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HERITAGE NATIONAL MORTGAGE CORPORATION

DUE DILIGENCE

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Pava Earns Two Certifications! By Pam Flikkema



NAMB Certification Chair, Thad McIntyre, CRMS, congratulates Pava upon receiving her CMC designation in Minneapolis.

I'm proud to inform you that our President, *Pava J. Leyrer*, recently achieved two prestigious National Mortgage Industry Certifications. She became the first mortgage professional in Michigan and only the 42nd in the nation to achieve both nationally recognized standings of Certified Mortgage Consultant (CMC) & Certified Residential Mortgage Specialist (CRMS). Pava recently passed these National Association of Mortgage Brokers (NAMB) written examinations. These designations are administered by NAMB and are developed through extensive research by mortgage industry experts. Certifications were gained only once she met requirements in experience and knowledge and passed rigorous examinations. All designees have also agreed to abide by a Code of Ethics.

Our leader has met the highest professional standards by achieving these certifications. She looks forward to maintaining these designations and staying abreast of industry changes. With over 27 years experience in all areas of residential mortgage lending, she is passionate about providing outstanding customer service and has a vast knowledge of loan origination, processing, closing and funding. She will continue to serve her community by staying active in the numerous organizations locally and nationally that will provide the knowledge and versatility to assist you with financing information that helps achieve your goals and dreams.

Now when you see the designation initials CMC and CRMS behind her name, you'll better understand what they stand for. If you get a chance, stop by, see our new surroundings and personally celebrate this big accomplishment with us!

JULY 2005

SUN	MON	TUE	WED	THU	FRI	SAT
The GR Symphony's 2005 Picnic Pops Series kicks off on July 14. Other concert dates are July 21 and July 28. For info call 616-454-9451					1	2
3	4	5	6	7	8	9
10	11	12	13	14 Free zoo Days From Spartan	15	16
17	18	19	20	21	22	23
24	25	26 Pam's Birthday	27	28	29 to Aug. 7 Cst Guard Fest.	30 Fallasburg Park- Free Antique car show
31	MUSKEGON AIR FAIR JULY 23 AND 24 presenting <i>The Blue Angles</i>					

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GR-Wyoming 2nd Most Affordable Housing Market in U. S.



The Grand Rapids-Wyoming area was the second-most affordable housing market among major metros with populations over 500,000; according to the National Association of Home Builders/Wells Fargo Housing Opportunity Index (HOI) for the first quarter of 2005.

The metropolitan statistical area comprising Youngstown, Warren and Boardman, Ohio (which includes some neighborhoods across the Pennsylvania border) is the nation's most affordable market. Also near the top of the affordability scale among major metros with populations over 500,000 were Dayton, Ohio; and Buffalo-Niagara Falls, New York, respectively. At the other end of the scale, Los Angeles-Long Beach-Glendale, California, was rated the least affordable major metropolitan area with a population greater than 500,000. Looking at small metros with populations under 500,000, Lima, Ohio, rated tops for housing affordability and was the most affordable statistical area ranked overall. Cumberland, Md. - W.V. and Canton-Massillon, Ohio, were the second and third most affordable smaller metros, respectively. The least affordable small metro area ranked by the HOI was Salinas, CA.

This is nothing new to those in Western Michigan who know this is the best place to live!



Summer Family Fun with FREE ZOO DAYS!

There is nothing like taking your family to the zoo on a beautiful summer day. Except maybe if it is free when you go. Well here is your chance, thanks to Spartan Stores.

On Thursday, July 14, and Friday, July 15 from 10am to 6pm the John Ball Zoo will host Spartan Free Days! Your free tickets can be picked up at any participating Spartan Store. For more information call 616-336-4300 or visit www.johnballzoosociety.org.



Young Patriot *By Rob Stacey*



What hopes and fears does this young patriot have in the year 2005? She hopes maybe of a trip to the ice cream store on a hot summer day, an evening of fun playing with friends and family or even going to see the fireworks on the Fourth of July. Her fears are as common place for today that many other five year old children have, the loss of her computer privileges, the site of a crop of blood or not being able to see Dora the Explorer today. Now let's take a minute to think of the hopes and fears of a five year old girl in 1776. This girl hopes of her father returning from war, of having enough food to eat during the coming winter or the cannon fire to cease so she can sleep through the night. Her fears probably correspond closely with her hopes, her father never coming home, some or all of her family starving in the winter and the cannon fire not stopping until it destroys her home.

We all should feel deeply thankful and blessed that our children can have the hopes and fears of 2005 rather than those of 1776. At the same time, we cannot allow our children to forget the sacrifices of the men, women, and children that brought freedom to our land. On the Fourth of July this year, remind all of our children and ourselves that the true celebration is not just about fireworks, picnics and a day off of work. It is also paying respect to those who fought for our freedom so long ago. Let us think of the young patriots of today who have the fear of their parents and family not coming home from protecting our freedom around the world. Without this meaningful day, the sacrifices of those first young patriots and their families would slip into the darkness.

Our Staff

Pava Leyrer Holly Gosko
Robin Fager Amy Perrin

Additional Support:
Pam Flikkema; Brian Leyrer;
Matt Leyrer; Rob Stacey, Josh Hain

Father's Day Contest Winner!



CONGRATULATIONS to **BETH KUIPER** upon winning our Father's Day Contest for Dan and Ben Kuiper. She wrote, *"Thanks for your contest offer. I love them as my father and brother."*

They will enjoy the White Caps game on August 1.

We look forward to seeing all your entries again in future contests.