



HUNKPATI INVESTMENTS, Inc.

IDA Homeownership Client purchases her asset!!

The Hunkpati Investments Staff and Board of Directors, extends a heartfelt congratulations to Airryn "Newn" Big Eagle on her new home!! We are so proud of your success!!!



My Journey Into Home Ownership

By: Airryn Big Eagle

I always dreamed of owning my very own vehicle, my own business, and having a home to call my own. As a young Native American woman, I never thought that I would have any of those things. I believed that all of the above was nothing but a dream, and that's all that it would ever be.

I never even thought I had a chance. The odds were against me. I had terrible credit. I was living paycheck to 5 days before my next paycheck. I did not save money, nor did I know how. I was never taught to save money, only to make money and survive.

So that's what I did. Hustled. Worked hard. Made money. But I never saved it. If I could go back in time, I would definitely do things differently. But this was that path that the creator intended for me. I needed to live and learn.

Ever since I was 14 years old, I had multiple jobs. That's one thing my mom instilled in me, her work ethic. I worked at Burger King after school, cleaned rooms as a maid at Kings Inn on weekend mornings, and DJ'd high school or teen dances at night on Fridays & Saturdays.

Fast forward to 2012, 16 years later. I was still DJ'ing for the same company and the same boss. My boss kept telling me that he would retire and give me the business. But time continued to pass, and he never followed up on his word. Around this time, I had heard about a place called Hunkpati Investments that was helping Native Americans start their own businesses. I was intrigued. I figured I might as well give it a chance. The worst they could do was say "NO." Right. Fortunately for myself, I tend to not take "NO" for an answer. To make a long story short, with the help of Hunkpati Investments, I was able to start my own DJ'ing business. And with their credit when credit is due class, I was able to get my credit score on track. I started paying off all of my small debt, settling with debt collectors, and began payment plans for the larger debt amounts. All of this, I would probably never have done, if not for Hunkpati Investments.

In July of 2013, Hunkpati Investments told me about another program that they offered called the IDA Match Savings Program, they informed me that I could either use the funding towards my business or I could start saving for my own home. Since I had already started my path towards being a business owner, I could not get the idea of becoming a homeowner out of my head. It had always been a dream of mine. Since I had already crossed one of my dreams off of my list, I figured that I would get the ball rolling down the path toward home ownership.

Although many people had their doubts and continuously reminded me that it was a lot of hard work, I knew that I could do it. I started saving money with the Hunkpati Investments IDA Match Saver account. I was also inspired to open up my own Savings account, as I had only ever had a checking account. Because of Hunkpati, I took home ownership courses, which prepared me for the positives and negatives of being a homeowner and all of the expenses and steps that you are required to take in the process. I continuously checked my credit score throughout this process.

In July of 2015, after tons of research and extreme bouts of cold feet, I felt like I was finally ready to take the plunge into homeownership. I looked into several options for funding: personal bank lending, 1st Tribal lending, credit bureau lending, Rural Development, etc. With guidance from my IDA Outreach Assistant from Hunkpati, I choose to utilize Rural Development. I got all of my financial information together along with a monthly budget. I filled out the application and turned it in near the beginning of August. On September 24, 2015, Rural Development gave me the call

and sent me a Certificate of Eligibility. I cried like a baby. I was worthy of a home loan!

In November 2015, I found a cute little home within my budget that I could call home. We made an offer on it and the sellers accepted the offer. After, it felt like weeks of turning in paperwork, proof of employment, paycheck stubs, paperwork, proof of insurance, waiting for repairs to be made to the house, did I mention paperwork? We finally signed our lives away for a 30-year mortgage on January 5, 2016. My dream came true!