

House *to* Home

Monthly Newsletter



October 2009

Founder's Desk:

What an exciting time to be in your new home! Fall festivals all over the state are getting planned. Soon the beautiful color in the mountain areas will head our way. We are fortunate to be in this region during these times.

The cooler weather sure does make watching football very encouraging in my home. Over the years I keep adding a little more to my football viewing experience in my home. I have added surround sound speakers, enlarged the TV, got a new tv cabinet... these items have come slowly but all the same I am happy they finally got there. As you grow into your new home I am sure you will enjoy taking the time to build up your interests that make a house a home!

We are excited to be a part of your lives and we are excited to help get you to the next step in your future. We get many great emails and letters thanking

us for creating this opportunity for our customers to help jumpstart their lives so they don't have to wait... These letters are so meaningful to us at **RentPurchase.com**. We talk about them all the time and share them with our future customers. Please keep them coming, we want to fill up all our rooms with them.



We also are very thankful to our Property Owners, they have put a lot of trust in us, our program and you! If they did not believe in our process then we would not be able to service you. We must strive to collectively do our best for them because it is what we promised when they entered our program.

It is a good time to remind you about your credit and financial obligations to the company. It is very important that any response you get from the credit companies by mail must be sent in to FDI

or another credit disputing company.

If you are new and have not enrolled with our Credit/ Financial Coaching program, you are missing out, but you are also violating a covenant in our process. Please get with Dolores and start the process to help expedite your Ownership ability. We are paying for it, so let's use it!

**HALLOWEEN
CONTEST**

**\$500
Prize!!!**

See page 2 for details!

Lifestyle

Choices:

*Empowerment Tips
from the Desk of
Dolores Williams, MS*

- The Credit Coach

START TODAY!

Your credit is your personal DNA. It reflects your journey. Many individuals feel a sense of powerlessness when their credit is in disarray. Credit is the bottom of a bottle neck that reflects something not going well in your life. It's a symptom of core issues due to life changing events such as: job loss, divorce, reduction in pay, overspending, not knowing where you are, or just plain ignoring your status. Whatever the reason, **today** you can change it.

The credit industry is a billion dollar industry. By default, no-fault or clear thought, we have become a part of this web within the Credit Bureau. Credit Scoring is the new phenomenon. Those three numbers determine how much leverage your name has - that is something we can not take lightly. Those three numbers arrive on the scene before your name, educational achievements, income, work history, neighborhood you grew up in and even your Mother's thumb print.

These scores can affect the following but not limited to the list below:

- a) Employment Opportunities
- b) Promotions
- c) Purchasing Power
- d) Mortgage
- e) Car
- f) Personal Property
- g) Cell Phones
- h) Home Phones

- i) Insurance
- j) Home
- k) Car
- l) And Much More!!!!

Ways to Guard Your Scores

- a) **Get Real.** Take this part of your life seriously. Check your credit report at least twice a year. You can obtain a free report annually at:
www.annualcreditreport.com
- b) Start the Credit Restoration process and remain PROACTIVE!
- c) Stop the inquiries and applying for things you know you can't afford
- d) If purchasing a car, do your search within 30 days. That is one hit against your credit

Today, you can change all of this if you are willing to get involved in the process. If you have a dream to move forward, purchase a home, car or a better quality of life, then no one should chase you to obtain it.

IT'S YOUR LIFE, YOUR
DREAMS, YOUR DECISION!

HALLOWEEN CONTEST \$\$\$

We are having a great Halloween Contest - win \$500 from **RentPurchase.com!** There will be prizes for second and third place!

All you have to do is send in a picture of your home with your Halloween decorations and you could win!

You can either mail it in, email it to: **contest@rentpurchase.com**, or bring it by our office.

The contest will end October 30th (for you procrastinators...) and our judges will make a decision and announce the winner

in the November newsletter.

Our Business Partner of the Month

Westinghouse Florist & Gifts
Located on 11709 Fruehauf Dr.,
Charlotte, NC 28273
www.westinghousefloristnc.com
704-588-2422



The owner, Cheryl, does an incredible job and brings fresh flowers to our office every two weeks so we can recommend her first hand that her work is wonderful. We recommend Cheryl and her florist shop for all your flower and balloon needs.

Important Reminders

✓ Please make sure your monthly investment is here on the first of each month so we can log your credit for that month.

✓ Please contact your credit coach to check in and discuss your progress, every month we discuss each client's progress and their abilities to meet their commitments to us and the property

