

Title: *“Helping To Build The American Dream”*

VIDEO

AUDIO

Fade up on a montage of images of people in rural communities working and playing together, sitting down to dinner, and sharing family time at home. Work and school shots should also include computer screens, hi-tech farm equipment and other technologies that demonstrate efficiencies to dispel stereotypes that rural America is lagging behind.

Juxtaposed with these images are shots of people working together in the C-S-C and in local offices. Again, images of current technologies in use are prominent to convey efficiencies. Under all of these images is a vaguely recognizable image of the Gateway Arch.

Title in full screen over montage:
“Helping To Build The American Dream”

Video dips to black then fades up on a shot of staff working together at the C-S-C

(PROUD, UPBEAT, AMERICANA-STYLE MUSIC UP FULL - :20, THEN UNDER NARRATOR)

Narrator (VO): Homeownership.

A dream as old as America itself.

Making this dream come true, however, can seem impossible for many Americans, particularly those in rural communities.

But thanks to the United States Department of Agriculture Rural Housing Services Single Family Housing Division, more rural families than ever before are able to become successful homeowners.

Together, we’re helping to build the American dream.

(MUSIC CLIMAXES OVER TITLE THEN CROSS FADES TO A MORE LOW-KEYED SELECTION UNDER THE NARRATOR THEN FADES OUT)

Narrator (VO): It is with this American tradition in mind that the United States

Dissolve to images of the Arch, Old Courthouse and Federal building, with people walking in the foreground.

Dissolve to borrowers working with local field reps in local offices

Dissolve to montage over “Arch” wallpaper. Montage includes each of the following images:

Staff working in the CSC,

Local field office, and

The RHS

Dissolve to a shoot of a rural family moving into a new home.

Video dissolves to layered images that include the Arch, and people putting sweat equity into building their homes.

Superimposed over the top is a soft edge wipe that reveals the portion of the letter as it is read.

Letter wipes out and section title dissolves

Department of Agriculture Rural Housing Services division established the Central Services Center in 1998.

Located in the gateway city of America’s heartland, the Central Services Center, or “C-S-C,” was designed to work in collaboration with state and local field offices to help rural Americans realize and then keep their dream of owning a home.

Over the next few minutes, we would like to introduce you to the C-S-C, the state and local field offices, and the Rural Housing Service division. As you will see, these three entities bring together a multitude of resources, and by working together with the borrower, more rural Americans than ever before are able to become successful homeowners.

(MUSIC UP AND UNDER TRANSITION)

Voice #1 (Male): “Dear sir, I am writing to tell you how thankful and appreciative I am for your help. It is always a pleasure to work with people who work together. And it is satisfying to know there are team players that extend beyond the workplace.”

on full screen: “Rural Housing Services”

(MUSIC UP FULL UNDER TITLE THEN
FADES OUT UNDER NARRATOR)

*Dissolve to images of early RHS supported
dwellings*

Narrator: For over fifty years, Rural
Housing Services, or “R-H-S,” has been
helping rural Americans realize their dream
of owning a safe and secure home.

*Dissolve to borrowers competing RHS
application*

Rural residents interested in owning a
home apply for RHS program to help them
make a down payment and find financing.

Freeze image and super graphic:
**“Rural Housing Services Funding
Sources**

- **Direct Loans-**
 - **Initiated by USDA**
- **Loan guarantees-**
 - **Banks or other lenders**
- **Grants-**
 - **To the applicant”**

Homeownership and rehabilitation funding
is supported through direct loans, loan
guarantees and grants. Direct loans are
initiated and managed by United States
Department of Agriculture staff. When
appropriate, U-S-D-A makes loan
guarantees to banks or other lenders. And
when grants are warranted, they are made
directly to the individual that applies.

*Dissolve to images of rural residents
putting sweat equity into their home*

Another resource available through the R-
H-S is the “Self-Help Program.” This
innovative program allows individuals and
families in rural communities to build
“sweat equity” by helping to construct their
homes themselves.

Whether it’s assistance with low-interest
loans for a new home, or loans for

improvements on an existing home, R-H-S is here to help.

Video dissolves to layered images that include the Arch, and people putting sweat equity into building their homes.

(MUSIC UP AND UNDER TRANSITION)

Superimposed over the top is a soft edge wipe that reveals the portion of the letter as it is read.

Voice #2 (Female): Dear Sir. This has been a very long ten months since our home and all of our possession were lost in a fire. Thank you so much for helping us through the process to get the money back to us in a timely manner....”

*Letter wipes out and section title dissolves on full screen: “**The Role of the State and Local Field Office**”*

(MUSIC UP FULL UNDER TITLE THEN FADES OUT UNDER NARRATOR)

Dissolve to a field representative on with a homeowner at the owner’s home.

Narrator: Acquiring and then paying for a home in America’s rural communities often presents challenges as unique as the community itself. That’s why state and local field offices have been set up in every state of the union and Puerto Rico.

Dissolve to a map locating all of the state and local offices

Dissolve to the field representative on the phone with a CSC representative. The borrower’s family is also in the representative’s office.

It is only through the state and local offices that the R-H-S and C-S-C can come to understand the nuances of an individual borrower’s need. Because field representatives are often members of the rural communities they serve, they often know the borrower, the borrower’s family and the local lending resources that are

Dissolve to the local field representative talking with a local lender

Dissolve to the field representative presenting the borrowers with a check.

Video dissolves to layered images that include the Arch, and people putting sweat equity into building their homes.

Superimposed over the top is a soft edge wipe that reveals the portion of the letter as it is read.

*Letter wipes out and section title dissolves on full screen: “**The CSC Joins the Team**”*

available. These unique qualifications make the field representative a critical member of the team and the link that connects borrowers with the funding resources and services they need to help them secure and maintain a home.

(MUSIC UP AND UNDER TRANSITION)

Voice #3 (Male): “When I became totally disabled, it was a very scary experience as I am very independent and have never had to ask for help. The thought of losing my home that I have struggled to keep was unnerving to say the least. Then I spoke with Greg in your office. He listened to my problem and investigated the claim. He even called me back to tell me that I received the moratorium. I could not believe the sincere compassion this man had for me—someone he had never met.”

(MUSIC UP FULL UNDER TITLE THEN FADES OUT UNDER NARRATOR)

Narrator: “To assist customers in remaining successful homeowners.” Much more than a mission, this is a commitment that lies at the heart of every task the Central Service Center undertakes.

From Field Support Services, to Research and Pay-off, to Mail processing, and Power Dialing, the C-S-C understands that to achieve its mission requires a commitment to continually improving service to both field representatives and borrowers. Only by working together can loan delinquency decrease and the true mission of assisting customers to remaining successful homeowners be obtained.

The C-S-C was established to assist field representatives and homeowners by centralizing and automating key administrative functions. But to be an effective administrative resource for an organization with the depth and breath of the R-H-S requires a level of customer service that is second to none.

At the center of C-S-C operations is the Field Support Services Department. A concept developed through the collaborative efforts of field and national office representatives, Field Support Services is the primary point of contact for state, field and congressional offices.

The Field Support Services department receives and monitors an average of five

thousand calls per month. Like all other departments in the C-S-C, Field Support Services has established and posted its own performance measurements in support of the C-S-C objectives. For Field Support Services, the goal is to keep call abandonment below five percent. That means calls must be answered, on average, within twenty seconds.

This is just one example of a commitment that resonates throughout the division.

Another example is in Mail Processing. The C-S-C also processes in excess of one million pieces of incoming or outgoing mail each month. State-of-the-art technology including barcoding and scanning is used to expedite processing.

By centralizing many of the administrative functions of rural loan processing, rural residents are able to enjoy services never before available.

The C-S-C voice response system leads the industry by not only allowing callers to check account balances and obtain a pay-off balance, it also allows them to calculate possible house payments by varying the down-payment, term of the loan and the

interest rate. And if an automated process is too impersonal or complex, the caller always has the option of talking personally to a Field Support Representative.

Escrow, a common service in private sector mortgage companies, did not exist for homeowners whose loan was managed by the R-H-S—until now. Through the C-S-C, an escrow account is set up on each mortgage to make sure taxes and insurance are paid automatically. The escrow account provides a safety net for homeowners that may otherwise not be able to set aside the funds necessary to pay the real estate taxes or homeowner's insurance on their property. This is another way that the C-S-C is assisting customers to be successful homeowners.