

Keep Your Home Safe *By Matt Leyrer*

This month's newsletter talks a lot about love, love for your spouse, love for your home, and love for your faith. I would like to talk a little about love for your family. Being in the mortgage business, one of the first things that comes to my mind is protecting them. There are a lot of things that we cannot protect our families from, but one thing we can do is protect them at home. The best way to do that is to have the safest home possible. Here are a few tips to consider.

1. Keep open flames like candles, away from walls & curtains.
2. Keep towels & paper away from your stove & oven.
3. Have working smoke detectors & carbon monoxide detectors. Mark your calendar to replace batteries.
4. Make sure that pools and hot tubs are properly protected, (pools are fenced in and hot tubs are covered).
5. Cover or lock any unused electrical outlets.
6. Make sure that you have any emergency phone numbers placed in visible sight next to the phone.

Call us for a list of more tips or details on available financing options for home remodeling, repair, or safety.

Love your family by keeping your home safe.

Enter to Win! *By Pam Flikkema*

Heritage National rolled out our web site in January. When you log onto www.heritagernational.com and send us an email from the contact page, you will be entered to win dinner for two at a local restaurant.

You may enter as many times

as you like. The more you enter the more opportunity to win. Enter soon, as the contest ends February 14, just in time to take your sweetheart to dinner. Winners will be notified by phone or e-mail.

Please send any comments or suggestions about our site as well. We look forward to hearing from you and wish you a

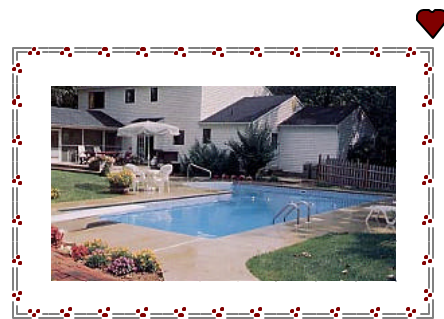
Happy Valentine's Day!



Home Show

HNMC would like to share the date for the **Home Show** in Muskegon at Mona Shores High School. Stop in and see us at the **Way Cool Pool** booth. You will receive a free gift & enter one of two drawings to be given away at the show. Mark your calendar (or use ours) for *Friday February 18, Saturday the 19th or Sunday the 20th.*

HNMC will have information about home additions, improvements, and even the "fun" items such as pools, saunas, and tanning beds! See you at the show



Update

HNMC congratulates the brides-to-be that we met at the bridal show and hope our winners put the paper shredders they won to good use!

A great time was had by all. Channel 13 news filmed Robin and Amy demonstrating our "bridal toss techniques" with future HNMC clients!

Your True Love?! *By Pava Leyrer*



How many times (especially if you're as old as I am), have you heard the phrase "Your true love?" Now you're thinking that this is going to be about Valentine's Day. Well, to a certain extent, that was some of the inspiration (or torment if you ask my husband) of my thoughts this month.

I have heard the words your true love used to express someone's feelings for people, their jobs, pets, and even someone's car! I believe that love expresses itself and the word "true" should not have to be said with it.

Love is used so freely as a word, that I think it sometimes loses the impact it should have. "I love the snow, I love chocolate (well everyone but me), and even, I love everything!" Could you really love every thing? I believe that the heartfelt, skin-tingling, butterfly stomach love we all know is a very special emotion that should be used for the people and things that really matter in life. My faith, husband (yes Brian you really do matter and make the top of the list), children, grandchildren, family and friends.



There is one thing that I feel should make the "top 10" and that is my home. Not the house we bought, but the place where we are together living, laughing, crying, and loving together. I think that is why I "love" my profession. Helping people make their house a home and caring about their needs not just "selling" them a mortgage.

This Valentine's Day and every day, we at HNMC hope you remember
"Love makes a home and homes strengthen families."
Thank you for letting us be a part of your families and homes,
"From Our Family To Yours!"

Our Staff

- Pava Leyrer Kevin Vink
- Robin Fager Amy Perrin
- Holly Gosko
- Additional Support: Pam Flikkema; Matt Leyrer; Brian Leyrer; Rob Stacey; Jean Lietzke

Useless But Fun Trivia *By Holly Gosko*

- ★ Cats have over 100 vocal sounds, dogs only have about 10
- ★ In most advertisements the time displayed on a watch is 10:10
- ★ The average American will spend 6 months waiting at red lights
- ★ 35% of Americans would change political parties for \$500
- ★ It is impossible to sneeze with your eyes open
- ★ It's impossible to lick your elbow



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4466 Heritage Court Suite D Phone: 616-534-4993
Grandville, MI 49418 Fax: 616-534-4969

Email: family@heritagenational.com

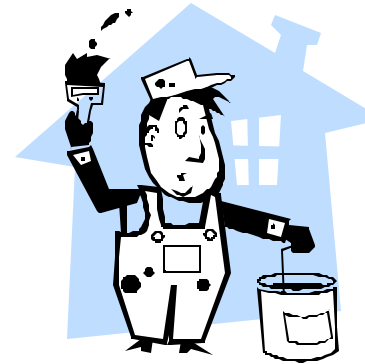
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DUE DILIGENCE

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Love Your Home Tips by Pam Flikkema



Bring a new look to your home! Whether you hire a contractor or choose to take on an affordable do-it-yourself project, the value of your home is likely to improve and you can save money too. Projects like updating insulation, new energy efficient hot water heaters, and repairing leaks in roofs can help slash the cost of your monthly energy bills! You can install a sump pump system to keep your basement dry through the wet season or clean and maintain your gutters to prevent water damage to your home. Better windows, doors, walls, and floors will help conserve energy. More and more people are realizing the value in having a gas fireplace. Most improvements add beauty and comfort but more importantly also enhance the functionality of your home.

The possibilities are amazing, consider one of these money saving ideas:

February 2005						
SUN	MON	TUE	WED	THU	FRI	SAT
		1 Fed Meets	2 Ground Hog	3	4	5
			GR Home Expo DeltaPlex Feb 3-6			
6	7	8	9 Ash Wednesday	10	11	12 Lincoln's
13	14 Valentine's	15	16	17 Kindness	18	19
				Muskegon Home Show		
20	21 President's	22	23	24	25	26
27	28					

Visit our web site and enter to win !

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Kitchen Remodeling

- Replace flooring
- Paint/refinish cabinets
- New sink or faucet
- Replace countertops
- Repair or replace appliances

Bedroom Updates

- Dehumidifiers
- New carpet
- Install closet organizers
- Six-panel doors
- Repaint or wallpaper

Bathroom Enhancements

- New toilet
- Tub replacement
- New tile and sinks
- Update light fixtures
- Medicine cabinet installation

Exterior Improvements

- Decks and patios
- Enhance landscaping
- Power wash siding
- New shutters or awnings
- Outdoor lighting installation