The Pennsylvania Housing Finance Agency not only approved my wife and me for a home loan, they helped make our dream of owning a home come true. Shortly after marrying in 2008 we began looking for our forever home. We spent years looking and finally stumbled on a home worthy of our love. In the year 2014, dreams became a reality and we had keys to a house. We were able to move in and live in the house but it just didn't reflect us. We have spent countless hours painting walls, painting kitchen cabinets, replacing kitchen counter tops, refinishing furniture and our shed just to name a few. Although stressful, with all the work we both have put into this house, it is becoming more a reflection of us. Our relationship has grown stronger and this house has finally become our home. We have become friends with our surrounding neighbors and enjoy being part of such a great community. We have done so much work around the house, but continue to find things to do. Yard work, as well as daily chores, don't seem to bother either of us and we take great pride in our home. Now we host family holidays or parties, sporadic get-togethers, and summer BBQ's. We love sharing our space with others and hope others enjoy the time they spend here. These are all memories we continue to make as the years pass by. We never thought we could own such an amazing home and it appears all our wildest dreams have come true. This year's projects include upgrading our ancient furnace and adding air conditioning, refinishing more furniture to furnish our home, and even taking a stab at putting in laminate flooring in our kitchen and dining room. Our lives have changed for the better and have made us responsible adults. We hope to have many more joyous years in our home and continue to build relationships with those in and around our community.

Matthew, Hermitage













