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THE "RAP" SHEET

RAP stands for Rehabilitating American Pride, which was created to help needy people by working together.

FEBRUARY 2019

Special points of interest:

- We believe everyone is entitled to own property without hassles or worries of losing it
- We will do all we can to help individuals and families
- We will do all we can to help businesses
- And, we will do all we can to help those who are less fortunate



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How did Valentine's Day start?:

The Legend of St. Valentine. The history of Valentine's Day—and the story of its patron saint—is shrouded in mystery. We do know that February has long been celebrated as a month of romance, and that St. Valentine's Day, as we know it today, contains vestiges of both Christian and ancient Roman tradition.

The Ancient Roman Influence:

Valentine's Day is thought by some people to have originated from a Roman festival. The Romans had a festival called Lupercalia in the middle of February to celebrate the start of their springtime. This celebration would have boys draw a name of a girl from a box that contained the names of all the eligible girls in that area.

HAPA has a program that is made for people who can make the monthly payments on a home, but can't qualify for a mortgage loan.

Over \$1 billion provided to help more than 9,000 people with 2,500 pets find A New Path to Homeownership®

HAPA stands for Home Advisor and Property Assistance and is an organization created by FD Options to help people purchase a home. Introducing the Lease With The Right To Purchase Program.

Program Summary:

HAPA and FD Options are working with a National Nonprofit Organization, which is committed to making homeownership a reality. The *Lease With The Right To Purchase Program* is different than any similar program. With this program, you have a contractual Right to purchase the house. This is to help people who can afford the monthly payment on a home, but can't qualify for a mortgage loan for whatever reason. You also get the right to choose the home in the neighborhood they want to live in.

Here's how it works. Once you choose the home that fits your families needs, a National Nonprofit Organization will purchase it. After they repair anything that needs it in the home, they will lease it to you, which costs about the same or less than the cost of monthly rents in your area. You will have five (5) years in California to qualify for a mortgage loan with the lender of your choice, and purchase the home.

To start the program, all you need to pay is two (2) monthly lease payments up front, and that serves as your down payment.

What about if there is a need for repairs while we're leasing the home?

Don't worry, the Nonprofit Organization provides a fund in case you need to replace the dishwasher, or fix a leak in the pipes, whatever needs to be repaired.

What if over the five (5) years period we decide the home we selected doesn't fit our needs?

That is another great thing about this program. If you decide that the house no longer fits your family's needs, you can opt out of the program and we will help you select another home to put into the program. That will start the 5 years over again and it works the same as the first house did.

To find out more about HAPA and to determine if this is for you, please call us or you can go on our website to learn more.

We have many other programs that have helped a lot of families get into the home of their dreams and to make an existing home more affordable. The programs are listed on the website with explanation of each. This is a list of some of them.

Down Payment Assistance	Buy or Sell Commercial	Credit Restoration
Buy a Home	Quiet Title Action	Business Consulting
Cell a Home	Debt Elimination	Federal Programs



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RAP STANDS FOR REHABILITATING AMERICAN PRIDE,
WHICH WAS CREATED TO HELP NEEDY PEOPLE.

J H K I E L G A E D L A B Y N
 U D T G N Q F R I E N D A S Y
 M W N L R O U W A L K D E R T
 P C A S A O T A S T S O O E R
 R O U T S E U G L T T T H W A
 O N W P E T H N N I S E R O E
 P L O E I R H E D I T S I L H
 E O D V S D D G H H H Y T F T
 E C A O H I S K I E O S R O E
 C N H L S Y C A G R O G A T E
 I I S E D A O F R N L P D W W
 T L R N L S S I K R I I E A S
 S P A B F R U I T A O R V C Y
 U C E N I T N E L A V W P I E
 J P U N X S U T A W N E Y S C



SEARCH PUZZLE

Starting on the top row and always reading from left to right, select all unused letters.

They will form a word or phrase related to this month.

Put the letters into the boxes below to form the word or phrase.

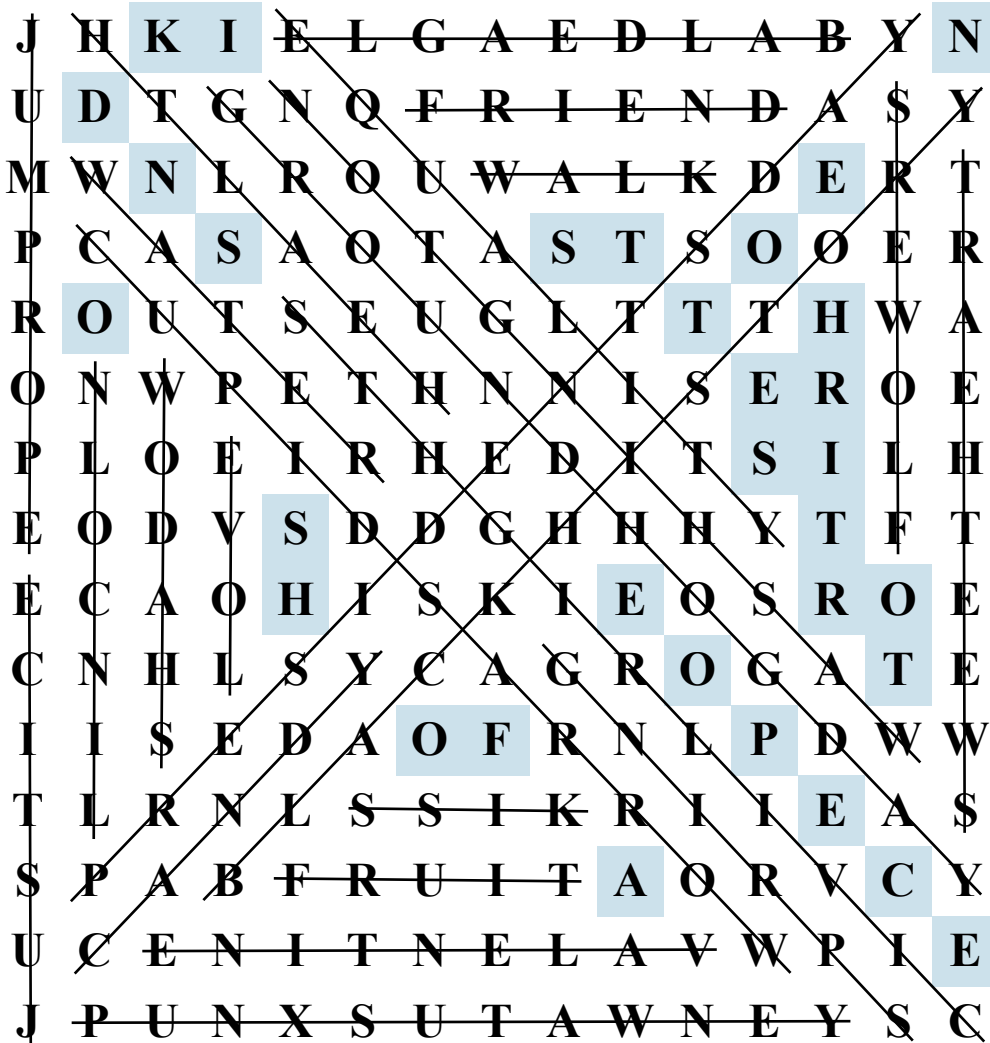
Solution is on Page 4

- Bald Eagle
- Black History
- Candy
- Civil Rights
- Cupid's Arrow
- Equality
- Flowers
- Friend
- Fruits
- Ground Hog Day

- Health
- Jump rope
- Justice
- Kiss
- Lincoln
- Love
- President's Day
- Punxsutawney
- Shadow
- Spring

- Sweetheart
- Valentine
- Walk
- Washington
- Water

RAP STANDS FOR REHABILITATING AMERICAN PRIDE,
WHICH WAS CREATED TO HELP NEEDY PEOPLE.



SEARCH PUZZLE SOLVED

The phrase below was formed from the unused letters and are shown in the puzzle solutions as light blue boxes.

K I N D N E S S T O O T H E R S I S

T H E R O O T O F P E A C E

February 15th was the date of a Roman Spring Festival. It was moved to the 14th of February in honor of all saints name Valentine, and has remained for centuries. The theme of Valentine's day is love, but it extends beyond that of male and female or friends, it is meant to extend to everyone we meet. The theme of this Word Search is that when we share kindness, which is actually unconditional acceptance of each other, that is what the world needs to do in order to live together peacefully. Thus the motto: Live, Laugh, Love. Be well and happy, Rev. Joe Gauthier, Editor.

This newsletter was compiled from facts and figures taken from many sources. I verified every fact, but all of the figures used are hypothetical and do not reflect actual outcomes or projections. If you have any comments, questions or information to contribute to our newsletters, you can sent them to my email: fdo.editor@aol.com.

The word search puzzles are created by Joe Gauthier and can be used, copied and shared freely.