

Bennie and Jodie Johnson

Hard Work and a Sense of Humor

Bennie and Jodie Johnson are big-hearted people who roll with the punches. They can even laugh about the time that Bennie almost derailed their dream of a house by buying a used truck without consulting Jodie. "I just fell in love with it," Bennie says.

The purchase delayed their dream by two years, but on October 29 of 2004, they settled on their house, just one month before they would have lost their eligibility for their Family Savings Account [now **Matched Savings Accounts**] match money.

Before coming to Tabor three years ago, they felt no hope of obtaining their dream of a home. According to Bennie, "We were so far backed up in bills; we did not know what to do." They had been turned down by another homebuyer program. At Tabor, they worked with Elaine of Tabor's Consumer Credit Counseling Service to get their credit straightened out and then with Jessica in the STEPS Pre-purchase program for first-time homebuyers [now **First-Time Homebuyer Services**].

In the process "all kinds of obstacles got in their way," says Jessica, who nominated the Johnson's for Tabor's Client of the Year award. They had over \$10,000 in debts... they took in and are raising their daughter's 3 little children (one of them a newborn)... and they had to overcome identity theft. A relative used Bennie's information to charge up a lot of debt and bad credit, all of which the Johnson's paid off.

They know they will stay on the right track because they learned to budget their bills, and were educated about the home buying process and the services that are available in Tabor's workshops.

Jodie and Bennie say Jessica was with them through the whole process. She made sure that Bennie and Jodie had the correct amount of money at the settlement and was the one who noticed that the settlement papers had the wrong middle initial and had to be done over with the correct name so the settlement could continue.

Through it all, Bennie and Jodie have kept their sense of humor. They have met with Jessica since the settlement to make sure that their budget stays on track. And the truck will be paid off in two years.