



From Our Family to

4072 Chicago Drive SW Phone: 616-534-4993
 Grandville, MI 49418 Fax: 616-534-4969
 Email: family@heritagenational.com

www.heritagenational.com

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SUN	MON	TUE	WED	THU	FRI	SAT
	1 Matt's 21	2	3	4	5	6
Grand Haven Coast Guard Festival — see www.ghcgfest.org for details						
7 FRIENDSHIP DAY	8	9	10	11	12	13
14	15	16	17	18	19	20 RIVERSIDE ARTS & CRAFT
21	22	23	24	25	26	27
Are you ready for back to school?						
28	29	30	31			



HNMC's new office at 4072 Chicago Dr in Grandville

"I would personally like to thank all who recently contacted me upon my accomplishment of CMC and CRMS designations. It was great to hear from all of you and I look forward to working together in the future."



Pava

5 YEARS *By Pava Leyrer*

As I reflect this month on the 5th anniversary of Heritage National Mortgage, I want first to thank family, friends, and customers whose business and referrals are the reason we exist. Thank you for the trust you have placed in us. As I look at changes that have occurred within our company, I think of the phrase, *"Learn from the Past, Appreciate the Present, Look Forward to the Future."* I am finding that change is not always bad.

We have learned from both challenges and successes in the past, which have better prepared us to serve you in the future. We keep moving forward with anticipation to the new adventures that await us and look forward to helping make your homeownership dreams and desires a reality. Just as life changes, our anniversary is also a time of new beginnings and improvements. While still holding to our tradition of honesty and consistency, this edition of our newsletter is taking on a new look, which is the same look you have seen on our website.

As we begin another business year and unveil our new appearance, we encourage your comments and suggestions. We look forward to hearing from you and serving you now just as we always have.

Enjoy Friendship Day by Pam Flikkema

You may have noticed on our calendar that August 7 is INTERNATIONAL FRIENDSHIP DAY! It's time to recognize your friends and their contribution to your life. Friendship helps bring peace and positivity to the globe—a great reason to celebrate!



Friends come in many personalities, shapes, and sizes: school friends, work colleagues, siblings, partners, parents, pets, and neighbors. Have you let your friends know they are truly appreciated?

Here are some suggestions. Try writing or e-mailing a nice card or giving them a call, especially if you have not been in touch for a while.

Hug someone, hug all your friends and family. Plan a picnic, go to the beach, or go to a movie. Grab a camera and take a photo or two of you and your friends enjoying yourselves to remember the time later. For more ideas and fun, check out

www.friendship.com.

Make the most of it with a friend!

Are You Heard?

Does a tree falling to the ground in the woods make any noise if no one is there to hear it? We have all heard this before and I bet you are wondering why I bring it up now. A.A. Milne the author of the famous Winnie the Pooh stories (which I am reading quite often now) once said, **“In the quiet hours when we are alone and there is nobody to tell us what fine fellows we are, we come sometimes upon a moment in which we wonder, not how much money we are earning, nor how famous we have become, but what good we are doing.”**

Do you wonder if what you do makes a difference to anyone? Is anyone around to hear or see what is said or done? Sometimes we just have to measure with our hearts. We have to know in our hearts that we have done right by someone even if only by being their friend, giving a word of encouragement, or offering hope.

Today I want you to realize that all of us do make a difference in the lives of others just by being there for them.



New Face

Heritage National Mortgage would like to welcome a new team member to our staff. Her name is Patricia (Patti) Powers. Patti comes to us with a great background in customer service and business experience. She will be assisting customers with information and obtaining documentation for approval and closing.



Patti and Dave have been married for 19 years and have two children. She enjoys playing tennis, reading, and watching her children play soccer.

Please take a moment to say hello the next time you call.

Your First Home by Pava Leyrer

I was recently reading an article about first time home buyers, their hopes and dreams. It made me think about the first home we purchased almost 28 years ago. A lot has changed and yet so many things are the same. Our sale price was a whopping \$13,000 and our payment \$135.00 with taxes and insurance but our interest rate was 8.5% with 2 points (points were common, usually not an option.) Now first time home buyers in our area are lucky to find a nice home at \$130,000 but now interest rates have been about 5.75%.



The rush of emotions to find the perfect home, negotiate the best deal and find reliable financial information can be overwhelming. This does not include the list of other things that bombard your mind, giving notices, packing your belongings, the actual coordination of the move, time from work etc. The best advice I ever received was to set our budget first, listing as many expectations and concerns as we could. Then try, and I do mean try, to stay objective while looking at and comparing homes. The article I read said that over 40% of new homebuyers are turning to the internet to research home listings and information. I believe this to be an advantage to the way I had to approach finding my first home. Below are some interesting statistics that I thought I would pass along to see how they compare with your experiences in home purchasing.

- 30% were ill at ease with the time & effort they spent obtaining a mortgage, even after planning & setting expectations, homebuyers still felt unsettled during the process.
- 29% found themselves very anxious during the time spent "in limbo" between making the offer & closing.
- 62% of homeowners cited "being patient with the home buying process" as paramount to staying sane throughout the process, an accomplishment that's easier said than done.
- 39% of new homeowners said spending the first night in their new home was the emotional high point of the experience, while 28% cited finally closing on the house as the best part.
- 40% said window coverings were the priority for their first night in a new home.
- 8% said celebratory champagne on the first night is a must.
- 38% of new homeowners said repainting walls is the first home improvement they made.
- 15% say they're too broke after buying to make any changes, 14% start with renovating the bathroom or kitchen.
- 44% of homeowners say they moved across town, while 9% relocated to another state.

Our Staff

Pava Leyrer Robin Fager
Holly Gosko Amy Perrin

Additional Team Members:
Pam Flikkema; Brian Leyrer; Matt Leyrer;
Jean Lietzke; Patti Powers; Rob Stacey

Quote Corner



VISION—
“The future belongs to those who believe in the beauty of their dreams.”
Eleanor Roosevelt