

## New Hampshire

Housing • Single Family Direct Home Loan

### Real Estate Expert Gets a Taste of Her Home Medicine

Stephanie Jacques Kleine had a rare and powerful tool in her arsenal that gave her a distinct advantage when she needed to apply for a home loan through USDA Rural Development: as a Realtor, she regularly helps clients navigate the same application.

USDA's [502 Single Family Housing Direct Loan](#) program assists applicants in obtaining decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase their repayment ability.

Though Stephanie was friendly and familiar with the RD application, the circumstance requiring her engagement with it as a customer was less than ideal. "I was in the middle of a divorce," she explains, "and I knew that the 502 program would be the way to go for buying out my husband. Owning a home, this home, is the lifestyle that makes the world go round for me. I have two horses and have dreamt of being here all my life, so I wasn't going to let that go. I've worked really hard the last few years to bring my income to a level where I could be on my own if I had to, and the USDA home loan program was the final piece allowing me to hold onto what I love."

From the client's perspective, Stephanie knew what she was looking for in a USDA representative: someone like her, who espouses uncompromising professional values regarding customer service. In RD Housing Specialist Ashley Mattos, she saw herself. "She's the best," Stephanie says.

"Ashley handles her clients exactly the way I handled mine, and that's the way I need to be worked with. She is prompt, consultative, able to be skillfully directive, and informative. She has your back, and she knows everything that needs to happen, every step of the way. She was pivotal in this process for me, and I'm very grateful to her."

With her Sullivan, NH, home now in her name, Stephanie can breathe easy and anticipate many future homecomings for her kids. "After the divorce my biggest worry was where would I live," she reflects. "I was seeing myself in a camper, just so I could keep my horses. So I relied on what I've learned teaching homeownership classes as a Realtor, since the USDA home loan was a part of my presentations. That experience changed my whole life trajectory! Now my children can return to the home where they grew up, and that's important to me."



Homeowner Stephanie Jacques Kleine

---

**Date of Obligation:** 8/18/22

**Congressional District:** Rep. Kuster (2) New Hampshire; Sen. Shaheen and Sen. Hassan

**Impact:** Single mom Stephanie Jacques Kleine didn't want to lose the home—and horses—she loved following a rough divorce. With the help of USDA Rural Development Housing Specialist Ashley Mattos, she was able to refinance the house in her name and keep it in the family for her kids.