

May 13, 2025

Dear Governor Ferguson,

My name is Ya'meta Wall, the proud owner of a three-bedroom home in Spanaway. I beseech you to protect the first mortgage interest deduction program that changes lives for people like me. I would not have my home if it weren't for a blessed partnership between Banner Bank and Habitat for Humanity. They worked together, and with me, to help me finally purchase my first home at the age of 61.

I know that I was on a path toward homelessness. I was just like several of my friends who always rented homes, and I could have been like them – forced out by prices or landlords.

Almost three years ago, I met my guardian angels at Banner, and they moved mountains to help me. I don't feel comfortable driving and have a terrible sense of direction, so Tony and Ken, my mortgage brokers, came to me. They dropped off paperwork, met me to sign documents, and even helped me with my many technology challenges.

We need the leaders of the world, like you, to keep programs like this going. Please don't make things harder for people like us. I live with joy and security now, in a neighborhood that I love, with my two sons living down the hall. But a portion of Senate Bill 5794 poses a threat to low-income families. Please do the right thing and protect these possibilities for people like me and my sons.

Sincerely,

Ya'meta

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