

Rural Housing Service • 502 Direct Loan Program

## New Beginnings

Preparing to search for and purchase your first home can be a confusing and exhausting time, but for the Erickstad's that process proved to be very rewarding for their young family of six.

Mrs. Erickstad is someone who has always loved serving others and who is not afraid of hard work. As a teen, she babysat, volunteered at nursing homes, and did yardwork. While attending college at East Texas Baptist University, she did numerous understudy jobs. She served as activities assistant, a visitation worker, and held various outside jobs.

Mrs. Erickstad moved back home in 2012 as a new wife and mother and began working in her church's nursery. She later became a full time mom staying home with her young children. As a current employee of her church, she is still serving others.

The Erickstad's then set out to purchase their own home. Paying rent put a roof over their head, but in the end it was not their home. They were approved for a housing loan with USDA Rural Development. They are now proud owners of a three bedroom, two bath home in a beautiful community. The best part is that their house payment including escrow is not much more than their rent payment was. The big difference is, this will be a real home for their little family, a place where memories will be made. Being faithful in small things is self rewarding. A small act of kindness always makes a difference.

The Single Family Housing Program is structured to assist families in several income levels. Information about the programs can be found at [www.rd.usda.gov/tx](http://www.rd.usda.gov/tx).



*Party of Six proudly displaying their first home.*

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**Obligation Amount:** \$139,000

**Date of Obligation:** April 2019

**Congressional District:** Representative Ratcliffe, 1; Senators Cornyn and Cruz

**Partners:** N/A

**Demographics:** Community Economic Development

**Impact:** Providing a decent, safe, and sanitary place to live.