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A HUD Certified
Counseling Agency

EVERYDAY HEROES: JIM DARLING

When the word hero is mentioned many people envision a superhero such as Superman or Batman, but there is another breed of hero out there—the unsung hero. Someone that is selfless, giving, and humble while making a difference in the lives of those around him. We could not think of a person that embodies this more than Jim Darling.

For the last 27 years, Jim Darling has provided pro-bono real estate legal services to AHSTI. Sadly, due to his duties as general counsel for Doctor's Hospital at Renaissance and his ever growing civic commitments at city hall he is reducing his outside commitments and will no longer be able to be legal counsel to AHSTI.

Recently, AHSTI had the opportunity to sit down with Mr. Darling and talk about his experiences with AHSTI and affordable housing.

AHSTI: What are your

thoughts as you have seen this organization grow from building a few homes a year to now building over 100 homes per year?



Jim Darling (center) with Bobby Calvillo, AHSTI Executive Director (left), and Luis Figueroa, AHSTI Board President (right).

Darling: Seeing it grow from when Mayor Othal Brand was first involved has been tremendous. It has been an amazing success.

AHSTI: From a legal perspective, what makes the AHSTI program unique?

Darling: Some of the different things that we [AHSTI] have had to do. For example, setting up three different payments in one loan and packaging loans to sell to 3rd party banks.

The most unique part

though is not having to process foreclosures.

The mortgage industry went through the worst period in US History and AHSTI only had a small number of foreclosures. That in itself is unique and it is a testament to the borrowers.

AHSTI: What do you see is the biggest challenge for affordable housing in the Rio Grande Valley?

Darling: Land costs. They have been an issue, especially in McAllen. It's going to be more of an issue as cities change their subdivision ordinances.

We could buy cheaper land that is further out, but then we place a transportation burden on our clients. We would not really be serving them.

In 2010, the Washington, D.C. based Housing Assistance Council presented Jim Darling with the Henry B. Gonzalez Award, an award that recognizes individuals who have contributed to the improvement of housing

INTRODUCING "THE PATH HOME"



4 x 8 paver
\$50 - 3 lines of text

8 x 8 paver
\$100 - 5 lines of text

8 x 8 Logo Pavers
\$150 - Logo w/ 2 lines of text

The new Affordable Homes of South Texas, Inc. Home Ownership Center is a 10,000 square foot facility located in downtown McAllen. The new facility will feature a 1,300 square foot training Academy for homebuyer education instruction and will house all homeownership initiatives including lending, construction and our Real Estate brokerage divisions.

As part of this special

project, Affordable Homes of South Texas, Inc. (AHSTI) will be offering the opportunity for the public to participate through The Path Home project, a 452 sq. ft. area in front of the new Home Ownership Center that will showcase engraved pavers.

For a limited time, you can purchase an engraved paver that will become a permanent part of The Path Home walkway. It's a great way to show

your support for AHSTI and a thoughtful way to honor someone you love or a friend. A brick also makes a unique gift for anniversaries or birthdays!

For info or to purchase a paver, call AHSTI at 687-6263 or e-mail mmartinez@ahsti.org

Now is the time to for you to leave an impression that will last a lifetime!

THE PATH HOME ART CONTEST



The highlight of The Path Home walkway will be 20 child art pavers drawn by the children of our homeowners.

The drawing will be laser engraved on an 8 x 8 paver.

Affordable Homes of South Texas, Inc. is holding an art contest for children living in AHSTI homes.

Artwork will be centered around the theme of living in a home.

Winners will be chosen from different age divisions. Finalists will be posted on the web for voting.

Winners from each age division will receive a \$50 gift card to Toys 'R Us, Build-A-Bear Workshop, or Game Stop.

Winners will be notified by phone.

Only one drawing per child may be submitted.

Artwork must be drawn on a template provided by AHSTI.

If you are an AHSTI homeowner and would like your child to participate contact AHSTI at 956-687-6263 for more information or e-mail Myra Martinez at mmartinez@ahsti.org.

THANKS AND PRAISE

Wells Fargo Foundation on behalf of Wells Fargo Home Mortgage. \$5,000 grant for affordable housing program
City of San Juan EDC—\$15,500 for drainage improvements in our Las Vistas Subdivision in San Juan
BBVA Compass—\$10,000 grant for support of the HCH initiative to provide low and moderate income families of South Texas with a full service realty services inclusive of homeownership counseling.

Pictured l to r: Luis Figueroa, AHSTI Board President, Rudy Elizondo Jr., Board Member, Jose F. Torres, Board Member, and Bobby Calvillo, AHSTI Executive Director
(not pictured: David Salinas, Board Member)

THANK YOU

The end of AHSTI’s fiscal year also brought the end of some of our board member’s terms. At our October board meeting, we presented our outgoing board members with a token of appreciation and asked them to say a few words about AHSTI and the highlights of their service experience:



DAVID SALINAS:

“Knowing that every day some family somewhere has improved their quality of life because of the product and services that AHSTI provides.

I always enjoyed the real life stories from our monthly newsletter because it allowed us to make a connection and see firsthand the results

of the collaborative effort of the AHSTI team.”

RUDY ELIZONDO:

“There have been many highlights, but the one that stands out is going to Washington, D.C. to receive the Hope Award. I had no idea how strong and important AHSTI is and what it represents on a national basis.”

JOSE F. TORRES:

“My highlight was helping people put a foot forward in their lives.

I know that AHSTI will be helping a greater number of people in the years to come.”

AHSTI would like to thank these gentlemen for their service on the board.

WELCOME



Juanita Cura

Juanita Cura joined AHSTI in October as a loan officer. She has over 35 years experience in this line of work. Juanita will be working in our Weslaco office.

IF YOU BUILD IT, THEY WILL COME...

Congratulations to AHSTI staff for working so hard this fiscal year to serve low and moderate income families living in South Texas. Through their efforts, AHSTI was able to build 113 homes this fiscal year.

Thank you AHSTI team!

DID YOU KNOW?

AHSTI homes have been averaging a HERS Rating Index of 71 (on a scale of 100).

The lower the rating the more efficient the home. AHSTI's rating of 71 means that AHSTI homes are 29% more energy efficient than the required standard code.

What does this mean for AHSTI homeowners?

Lower electric bills!



HERS Rating Index is the method by which a home's energy efficiency is measured. HERS stands for Home Energy Rating System.

EVERYDAY HEROES: JIM DARLING *(continued)*

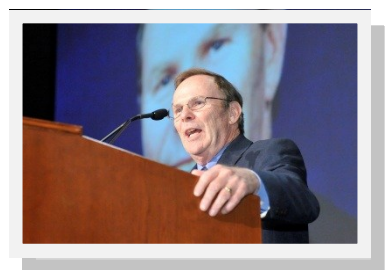
conditions for low-income rural Americans through elected office, at the local, state or national level.

"Through Jim Darling's vocal support of affordable housing, AHSTI has been able to forge relationships with local governments that have led to their investment in affordable housing initiatives, including

AHSTI's own developments throughout rural and urban area of South Texas," says Luis Figueroa, AHSTI Board President.

"We will miss working with Jim on a daily basis," says Bobby Calvillo, AHSTI Executive Director, "but because of his generous spirit, his devotion to

service and his passion for affordable housing we know that he will always be a voice for the working citizens of South Texas and their right to live in a safe and decent home on terms they can afford."



Jim Darling speaking after receiving the Henry B. Gonzalez award in Washington, D.C.



**AFFORDABLE
HOMES**
of SOUTH TEXAS, Inc.™
A NON-PROFIT HOUSING INITIATIVE SINCE 1976

AFFORDABLE HOMES OF SOUTH TEXAS, INC.

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MISSION STATEMENT

Affordable Homes of South Texas, Inc. (AHSTI) is a community based non-profit organization enhancing the quality of life by providing affordable housing and related services to eligible families.

2010-2011 BOARD OF DIRECTORS

- | | |
|--|-----------------------|
| Luis Figueroa, <i>President</i> | Rudy Salinas |
| Paul R. Rodriguez, <i>Vice-President</i> | Guillermo Macias, Jr. |
| Lorena Castillo, <i>Secretary</i> | Jason Leal |
| Elva Cerda, <i>Treasurer</i> | Rudy Elizondo |
| | Gracie Silva |
| | Valerie Cardenas |
| Jose F. Torres | Ex-Officio |
| David Salinas | Jim Darling |
| Carmen De Leon | Piedad Martinez |
| Onesimo Martinez | Jose Saenz |



STAFF

EXECUTIVE

Robert A. Calvillo, *Executive Director*
Barbara Trevino, *Administrative Assistant*

ACCOUNTING AND ADMINISTRATION

Rey Jaquez, *Finance Director*
Rick Ramirez, *Accounting Supervisor*
Jessica Mendiola, *Loan Administrator*
Glenda N. Quintanilla, *Accounting Assistant*
Diana Martinez, *Community Stabilization Coordinator*
Marisol Ledezma, *Accounting Assistant*
Apple Blanco, *Accounts Payable*
Aileen Celestino, *Collections/ Foreclosure Counselor*
Ismael Barco, *Information Technology Specialist*
Joey Muniz, *Computer Tech I*
Esmeralda Varela, *Customer Service Representative*

CONSTRUCTION

Fred Munguia, *Construction Director*
Gustavo Garcia, *Rehab Specialist*
Tony Fernandez, *Construction Coordinator*

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Isabel Mercado, *Director of Lending*
Aidee De La Fuente, *Homeownership Center Manager*
Janie Garcia, *Senior Loan Officer*
Nora H. Garcia, *Legal Secretary /HR Assistant*
Cindy Guzman, *Loan Processor*
Gloria Escamilla, *Home Buyer Counselor*
Melba Arredondo, *Loan Coordinator*
Juanita Cura, *Loan Officer*
Frank Tafolla, *Real Estate Services Coordinator*
Jasmin Davila, *Loan Production Coordinator*
Elaine McDonald-Tafolla, *Loan Production Coordinator*

STRATEGIC INITIATIVES

Martin Medina, *Director of Strategic Initiatives*
Patricia Garza, *Community Development Coordinator*
Karla Garcia, *Contract Compliance Administrator*

HCH REALTY

Ken DeJarnett, *Director of Real Estate Services*
Paul Schwab, *Broker Associate*