



Rural Housing Service • Single Family Guaranteed Rural Housing Loan Program

The Journey Home

Abby Hargreaves dreamt for a long time of a house for her kids to call home. She had rented housing in Morrill, Nebraska most of her adult life. Abby's homeownership journey began seven years ago when her daughter was born. The process for looking for a house started in Morrill. The housing market was difficult due to the influx of people that came to Morrill because of the unavailability of housing in Torrington, Wyoming where a new prison was being built. Needless to say, the market was scarce for housing. Abby widened her search to include Mitchell and Scottsbluff, Nebraska, as her kids were already in the Mitchell school system. Abby was getting discouraged year after year, as houses would come and go on the market but they were either too small or overly priced. She kept researching different types of loans available, watched her credit and pursued looking at potential properties.

Abby met Ken Meyer from Champion Realty as he was showing a property that she wanted to look at. The journey continued as the pieces for finding the right house started to fall into place. Ken informed her of a grant that was just obtained for new home buyers that would help with closing cost and repairs. It felt like Ken was taking her under his wing so to speak, helping her navigate the world of home buying. Ken sent Abby a property listing to go through from which she looked at a few homes. Finally, Ken sent her a property listed in Mitchell that she had previously looked at. At that time the house was of disarray with holes in the walls, water damage, and a bee hive in one of the bay windows. Going back to see it again was hard. Ken informed her that the house had been purchased and renovated by a family and she should consider another look before it hit the market the next day. Happy she took that second look because this time she fell in love with the home immediately. It was everything that she wanted and needed for her family. Deb Hudson at Platte Valley Bank walked Abby through the financial world of home loans. She answered every question with quick and reassuring answers, which made Abby trust her. Abby put in her first offer for the house which was the scariest thing she had ever done and yet exciting! The owners countered back then she countered back the same day. Abby worked night shift feeling nervous wondering if they were going to accept her offer. When she got off work Wednesday morning, she went to bed. Ken called her mid morning and asked her if this was the homeowner of 50630 Wood Stock Drive in Mitchell, Nebraska? He had to repeat himself three times when he finally said Abby, they took your offer, the house is yours. That was the happiest moment for Abby and her family!



At closing the keys were handed over to Abby. That afternoon, Abby took her kids to their new house and took a picture of them putting the key in the door together for the first time.

Obligation Amount:	\$144,444 Loan
Date of Obligation:	5/26/2017
Congressional District:	Representative Smith District 03; Senators Fischer and Sasse
Partners:	Champion Realty and Platte Valley Bank
Demographics:	Lack of available housing.
Impact:	Family finally had a home that was truly theirs.
