



United States  
Department of  
Agriculture

# New Mexico

## Rural Development

Housing Program

### Feeling Appreciated

For 26 years, Jeannie Castillo has been a dedicated employee at the U.S. Department of Agriculture. The last ten years she's worked as a Rural Development housing loan technician in Las Cruces, New Mexico. On March 22, 2018 at 7:30 in the morning she was drinking her first cup of coffee when she found a letter on her desk written to her by 66-year-old Karen Kelsey.

Ms. Kelsey is one of the many homeowners who has received a home loan from Rural Development. In 2005, she received a 502 direct home loan to buy a house in Truth or Consequences, New Mexico. Since then she also received money to restore her home through the agency's 504 repair program.

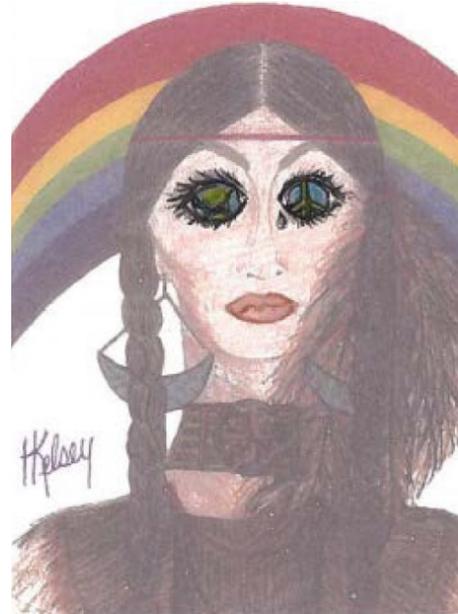
In January, Ms. Kelsey contacted Ms. Castillo saying she made a mistake when she was updating her payment assistance paperwork for her home loan. She was supposed to send a copy of her income benefits and disability benefits to Rural Development's Customer Service Center (CSC) in St. Louis, Missouri. Instead she accidentally sent a duplicate copy of her social security income benefits. This caused her to worry she would lose her home loan. In a near panic she called Ms. Castillo. She made the call because over the years she'd developed a working relationship with Ms. Castillo and knew she would be helped.

When hearing about Ms. Kelsey's plight, Ms. Castillo told her she would be happy to help her and not to worry about losing the loan on her house. She explained, "That's not how things work."

Once the mistake was corrected Ms. Castillo had the pleasure to call Ms. Kelsey to tell her everything was straightened out and the proper paperwork had been accepted and the payment assistance on her loan had been updated.

Days later, Ms. Castillo received the letter from Ms. Kelsey where she wrote, "I want to convey my undying gratitude and thanks for straightening out the mortgage world mess. Thank you so much for all you've done to help me! Thank you! Thank you! Thank you!" Ms. Kelsey also included an original card she had drawn as a token of her thanks.

Ms. Castillo says the letter makes her feel valued because, "It's the little things that count for me. This letter reminds me my efforts to provide, "Kindness, Patience, and Compassion" is recognized by the public we serve."



*Ms. Karen Kelsey sent this original drawing she drew to USDA RD employee Jeannie Castillo as a token of her appreciation.*