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My Sister and My Pastor both used the Nehemiah Program to buy there first homes neither one defaulted (had a late payment). My Sister sold her home with the same program. The information toted by the opponents sounds more like bitter hate mongering. Has any one actually read the GAO report? Did you know that HUD has yet to release the complete set of variables used to come up with the claims rates? Bottom line in the banking world 96.5% LTV is better then 100% oh by the way did any one read the Congressional Budgets Office evaluation of 6694 that said it would off set losses do to the PMI income? Bitterness does have a way of ignoring the truth.

By **R Dorsey** on [Feb 4, 2009](#)