



# AFFORDABLE HOMES

of SOUTH TEXAS, Inc.

A NON-PROFIT HOUSING INITIATIVE SINCE 1976

WWW.AHSTI.ORG

February 2010

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## EVERYDAY HEROES



"We are so happy that we can finally say that we are homeowners. No more living in apartments or with relatives. We finally have a place to call home." Those were the words of Emilio Carmona, who with his wife Dora and his family will be moving into their new home within the next two weeks. Mr. and Mrs. Carmona had been living with a relative for the past two years and paying \$350.00 per

month and were surprised that for a few dollars more, they could afford a home of their own. After overcoming some obstacles in their life a few years ago that they thought would prevent them from owning their own home, they decided to give it a try. They first read about Affordable Homes of South Texas, Inc. in the newspaper and decided to apply. Within a few months Mr. and Mrs. Carmona qualified for a 3 bedroom, 2 bath home located in the beautiful Trinity Oaks Subdivision, McAllen, Texas. Mr. and Mrs. Carmona are very happy to have accomplished their dream of homeownership. The Board of Directors and staff of AHSTI wish to congratulate Mr. and Mrs. Carmona for becoming first time home buyers.

## FIRST HOME CELEBRATION



On March 12<sup>th</sup> Erika Cantu will be welcomed into her new home at AHSTI's Taylor Crossing Subdivision in McAllen. Please join us at 4918 Ibis Street at 10 a.m. on the 12<sup>th</sup> to show Erika our support. In addition, representatives from NeighborWorks America will be in attendance to present AHSTI with our official charter for

joining the NeighborWorks America network. Mayor Richard Cortez and Congressman Henry Cuellar and Ruben Hinojosa have been invited to attend as well.

Taylor Crossing Subdivision is located in Northwest McAllen at the intersection of Taylor Road and Lark Ave.



[www.thehomebuyersfair.org](http://www.thehomebuyersfair.org)



Weslaco Office 956.447.8909  
McAllen Office 956.687.6263

## Staff

Robert A. Calvillo, Executive Director

Rey Jaquez, Finance Director

Isabel Mercado, Director of Lending

Fred Munguia, Construction Director

Martin Medina, Director of Strategic Initiatives

Nora H. Garcia, Legal Secretary /HR Assistant

Jessica Mendiola, Loan Administrator

Gloria Escamilla, Home Buyer Counselor

Eunice Gonzalez, Loan Officer

Diana Martinez, Loan Officer

Janie Garcia, Loan Officer

Aidee De La Fuente, Loan Officer

Karla Garcia, Accountant

Glenda N. Quintanilla, Accounting Assistant

Norma V. Cira, Accounts Payable

Ismael Barco, Information Technology Specialist

Gustavo Garcia, Rehab Specialist

Frank Tafolla, NSP Program Manager

Barbara Trevino, Administrative Assistant

Esmeralda Varela, Customer Service Representative

Jasmin Davila, Administrative Assistant

Cecilia Torres, Loan Production Coordinator

## FACEBOOK



Do you facebook ? AHSTI has two facebook pages that are updated continuously. The first page is all about AHSTI and is updated to discuss new home sites, new NSP homes that are available and other activities of the organization. The second page is all about the Homebuyers fair. It provides regular links to sites that could assist anyone interested in homeownership. It also updates "friends" on the planning for the homebuyer fair (mark your calendar for June 12<sup>th</sup>)! Look us up... and Friend us !

## THANK YOU

AHSTI would like to thank the Meadows Foundation for its support of our NSP activities. The foundation provided AHSTI with a \$150,000 grant to support its acquisition of lots and homes to stabilize neighborhoods in our area.

AHSTI would also like to thank the Wells Fargo Housing Foundation for its \$5,000 grant to support our home buyer education efforts. As we know, an educated home buyer is usually a more successful homeowner.



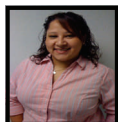
For the last 6 years, AHSTI has been a supporter of the Volunteer Income Tax Assistance (VITA) program.

For the 2<sup>nd</sup> year – AHSTI is a limited VITA site. We are open on Tuesday and Thursday nights until 7:30 pm and during the rest of the week via appointments. Several members of our staff our intermediate level certified to prepare, quality check and electronically submit returns for the lower income members of our community. Taxpayers who will be receiving a refund, can anticipate receiving a check in seven to ten days if they have direct deposit.

Since we opened this year on January 19<sup>th</sup>, we have successfully processed over 100 returns with the average refund being \$4,500. A total of \$420,000 in total refunds have been issued within the last month or so.



AHSTI would like to welcome Esmeralda Varela, Customer Service Representative who joined us this month.



We would also like to welcome Diana Martinez and Janie Garcia, Loan Officers who joined us this month. We are excited to have them join our team !



AHSTI would like to congratulate Cecilia Torres, on her new job responsibilities as Loan Production Coordinator.

## ANNIVERSARIES

Martin Medina 3 years

## BIRTHDAYS

February 6 Ricardo Perez  
February 22 Carmen De Leon  
February 22 Rudy Salinas