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**Sent:** Thursday, February 15, 2018 2:29 PM

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**Cc:** [drhdg07@aol.com](mailto:drhdg07@aol.com)

**Subject:** RFA 2018-103 Housing Credit and SAIL Financing for Homeless Housing

Again, I thank you for the workshop on yesterday. The Word of Life Ministries New Life Dream Centers is an 18-month discipleship program to assist with freedom from drugs, alcoholism, homelessness, etc.. The Centers have been in operation in the Southwest Florida area since 2003 and all clients come to us homeless. The Destiny House is working in partnership with the New Life Dream Centers and other community organizations as a transitional independent living environment with 80-90% of clients on SSDI.

Since we are servicing the more difficult populations, I would like to ask the questions:

- 1) Is there any part of the loan forgiven? How can we determine this prior to moving forward?
- 2) A title for land exists but there is still a mortgage? Can acquisition funding assist with paying off mortgage and substantial rehab?

Any additional information you can offer is greatly appreciated.

Sincerely,

Valerie Gilchrist

Word of Life Ministries - New Life Dream Centers

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