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SPC Credit Union

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PRESS RELEASE: FOR IMMEDIATE RELEASE in Darlington, Florence, Marlboro, & Chesterfield Counties

THERE'S A FIRST TIME FOR EVERYTHING: SPC CREDIT UNION'S DOWN PAYMENT ASSISTANCE PROGRAM HELPS DARLINGTON NATIVE BUY HER FIRST HOME.

After searching high and low for a place to call home for herself, her horses, and her dog grooming studio, Darlington native and first-time homebuyer Courtney Osmundson finally found the perfect piece of property: "I was working one day and my mom sent this house to me; when I saw it, I was like, 'It's perfect! I want it!'" With the help of SPC Credit Union's Down Payment Assistance Program and First-Time Homebuyers Education certificate, it wasn't long before Courtney was sealing the deal on this milestone purchase.

Courtney says of her homebuying experience, "Banking with SPC and then the opportunities they had, I wanted to stick with them. I just felt like I'd have a better chance, you know, having some help." Her help came by way of SPC's all-star Mortgage Lending Team. Since having launched the Down Payment Assistance forgivable loan program in early 2025, this team has committed themselves to helping eligible first time homebuyers save up to \$5,000 on down payment and/or closing costs. Courtney worked closely with Carmen Jackson, SPC's Residential Lending Manager, and Phyllis Mark, Senior Loan Officer, who worked diligently to make the process as smooth and affordable as possible.

As the deadline for closing drew closer, Courtney recalls feeling nervous about the sum of expenses building up. She doubled down on her efforts to save, budget, and limit spending in order to ensure she was prepared to take on the responsibilities of a homeowner. "I went and bought a budget book and everything," she says, adding, "I've never owned a budget book in my life, but went and got one from Walmart, so now I can keep track of everything."

Even so, she felt the inevitable crunch that comes with a major purchase and found SPC's Down Payment Assistance program to provide much-needed relief. She says, "It helped my house payment, and it was just money that didn't have to come out of my pocket. Without the help, it would have been a whole lot harder." She added of the personal touch offered by SPC's team, "I feel very lucky that Phyllis and Carmen were right there with me. I felt like I didn't have to worry about anything because they were on top of it. I couldn't have asked for better help. If I had to go sign paperwork or something, it was just like you're part of the family over there; they're always welcoming."

Potential first-time homebuyers should reach out to SPC's Lending Team at lending@spccu.org to inquire about eligibility for the Down Payment Assistance five-year forgivable loan program. SPC's Down Payment Assistance Program is made possible by the newly-launched SPC Cares Foundation and SPC Credit Union, a designated Community Development Financial Institution. Find out more about the Foundation by [clicking here](#).