

# NID HouseCall

An Informational Publication of the NID-Housing Counseling Agency  
(dba NID Center for Real Estate, Housing & Community Development)

The NID House Call is a quarterly publication designed to provide useful and timely information and resources to our community of stakeholders, which includes clients, consumers, real estate professionals, housing counselors, and our partners.

A National HUD-Approved Housing Counseling Agency • April 2007

## How To Repair Your Credit

Your credit score is an important part of your financial life. Lenders use your credit score to determine your eligibility to borrow money. Additionally, employers sometimes use credit scores as an indicator of personal integrity – the relationship between your actions and your words. It's good to know what your credit score is, but credit scores often invoke anxiety.

Less-than-stellar credit isn't a life sentence. With a positive "I can do this" attitude and the proper resources, even borrowers with sketchy credit histories can enjoy expanded financial opportunities. So, where to get started? How do you know if you are headed in the right direction? Here are a few suggestions to guide you down the path to reestablishing your credit:

### Pay on Time

Your payment history is the single biggest factor contributing to your credit score. A useful method of getting on top of your bills and starting to pay them on time is to gather all of your bills – current and past due — and assess what you owe. Then, make a plan for repayment.

### Keep Your Balance Low

How do you use your credit cards? More importantly, are your credit cards maxed out? Your debt-to-credit limit ratio, or the amount of your credit limit you use, rates heavily in your score. How much is too much? Lenders prefer that you use no more than 30% of your available credit. If your credit card balances are out of control your best ammunition to curb the avalanche of credit card debt is keep your payments current, even if it means making only the minimum monthly payment.

### Establish a Strong Track Record

A lengthy, stable history of timely payments gives a lender confidence in qualifying you for a loan. To establish a strong financial record, consistently pay all of your bills on time.

Working to reestablish your credit can take time. The amount of time is dependent on each individual's credit profile. With discipline in your money management and bill paying practices, a healthy credit rating can be achieved and sustained.



### About NID-HCA

NID is an association with several affiliate organizations that covers housing counseling, affordable and fair mortgage lending, affordable housing development, commercial and mixed-use development, and the improvement of the social environment for urban areas with significant populations of people of color. NID works to make urban communities a catalyst of healthy growth.

We work with businesses, government agencies, municipalities, non-profits, and faith- and community-based organizations in a responsible, effective and collaborative effort to meet mutual goals that enhance the viability of urban communities and the families that live there.

NID's national network of locally-based urban offices enhances the organization's understanding of the cultural sensitivities of local communities, which helps NID develop viable, community-sensitive programs. In addition to focusing on housing, our counselors emphasize the importance of creating a stable life pattern where individuals and families can flourish.

Counselors have an average of 15 years of experience in business and community service and strong histories of working with local businesses, community groups,

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**NID HOUSING  
COUNSELING AGENCY**  
A HUD APPROVED ORGANIZATION

**Executive Director**  
Jacqueline Carlisle

**National Office**  
3560 Grand Ave.  
Oakland, CA 94610  
Phone: 510.268.9792  
Fax: 510.268.9794  
nidonline@nidonline.org  
www.nidonline.org

### Mission Statement

*Our goal is to improve the quality of life in America's cities. We will accomplish this as partners working together with our friends and neighbors. We will help our communities become places where families can live in safety, prosperity and harmony; places where the American dream of homeownership can flourish, and where decent & affordable housing is a reality for all people.*

# Solutions for Homeowners Unable to Pay Their Mortgage

Sometimes homeowners run into difficulty making their mortgage payments. If you foresee a decrease in income or a hike in your mortgage payment, don't wait until the delinquency "snowballs" to get the help you need. Here are some repayment solutions your lender can qualify you for.

## Modify the Existing Mortgage

The lender agrees to change the terms of the loan. The changes are often temporary. The changes most acceptable to lenders include reducing the interest rate, principal portions of payments, or extending the amortization in an effort to reduce overall payment obligations.

## Repayment Plan

Easy to understand, easy for creditor acceptance. The debtor pays a portion of the arrearage and agrees to pay the rest – in addition to the

regular payment – over a period of months. With proof of income and the proper downpayment, most lenders will accept this type of plan.

## Deed in Lieu of Foreclosure

The debtor gives the property back to the creditor, usually in exchange for forgiveness of potential deficiencies. Even if the house is given back or the bank takes it at a foreclosure auction the debtor may still owe the difference between what the house sold for at foreclosure and what the debtor owes, including legal fees.

## Short Sale

The property sells to a third party. The creditor accepts this price as full settlement of the debt if it is negotiated that way.

## Forbearance

In exchange for money or the debtor taking some other action (ex., listing

the property with a realtor or making repairs) the creditor agrees to temporarily cease legal actions.

Be prepared for your loan servicer to request verified documents before a repayment workout is approved. Negotiating a fair, affordable workout can be an intimidating process. A housing counselor can work as an advocate to ensure you are armed with the appropriate information to make the best decision for you and your family.

It's very important to communicate with your mortgage loan servicer about your delinquent or soon-to-be delinquent status. If you have no success with working directly with the loan servicer, please call a HUD-approved housing counseling agency to assist you as an advocate for repayment or property disposition options.

## What is a Reverse Mortgage?

A reverse mortgage loan allows homeowners 62+ to borrow against the equity in their property. The concept of the reverse mortgage was born from the reality that many older homeowners are income poor and homeownership rich. Older homeowners seeking money to finance home improvements, pay off a current mortgage, supplement retirement income, or pay for healthcare expenses are sometimes turning to reverse mortgages.

Reverse mortgages are designed to assist senior homeowners in achieving an enhanced quality of life. An added benefit is that the homeowner retains the title to their home and does not have to make monthly repayments. This loan product allows older homeowners to stay in their homes, and the proceeds they receive from a reverse mortgage are tax-free.

As with a "forward" mortgage, a reverse mortgage has a qualifying process, but the process differs in that a reverse mortgage has no credit qualifying guidelines and

requires minimal out of pocket expenses. The potential drawback is that the closing costs can be fairly high. However, the cost of the loan is financed, which means the cost is taken directly out of the loan.

Reverse mortgage loans are gaining increased popularity. Our agency has received inquiries about reverse mortgages from many interested and hesitant families.

## Is a Reverse Mortgage Right for You?

Because of the upfront costs of a reverse mortgage, if you intend to leave your home within 2-3 years, there may be less expensive options to consider, including home equity loans, no-interest loans, grants offered by your county government or a local nonprofit, or a property tax deferral program. When considering a reverse mortgage, consider these questions:

- Do I qualify for a reverse mortgage?
- How much money do I need?
- How much can I borrow with a reverse mortgage?

- Is there a way to meet my needs besides a reverse mortgage?
- How much will it cost me in fees and interest to borrow this money, even if I don't have any out of pocket expenses?
- Will a reverse mortgage make my partner or me ineligible for any government benefits, now or in the future?
- Will I have to sell my house before I die to pay off this reverse mortgage?
- If I die will my partner have to leave the home or pay the loan off?
- If I have to go to a nursing home will the loan become due and payable?
- What will I or my heirs have left after the loan is paid off?
- Are there any early repayment penalties?
- What are my obligations under the reverse mortgage, such as home maintenance and property taxes?

With the appropriate information you can make the best decision for you and your family. A HUD-approved housing counseling agency is a great resource to obtain further information.



## Legislative Update

### H.R. 5121 - Expanding the American Homeownership Act of 2006

Congress created the Federal Housing Administration (FHA) in 1934 to give homebuyers access to reasonably priced mortgages under fair terms. Instead of government loans or subsidies, borrowers purchase FHA mortgage insurance. Since the insurance mitigates the lender's risk, the lender can offer competitive mortgage terms to borrowers who may have less cash or imperfect credit. FHA mortgage insurance also provides homeowners with default assistance in times of financial hardship.

### The Need for Modernizing FHA

Over the past 72 years, FHA has been a mortgage industry leader, helping over 34 million Americans become homeowners at no cost to taxpayers. But in recent years, while the mortgage industry adapted to changes in the marketplace, FHA hasn't, leaving many homebuyers with no option but high-cost, high-risk mortgages.

The void left by FHA has been filled by high-cost loans whose volume grew from \$332 billion in 2003 to \$650 billion in 2005. High-cost loans are riskier with escalating interest rates, balloon payments, and prepayment penalties, and foreclosure rates are twice that of prime loans. Loans with prepayment penalties are 20% more likely to foreclose; those with balloon payments are 50% more likely.

Foreclosures harm families, neighborhoods, and communities. Properties within 150 feet of a foreclosed vacant house lose 10% of their value. Vacant properties cost

cities thousands of dollars in lost taxes, fees, and services.

High-cost loans hurt minorities and the underserved. Between 2001 and 2003, the African-American share of high-cost loans doubled; for Hispanics, the rate went up 2.5 times. Forty percent of African Americans and 23% of Hispanics pay an interest rate 3% higher than the market rate. Fifty-one percent of mortgage refinancing transactions in predominantly African-American neighborhoods are high-cost loans. Rural areas, senior citizens, and communities without the presence of traditional lenders are more vulnerable to high cost loans.

H.R. 5121 proposes a variety of program enhancements, including increasing the loan limit in high cost areas, reducing the 3% minimum downpayment, and increasing the maximum loan term from 30 years to 40 years. For a complete summary of H.R. 5121 please visit <http://www.govtrack.us/congress/bill.xpd?bill=h109-5121>.

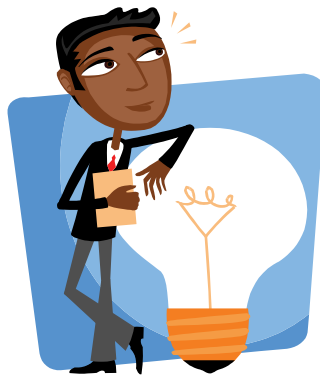
## In the Know

### New Information, Resources and Programs for NID-HCA and Our Clients

This quarter we are very excited to announce two new national partnerships. NID-HCA has partnered with MGIC on its SmartPath Initiative. MGIC is a private mortgage insurer that has helped millions of Americans become homeowners. We've also partnered with PMI, a private mortgage insurer, on its Home of Your Own program. Both programs offer savings to our clients.

Clients who participate in the SmartPath initiative receive prepurchase education and counseling and a referral to participating lenders that offer lower-cost, more flexible loans. Thus, those on the SmartPath reap smart savings in their

choice of a loan product. The Home of Your Own program allows qualified borrowers to receive a reduction in monthly mortgage insurance costs that could mean a savings of hundreds of dollars. Mortgage insurance is a policy that allows mortgage lenders to recover part of their financial losses if a borrower fails to fully repay a loan. Mortgage insurance makes it possible to buy a home with as little as 5% down.



If you are interested in the SmartPath to homeownership or receiving a reduction in mortgage insurance through the Home of Your Own program, please contact your local NID-HCA.

## News

### (continued from front page)

educational systems, and faith-based organizations. Our counselors are committed to furthering the democracy in housing.

### Standardized Housing Counseling Procedures

NID is a member of the NeighborWorks® Center for Homeownership Education and Counseling (NCHCEC) Advisory Committee, which is developing nationally standardized housing counseling and education procedures. This concept, which is still in the development stage, would mandate that housing counselors follow a standard curriculum for providing homebuyer education and counseling services. NCHCEC's next advisory meeting is scheduled for Spring 2007. NID will be represented at that meeting, and we will announce any major changes to our counseling network.



**NID HOUSING  
COUNSELING AGENCY**  
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## Your Local NID-HCA

### Alabama

James O. Kirk  
3908 35th Ave. N.  
Birmingham, AL 35217  
Ph. (205) 533-7233  
Fx. (205) 533-7482  
jabez@unfranchise.com

Linda Saunders  
478 Palisades Drive  
Birmingham, AL 35209  
Ph. (205) 802-7015  
Fx. (205) 802-3930  
LiSaunders@aol.com

### Arizona

Junius Johnson  
38560 N. 101st St.  
Scottsdale, AZ 85262  
Ph. (310) 628-6840  
Fx. (310) 680-9977  
lacityprop@msn.com

### California

Joanne Baker  
9670 Empire Rd., 2nd Flr.  
Oakland, CA 94603  
Ph. (510) 562-0109  
Fx. (510) 562-0121  
joannehavefaith@aol.com

Calvin Berry  
4602 Crenshaw Blvd.  
Los Angeles, CA 90043  
Ph. (323) 299-7900  
Fx. (323) 299-4054  
calvinberry@sbcglobal.net

Jacqueline Carlisle  
3560 Grand Ave.  
Oakland, CA 94610  
Ph. (510) 268-9792  
Fx. (510) 268-9794  
jcarlisle.nid@comcast.net

Henry O. Currie III  
5050 Laguna Blvd., 112-507  
Elk Grove, CA 95758  
Ph. (916) 422-5699  
Fx. (916) 391-0666  
henrycurrie@sbcglobal.net

La Shawn M. Hill  
9670 Empire Rd., 2nd Flr.  
Oakland, CA 94603  
Ph. (510) 562-0117  
Fx. (510) 562-0121  
lashawnhavefaith@aol.com

Anita Jones  
7901 Oakport St., Suite 4900  
Oakland, CA 94621  
Ph. (510) 430-8068  
Fx. (510) 430-8011  
embarcaderoinov@sbcglobal.net

Sandra Jones  
7901 Oakport St., Suite 4900  
Oakland, CA 94621  
Ph. (510) 430-8068  
Fx. (510) 430-8011  
sjones0505@sbcglobal.net

Joseph Larkin  
55 Santa Clara Ave., Suite 230 E  
Oakland, CA 94606  
Ph. (510) 451-9922  
Fx. (510) 451-9923  
ccrbroker4u@comcast.net

Sandy Redmond  
3525 Broadway  
Sacramento, CA 95817  
Ph. (916) 456-4495  
Fx. (916) 756-1010  
sandy@results-realty.com

Evelyn Reeves  
4602 Crenshaw Boulevard  
Los Angeles, CA 90043  
Ph. (323) 299-4067  
Fx. (323) 299-4054  
fsico@sbcglobal.net

JoAnne Marie Ricks  
4602 Crenshaw Blvd.  
Los Angeles, CA 90043  
Ph. (323) 299-7900  
Fx. (323) 299-7472  
joannericks@sbcglobal.net

Leila K. Stevens  
7901 Oakport St., Suite 4900  
Oakland, CA 94621  
Ph. (510) 430-8068  
Fx. (510) 430-8011  
lstevens05@sbcglobal.net

Renee F. Terrell  
11200 Golf Links Rd.  
Oakland, CA 94605  
Ph. (510) 632-2909 ext. 14  
Fx. (510) 632-0541  
rterrell@rwnetwork.com

Colleen Tiffenson  
7901 Oakport St., Suite 4900  
Oakland, CA 94621  
Ph. (510) 430-8068  
Fx. (510) 430-8011  
ctiffenson@sbcglobal.net

Sandra Thomas  
965 N. Fair Oaks Blvd.  
Pasadena, CA 91103  
Ph. (626) 568-7998  
Fx. (626) 798-5546  
sanethomas@mycingular.blackberry.net

Renee Tucker  
3535 - 38th Ave.  
Oakland, CA 94619  
Ph. (510) 530-9166  
Fx. (510) 530-0527  
rtuckerdfs@yahoo.com

Rolanda Wilson  
13350 San Pablo Ave., #A-124  
San Pablo, CA 94806  
Ph. (510) 377-8853  
Fx. (510) 588-3947  
rwilsonis@hotmail.com

Denise Woods  
27247 Madison Ave., Suite 117  
Temecula, CA 92590  
Ph. (951) 296-1820  
Fx. (951) 296-6476  
murietahomesmortco@verizon.net



**NID HOUSING  
COUNSELING AGENCY**  
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## Your Local NID-HCA (continued)

### District of Columbia

Michael J. Sherman  
7826 Eastern Ave. NW, #402  
Washington, DC 20012  
Ph. (202) 726-8831  
Fx. (202) 726-8837  
peppersherman@aol.com

### Florida

Monique Casseus  
18425 NW 2nd Ave., #400  
Miami Gardens, FL 33169  
Ph. (305) 651-8877  
Fx. (305) 999-9570  
cassemoniq@aol.com

Denese Johnson  
13230 NW 7th Ave.  
Miami, FL 33168  
Ph. (305) 351-5404  
Fx. (305) 675-8312  
denisej99@yahoo.com

Casandra Jones  
3912 Victoria Ave.  
W. Palm Beach, FL 33406  
Ph. (561) 255-3783  
Fx. (561) 433-0003  
jones\_cas@yahoo.com

### Georgia

Michele Calloway-McGloster  
4060 Old Fariburn Rd.  
College Park, GA 30349  
Ph. (770) 912-5322  
Fx. (404) 806-5127  
Michele.acre@comcast.net

Alma Dimery  
1075 Fairburn Rd. SW  
Atlanta, GA 30331  
Ph. (404) 843-2500  
Fx. (404) 920-3411  
akdimery@metrobroker.com

Patricia Dixon  
5000 Snapfinger Woods Drive, Ste. C315  
Decatur, GA 30035  
Ph. (770) 322-6007  
Fx. (770) 322-6449  
patdixon1@comcast.net

Gloria Driskell  
4830 Old National Hwy.  
College Park, GA 30337  
Ph. (404) 766-2500  
Fx. (404) 766-3344  
driskellg@cbs2000.us

Toronda Jackson  
5295 Hwy. 78, Suite D369  
Stone Mountain, GA 30087  
Ph. (770) 482-1813  
Fx. (866) 425-4216  
toronda@elite1realty.com

Melinda Merritt  
4830 Old National Hwy.  
College Park, GA 30337  
Ph. (404) 766-2500  
Fx. (404) 766-3344  
merrittm@cbs2000.us

### Illinois

Joyce Gibson  
8454 S. Stony Island Ave.  
Chicago, IL 60617  
Ph. (773) 768-0444  
Fx. (773) 768-3797  
jgibson999@aol.com

Walter Simmons  
6459 Cottage Grove  
Chicago, IL 60637  
Ph. (773) 648-5273  
Fx. (773) 684-5092  
supremereality@sbcglobal.net

Jean Webber  
8543 S. Stony Island Ave.  
Chicago, IL 60617  
Ph. (773) 375-8253  
Fx. (773) 375-1631  
webber@dawn-webb.com

### Kentucky

Kimberly Sickles  
3215 Fern Valley Road, Suite 105  
Louisville, KY 40213  
Ph. (502) 966-9338  
Fx. (502) 966-6040  
sicklesinclrty@aol.com

### Louisiana

Frances Carter  
7712 Goodwood Blvd., Suite B  
Baton Rouge, LA 70806  
Ph. (225) 757-5995  
Fx. (225) 778-7426  
wash664@cox.net

Shawn D. Singleton  
7712 Goodwood Blvd., Suite B  
Baton Rouge, LA 70806  
Ph. (225) 757-5995  
Fx. (225) 778-7426  
shawnsingleton@aol.com

Linda M. Williams  
860 North St.  
Baton Rouge, LA 70802  
Ph. (225) 336-0726  
Fx. (225) 336-0725  
lmwms45@yahoo.com

A. Elsenia Young  
4962 Florida Blvd., Suite 311  
Baton Rouge, LA 70806  
Ph. (225) 924-1076  
Fx. (225) 924-1782  
eyoung7824@aol.com

### Massachusetts

Michelle Phipps  
1509 B Blue Hill Ave.  
Boston, MA 02126  
Ph. (617) 296-7730  
Fx. (617) 292-7120  
rphipps@gmail.com

### Missouri

Paula E.W. Carey  
3620 Finney Ave.  
St. Louis, MO 63113  
Ph. (314) 766-4256  
Fx. (314) 714-4523  
paulacarey@sbcglobal.net

JoAnn Huddleston  
9191 W. Florissant, Suite 214  
Ferguson, MO 63032  
Ph. (314) 524-7037  
Fx. (314) 522-8410  
johuddleston@sbcglobal.com



**NID HOUSING  
COUNSELING AGENCY**  
A HUD APPROVED ORGANIZATION

## Your Local NID-HCA (continued)

### North Carolina

David B. Gladney  
7030 Darnell St.  
Fayetteville, NC 28314  
Ph. (910) 864-2283  
Fx. (910) 864-6325  
Dgla189574@aol.com

### Ohio

Donald E. Butler  
3618 W. Market St., Rm. 3  
Akron, OH 44333  
Ph. (330) 335-2458  
Fx. (330) 864-1983  
urempowered2@yahoo.com

Sharon Butler-McCray  
3618 W. Market St., Rm. 3  
Akron, OH 44333  
Ph. (330) 761-2294  
Fx. (330) 864-1983  
sbmccray@yahoo.com

Darryl Isabel  
7980 Slate Park Ave.  
Reynoldsburg, OH 43068  
Ph. (614) 552-3608  
Fx. (614) 863-0540  
isabel2565@aol.com

Lydia M. Kirkland  
15335 Kinsman Rd.  
Cleveland, OH 44120  
Ph. (216) 752-9264  
Fx. (216) 751-0202  
lydiakirkland@aol.com

Martin A. Rutland  
3400 Woodburn Ave.  
Cincinnati, OH 45207  
Ph. (513) 221-5221  
Fx. (513) 281-8183  
mrutland\_5034@fuse.net

Sameerah Salahuddin  
1418 Brice Rd.  
Reynoldsburg, OH 43068  
Ph. (614) 552-3613  
Fx. (614) 863-0540  
agentatwork@hotmail.com

Jennifer Valentine  
2490 Lee Blvd., Suite 218  
Cleveland Heights, OH 44118  
Ph. (216) 932-6624  
Fx. (216) 932-4555  
jenvallentine1@msn.com

### South Carolina

Naomi Scipio  
1815 Gervais St., #L  
Columbia, SC 29201  
Ph. (803) 256-0350  
Fx. (803) 256-0379  
centralcityrealty@msn.com

James W. Wright  
1815 Gervais St., #L  
Columbia, SC 29223  
Ph. (803) 258-0350  
Fx. (803) 256-0379  
pokeywright@aol.com

### Tennessee

Ken, Carol, & Felicia Tate  
3115 Park Ave.  
Memphis, TN 38111  
Ph. (901) 507-1638  
Fx. (901) 458-4663  
nidmemphis@aol.com

Tenephius Williams  
5000 Snapfinger Woods Dr., #C315  
Memphis, TN 30035  
Ph. (770) 322-6445  
Fx. (770) 322-6449  
wdiamond16@hotmail.com

### Texas

Andrea Cooksey  
4018 Charles St.  
Houston, TX 77004  
Ph. (713) 987-7003  
Fx. (713) 987-9004  
acooksey67@aol.com

Melinda Dightman  
7220 Homestead Rd.  
Houston, TX 77028  
Ph. (713) 635-6941  
Fx. (713) 635-2877  
mdightman@hotmail.com

Shirley Ephram-Neal  
5504 Brentwood Stair Rd.  
Fort Worth, TX 76112  
Ph. (817) 346-9990  
Fx. (817) 370-7077  
shirleye@prodigy.net

Sheila Frye  
2208 Blodgett St.  
Houston, TX 77004  
Ph. (713) 521-3502  
Fx. (713) 523-4660  
Sheila@fryehoc.com

Patrick Gibbs  
3229 Washington Blvd.  
Beaumont, TX 77705  
Ph. (409) 832-2500  
Fx. (409) 832-2515  
phgibbs@sbcglobal.net

Michael Gibson  
5827 Winding Woods Trail  
Dallas, TX 75376  
Ph. (214) 321-0701  
Fx. (972) 380-7378  
m1e2g3@netzero.net

Carolyn Guillory  
2405 Taylor Lane  
Pearland, TX 77581  
Ph. (281) 796-7743  
Fx. (281) 485-5834  
carolynguillor@excite.com

Brenda Lakey  
6719 W. Montgomery Rd., #223  
Houston, TX 77091  
Ph. (713) 692-1155  
Fx. (713) 692-2151  
acreshomescdc@aol.com

Pamela Lee  
4018 Chartres St.  
Houston, TX 77004  
Ph. (713) 330-8829  
Fx. (713) 490-9056  
pcleerealtor@aol.com



**NID HOUSING  
COUNSELING AGENCY**  
A HUD APPROVED ORGANIZATION

## Your Local NID-HCA (continued)

Yvonda Lewis  
4710 Bellaire Blvd., Suite #120  
Bellaire, TX 77401  
Ph. (832) 615-3079  
Fx. (713) 667-3113  
yelewis@msn.com

Kelvin S. Moulton  
2955 Laurel Ave.  
Beaumont, TX 77702  
Ph. (409) 835-1111  
Fx. (409) 866-5463  
drvinnie@sbcglobal.net

Sharena Porter  
17802 Melissa Springs  
Tomball, TX 77375  
Ph. (281) 320-9719  
Fx. (281) 320-9719  
sharenaporter@sbcglobal.net

Tejuana "Kesha" Ragin  
11506 Sagegreen Ct.  
Houston, TX 77089  
Ph. (832) 496-5275  
Fx. (281) 335-0500  
kragin1913@k.w.com

Margo Shimfarr-Evans  
5910 Ranch Riata Ct.  
Katy, TX 77449  
Ph. (832) 754-0605  
Fx. (281) 220-2101  
margoevans@yahoo.com

Ira P. Thomas  
5787 South Hampton Rd., #470  
Dallas, TX 75232  
Ph. (214) 333-9473  
Fx. (214) 333-9474  
irathomas@msn.com