until we found a house for rent then we found a house rented it for year then moved again because the owner had sold the home so we moved again rented other house ^{Duplex} mean while I went to Nations Bank and was turned

down for a loan at this time we decide
that it was over ~~of~~ that we would never
be home owners because there was no help
for us. We stayed in the duplex for 1 year 1/2
then moved to grand prairie in '94 it was
a nice house but it wasn't our home a day went
to the video store and on the door was
a poster of a Housing program I glanced at
it and just kept going the next day I went to
the store and again the poster was posted and
I pick a flyer up and took it home and
on Saturday went to a one of the meetings and on
that Saturday when I left the Anti Marketing fee
I left with hope of becoming a Homeowner
that day our Debts were once again ~~gone~~
~~gone~~ lifted it took a lot of hard work
and United Housing was there to help us and
I thank them so much that they were
there to help us on making our dream come true.
We moved in with our mother-in-law in a one
bedroom apt. I was 8 of us in that apt it was really
hard but it was worth it at the end we saved
our money clear all of our debts all were
debt free and that was a real good feeling.

on Aug the 28th of 1994 we were the
proud owners of our Home 408 Grimas Rd Shady, TX 75081,
~~that~~ That was the Happiest day of our lives.

We Have a four Bedroom + 2 car garage. and we
were Debt free + NO government funds. United Housing
program is need for the Hard working
people that need a Break there are a lot of
peopl- that would love to be Home Owners.

and Dont Have the 15% down on a Home.
UHP IS the people Hope. ~~UHP~~ ^{UHP program}

Cares about the families we have mine watch
Christmas party's for the families
San Rock