

# origin



your path to **home** starts here

## Monthly Newsletter December, 2018

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



### Buying Your Home, the Origin Way

Check out our newest homeowner, Joi Jones! She recently purchased her first home with the help of Origin SC. Now she is enjoying all the perks of being a homeowner!

**Q.** What was your first experience with Origin SC/how did you hear about us?

**A.** My first experience with Origin SC was amazing. I heard about Debbie Kidd and Origin SC's Homeownership program through my teacher.

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

**A.** Yes! The Origin Way of buying a home was extremely effective

**Q.** Did you work with Origin Lending? If so, how was your overall experience with your Lending adviser, Stephanie Reed? Was she friendly, knowledgeable and helpful?

**A.** Yes, I am currently working with Origin Lending for a rehab loan. Stephanie Reed is very helpful and has a wealth of information. She is extremely expedient with her responses.

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

**A.** Yes! I love my realtor! My realtor was the wonderful Brad Kidd. He is the most attentive person I have come across in this industry. He ALWAYS answered my calls no matter what time of day or night it was. He was ALWAYS helpful and polite. If he didn't have the answer to a question then he would make sure to get it for me. He kept me up to date on everything that was going on during the home buying process. Brad was like Superman when it came to homebuying!



Q. Anything else you'd like to share?

A. I would definitely recommend [Origin SC](#), Brad Kidd, Debbie Kidd and Stephanie Reed to anyone looking for a smooth transition into their own home—especially if it's their first time buying a house. I would give the [Origin Way](#) of buying a home a perfect 10! Also, I'd like to note that the entire homebuying process took only 30 days from beginning to closing. It was amazing!

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

#### North Charleston (Main Location)

4925 Lacross Road, Suite 215,  
[North Charleston, SC 29406](#)

Intro to Homeownership – Jan. 5  
Credit Improvement – Jan. 8  
Making Ends Meet – Jan. 10  
Intro to Homeownership – Jan.  
17  
First Time Homebuyer – Jan. 19

#### Dorchester Prosperity Center

222 Old Trolley Road,  
[Summerville, SC 29485](#)

Intro to Homeownership – Jan.  
24  
Intro to Homeownership – Feb.  
28  
Intro to Homeownership – Mar.  
28

#### Berkeley Prosperity Center

325 E. Main Street,  
[Moncks Corner, SC 29461](#)

Intro to Homeownership – Jan.  
26  
Intro to Homeownership – Feb.  
23  
Intro to Homeownership – Mar.  
23

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)



Take Control of Your Money This New Year



Let the experienced staff at Origin SC help you achieve your financial goals! Individualized sessions are available with our licensed credit coaches who can help you:

- Understand your credit report
- Make smarter decisions regarding your debt
- Navigate tricky financial blind-spots

These sessions start at just \$56 and are highly useful for potential homebuyers as well as those looking to improve their credit knowledge.

For more information or to schedule your customized financial session, please visit [www.originsc.org/financial-coaching/](http://www.originsc.org/financial-coaching/) or call 843-735-7802.



Happy Holidays from Origin SC!



Ho ho ho! It looks like Santa visited Origin SC this year! We celebrated the holidays with a delicious catered lunch by Nigel's Good Food. So yummy! Our staff also had a white elephant gift exchange. What a fun day. **Happy Holidays!**



## Holiday Shopping Debt- Don't Be a Victim!

For most of us, holiday shopping — whether it is seen as an adventure or a chore — is an inevitable part of our future. In fact, nearly 9 in 10 Americans (89%) plan to buy gifts for friends and loved ones this holiday season, according to a new NerdWallet survey, conducted by The Harris Poll, of over 2,000 U.S. adults. Five years after we first asked about holiday spending, shoppers say they plan to spend more than ever in the 2018 holiday season — even as 39.4 million Americans are still paying off last year's holiday shopping credit card debt.



Compared with last holiday season, shoppers plan to:

- Spend more. Holiday shoppers plan to spend \$776 this holiday season, on average — \$116 more than they planned to spend last year.
- Charge more. Nearly three-fourths (73%) of shoppers plan to use a credit card this holiday season to pay for gifts, compared with 58% last year. And this year, those using a card estimate that they'll charge \$650, on average.
- Take longer to pay it off. Holiday credit card users anticipate it will take them 3.2 months to pay off their holiday charges this year, on average. Those who used a credit card for their 2017 holiday shopping say it took 2.3 months, on average, to pay off those balances.

Some 2017 shoppers are still working on last year's debt. About 39.4 million Americans are still paying off credit card balances amassed over the 2017 holiday season, according to NerdWallet's analysis.

Are you finding yourself with an overwhelming amount of debt? Our Debt Management Program here at [Origin SC](#) is an integrated counseling service that assists consumers who are overwhelmed with credit card debt. We develop consolidated programs that include lower interest rates and monthly payments which are made directly to our office and distributed appropriately to the creditors on behalf of the client. For a free consultation, please visit <http://www.originsc.org/financial-education-coaching/debt-management/> and complete the "Secure Online Budget Application." You can also learn more or schedule an appointment with a licensed credit counselor by calling 843-735-7802 or [Emailing Us](#).



## A Great Year at Origin SC!

The year of 2018 was an amazing one for **Origin SC**! So many great events, accomplishments, and memories. These photos highlight some of those memories. 2019, let's see you top this!





## 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.



**NeighborWorks®**  
**CHARTERED MEMBER**

Sources:  
<https://www.nerdwallet.com/blog/2018-holiday-shopping-report/>