



Rural Housing Service • Single Family Housing Direct Loan

Two Thumbs Up for Homeownership

Morgan Linden-Lowell was living in a loft style apartment in Lexington, NE. He desired to move into a home of his own that would be closer to his work.

Morgan attended a Rural Development Community Housing Meeting in Lexington, NE and learned that he could become a first time homeowner and so he applied for a Rural Development direct housing loan. Morgan had a rough time financially in the past but through Rural Development non-traditional credit and his work history a loan was made for \$71,800. Morgan received a \$4,000 grant from Federal Home Loan Bank to utilize for closing costs. A real estate agent helped Morgan to find a home in Cozad that was located close to his work.

Today Morgan is living in his very own spacious two-story home featuring 1,416 square feet with three bedrooms, two baths, a two car garage, and spacious yard. He gives his home two thumbs up!



What a feeling.....my very first home!

Obligation Amount:	\$71,800 Loan
Date of Obligation:	January 19, 2018
Congressional District:	Representative Smith, District 3; Senators Fischer and Sasse
Partners:	Federal Home Loan Bank
Demographics:	Individual assisted with home loan to live closer to work.
Impact:	Provided affordable housing.
