

# FINDING THEIR FIRST HOME AND FILLING IT WITH LOVE

From the very start, Marcus and Michelle Cole were meant to be together. They met during third grade. They became boyfriend and girlfriend in eighth grade. He later romantically proposed to her on the beach, and they married, surrounded by family and friends, in 2008. Theirs is the classic love story.

It was while driving home from their honeymoon in the Poconos that the newlyweds started thinking about buying their first home. At the time, they were living in a two-bedroom townhome in Baltimore near their jobs at Johns Hopkins Hospital. But the homes they saw in south-central Pennsylvania were beautiful — and affordable.

Marcus and Michelle knew they'd need more space than they had in their townhome. They already had experience as foster parents, and they wanted to help more children through foster care. Plus, they wanted to have their own children. To make their family dreams come true, they'd need more room. Better yet, they needed a home of their own.

## THE PERFECT PLACE TO RAISE THEIR FAMILY

Just as wonderfully scripted was their courtship and marriage, so, too, was what followed in the fall of 2012.

"Everything was excellent," Marcus says, recalling the turn of events. "It just fell in line. House, car, baby — in just that order. We bought the house in September, the car in October, and the baby came in November. It was just boom, boom, boom."

Daughter Meah Faith Cole was born soon after they moved in. She was, you might say, the perfect housewarming gift.

## AN AFFORDABLE PHFA HOME LOAN MAKES IT POSSIBLE

Marcus credits his realtor, Kraig Hursh, for making their dream of homeownership a reality. Kraig and York Traditions Bank recommended a PHFA loan to complete the home purchase. It offered them a competitive interest rate, plus down payment and closing cost assistance — just what they needed as young, first-time homebuyers.

"The homebuying process was absolutely fabulous," says Marcus, with Michelle nodding agreement. "It went just perfectly. Absolutely perfectly.

"It's something I'll remember the rest of my life. It was awesome. New house, new car, new baby. 2012 was just a great year."

We're delighted their PHFA home loan is helping them write a new chapter in their love story together. It's a wonderful beginning to a story certain to have a happy ending. 🏠

