



Nebraska

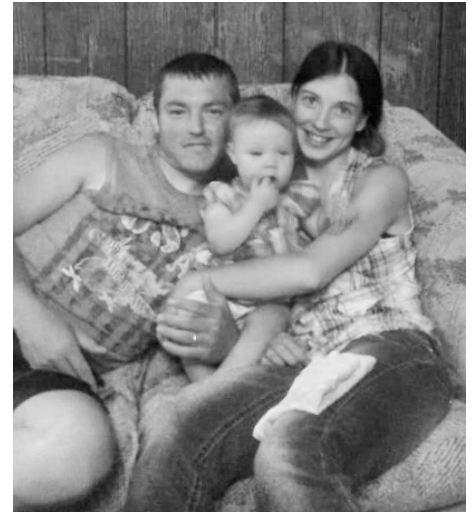
Rural Housing Service • Rural Development Guaranteed Home Loan Program

Commuting Time Can Make the Difference in Buying a Home

Cody and Amber Bailey and their daughter Savannah were living in a house in Milligan, Nebraska that Cody had bought before he got married. The house was a real fixer upper and Cody didn't have the funds for the repairs. Amber is a new stay at home mother and Cody works as a correction officer at the Seward County Jail. The 90 minute commute each day was becoming burdensome for him and it took away from his valuable family time. The Bailey's wanted to purchase a home closer to his work but didn't have the down payment.

Liberty First Credit Union utilized Rural Development's Guaranteed Rural Housing loan program for financing; with Seward County Housing providing the down payment assistance (DPA). The Woods Bros Realtor in the Seward Office was very helpful in the house hunting process and from whom Cody and Amber learned of the DPA and was assisted in filling out the paper work.

They wanted to live in a great little town and today they do in Goehner, Nebraska a 13 minute drive time for Cody. Savannah's grandparents live near by in Utica, Nebraska which is a bonus. Their two bedroom one bath home with a small garage and a yard that Savannah can use to play is a perfect fit.



We're home.

Obligation Amount: \$53,000

Date Closed: 2/21/2018

Congressional District: Representative Fortenberry, District 01; Senators Senior Fischer and Sasse

Partners: Liberty First Credit Union, Woods Bros Realty, and Seward County Housing.

Demographics: Family buys home.

Impact: Living in a clean and safe town and home.
