



## Monthly Newsletter August, 2018

Check out what's new and exciting at Origin SC this month!



### Buying Your Home, the Origin Way

We interviewed our client, Krystle Shaw, about her recent experience working with Origin SC. Check out this awesome success story!



**Q. What was your first experience with [Origin SC](#)? How did you hear about us?**

**A.** I first heard about [Origin SC](#) when I came across your website. I was looking for assistance with the home buying process due to "complications" from another company I was dealing with.

**Q. Was the "Origin Way" of buying a home effective?**

**A.** YES! The Origin Way of buying a home was very effective.

**Q. Did you work with [Origin Lending](#)? If so, how was your overall experience with your Lending advisor, Stephanie Reed? Was she friendly, knowledgeable and helpful?**

**A.** Yes, I did work with [Origin Lending](#). My overall experience with Stephanie was very positive. She was informative and straight to the point. She was very friendly and knowledgeable about the products she provided.

**Q. Did you benefit from the National Fair Housing Alliance fund? If so, how did the NFA fund help you successfully get into your home?**

**A.** I did benefit from the NFA fund. It definitely helped with providing a little extra to assist with those extra closing costs.

**Q. Did you work with any of our financial coaches? If so, how was that experience?**

**A.** I didn't work with any financial coaches. However, I do recommend it. When you know your financial situation front and back it makes the home buying process easy.

**Q. Did you work with [Origin Realty](#)? If so, how was that experience? Would you recommend them to others?**

**A.** Yes, I worked with [Origin Realty](#). The experience provided was above average. When I say they did almost everything, they did. They were very empathetic and patient.

**Q. Do you have any additional comments or suggestions for our staff and the granting process?**

**A.** I just want to say thank you to all those involved in my home buying process. Thank you! Thank you! Thank you!

**Q. What would you say to a person that is thinking about buying a home? Anything else you'd like to share?**

**A.** If you are thinking about buying a home, do it the Origin Way. Once you find your home, and your offer has been accepted, be prepared for them to make the process as easy as possible. Make sure you follow every instruction. If you're asked to send in paperwork you sent in 2 months ago, send it again anyway. Let them help you in any way possible. Patience is a virtue.

**This could be YOU! Contact [Origin SC](#) today to start making your dreams of homeownership a reality.**

For [Realty](#) services, contact Debbie Kidd at 843-276-8744 or email [dkidd@originsc.org](mailto:dkidd@originsc.org)

For [Lending](#) services, contact Stephanie Reed at 843-735-7810 or email [sreed@originsc.org](mailto:sreed@originsc.org)

For [Financial Coaching](#) and workshops, please visit our website [www.originsc.org](http://www.originsc.org) or contact Laura Jeffers at 843-735-7866 or email [ljeffers@originsc.org](mailto:ljeffers@originsc.org)



### Attend an Origin SC Workshop

- Sep. 1 - Intro to Homeownership: 10 AM
- Sep. 4 - Credit Improvement: 10 AM
- Sep. 13 - Making Ends Meet: 6 PM
- Sep. 15 - First Time Homebuyer: 9 AM

More dates, times, and locations available! To register and to learn more, please visit our website [www.originsc.org/classes](http://www.originsc.org/classes)



### Host an Origin SC Lunch 'n' Learn

Your employees may be struggling with personal financial issues, which can affect job performance. [Origin SC](#) will come to your office and host a FREE Lunch n' Learn informational session to discuss all of our services. Lunch is provided! Call 843-735-7846 to book your session.

(minimum 15 attendees, sessions approx. 1 hour)



## Credit Score



## Using a free credit monitoring site?

Did you know those sites use varying scales of credit scoring models and your score may be inaccurate? [Origin SC](#) uses a system that is the same as lenders use, so you can see **exactly** what they see – as they see it - for only \$21.95 (\$40 for a couple). When [Origin SC](#) pulls your credit it is what is known as a “soft pull”, this means your score will not be affected. Once your report is pulled, it can be sent to you securely via docusign – saving you a trip to our office.

Want a more in-depth analysis of your score and exactly what actions you can take to improve it? For only an additional \$21, you can receive a “credit score analyzer”. This custom tool gives you specific actions to complete and what potential improvement you could see from completing those actions. This is very useful for potential homebuyers to see how to get their score mortgage lender ready.

[Origin SC](#) also offers one-on-one review sessions custom tailored to your needs. Our licensed and trained advisors will look at your credit reports and monthly spending habits to help optimize your savings and debt reduction. These sessions are highly useful to anyone with specific questions about their credit reports or budget. These sessions are only \$56, but through the end of September use coupon code “summersavings” to save \$25!! Sessions are limited, call to reserve yours.

Knowing what is on your credit report is important, and your score is critical to everything from buying a car to getting a job – don’t be left in the dark! Call [Origin SC](#) at 843.735.7862 today so we can help find the best options for your budget.



## Our 3rd Annual Back to School Bash was a success!



Thank you to all of the families who attended! It was a blast. The goal of this event was to get students excited about the upcoming school year and provide them with necessary school supplies that they

might not otherwise have access to. This year we were able to provide a community resource fair, school supplies, free food and fun to over 100 children in the community and their families. We were also able to donate 100 backpacks to Liberty Hill's community center for their after-school program. Projects like this would not be possible without the support of the community. Thank you to all of our volunteers, exhibitors and vendors who helped make it so successful. Happy Back to School!

Thank you to everyone who helped make this day a success: Felix Pinckney Community Center, North Charleston Fire Department, North Charleston Police Department, Reed Outdoor Catering, Publix, Charleston Pirate Tours (balloon animals), MUSC, Girl Scouts, Coastal Kids Dental, SC Thrive, Trident United Way, H&R Block, and Project Hope.



## 54 Ways to Save Money

It's always a good time to start focusing on how you spend/save your money. Especially now! Summer is over and lots of money has been spent on vacations. Christmas shopping season will be here before you know it. Check out this [article](#) from "America Saves" to learn 54 ways that you can save money.



Here are a few of our favorite tips from the article:

- Plan your meals in advance and stick to a list while grocery shopping. People who do food shopping with a list that they actually stick to, spend much less money than those who decide what to buy when they get to the store. The annual savings could easily be hundreds of dollars.
- Pay off credit cards in full each month. This will keep you from falling into debt or paying interest.
- Invest in car maintenance. Keeping your car engine tuned and it's tires inflated to their proper pressure saves money in the long run. Doing both can save you up to \$100 a year in gas.
- Save your loose change. Seriously! Putting aside just a couple coins every day will eventually add up. In addition, some banks and credit unions or apps offer programs that round all your purchases to the nearest dollar and put that money into a separate savings account.

Check out the article to learn 50 more ways YOU can save money!

### [Article](#)

To learn more about budgeting, check out Origin SC's Making Ends Meet Workshop. During this workshop you will learn about day-to-day money management strategies, managing credit, creating a budget, and more! To register, please visit our website.

### [Register](#)



**Combat Vets**  
**34-4 Lowcountry Pirates**  
**Island Hopping Campaign**  
Saturday, Oct 13th  
10am - 3pm Join us as we hop  
from Island to Island  
Starting at  
**American Biker**  
679 Treeland Dr  
Ladson, SC  
**Proceeds go towards the  
One Less Homeless Vet project**

## Save the Date!

The Lowcountry Combat Veterans Motorcycle Association is hosting a fundraiser on Saturday, October 13th. The goal of this fundraiser is to raise funds to support local veterans by hopping island to island around the Lowcountry. Proceeds will be donated to [Origin SC's One Less Homeless Vet](#) program. The mission of One Less Homeless Vet is to provide start-up supplies and furniture for low-income veterans in the Charleston Tri-County area of South Carolina.

To learn more about the fundraiser, please visit Lowcountry CVMA's facebook page [here](#).

To learn more about the One Less Homeless Vet program or to donate, please visit our website [here](#).



## Keep in Touch with Origin SC!

To stay up to date with [Origin SC](#) all month long, like us on Facebook and follow us on Instagram!

Click the icons below to visit our profiles.



Sources:

[www.neighborworks.org](http://www.neighborworks.org)  
[www.americasaves.org](http://www.americasaves.org)

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