

<u>Homebuyer Story – Sharon</u>

Hello, my name is Sharon. I am 48 years old and the proud mother of my 25-year-old son, Jamie. I moved from NYC over 17 years ago, after the poor choices of my mother and abandonment of my spouse led to my son and I being evicted in the dead of winter. I have always been a hard worker, willing to do everything with-in my power and ability to support my family.

When I moved to Maryland, I stayed with my sister and her family, who were serving in the United States Army. My sister tried her best to make my son and I comfortable, but I always have wanted a place of my own. Moving from NYC to MD was hard for me initially because I had no money, job or car. I had to do some growing up quickly if I wanted to end up on my own.

After 2 years of living with my sister, I decided it was time to move out into my own apartment, but I still could not afford a car. I worked 2 jobs, but my income was just enough to take care of my rent, bills and food. I decided to go back to school and work on my bachelor's degree in business admin. I didn't know much about student loans and got swindled into a two for one deal, which I am still paying back to this day.

Most of my life has been spent around my family's struggles and wanting better opportunities. The real example of hope for me has always been my sister's service and sacrifice to our military. She has always been my support system. I finally learned how to drive and was able to afford a vehicle, but I wanted more for my son and me.

Over the years I have tried to purchase a home, as I figured the money being spent on rent and utilities would be better spent on our own home. My efforts of owning my home became bleaker and gloomier each time I tried as it involved credit issues, lack of down payment funds, student loans, debt ratio, all while trying to keep a roof over my head. The possibility of doing both became an idea in my head for the distant future, until someone told me to try Habitat for Humanity.

My son and I are basically homeless. If given the approval for homeownership by Habitat for Humanity I can priced the safety, stability and opportunity we desperately need. I finally can afford my own home, a place where my son can grow and build his own family here, where we can live worry and stress free. I feel like my prayers are finally going to be answered and I am still willing to work and do everything in my reach to make this happen.