



October 2017

## Finding Your Home, The Origin Way

We interviewed our client Mr. Marion Crider about his recent success story with Origin SC.

**Q: What was your first experience with Origin SC?**

**A:** My partner went through a program back when it was Family Services Inc. When we both started talking about getting a house we figured it probably happen in about a year. We decided to go to a First Time Home Buyer class with Origin SC. About just 50 days later we closed on our house.

**Q: Was the "Origin Way" of buying a home effective? Was it helpful to have all services available in-house?**

**A:** Most definitely. The Origin way is the only way I would ever want to buy another home in the future. Each person that I talked to in each department was an expert in their field. It was a very high-end service experience for a very affordable cost. Everything is very cut and dry and to the point. They tell you exactly what you need to do and help you along each step of the way. Every time I got a call regarding our closing date, the closing date was always moved forward, never backward. That meant a lot to me as I know people that have had issues with closing dates continuously being moved back.

**Q: What would you say to a person that is thinking about buying a home?**

**A:** Attend an Origin SC class and be ready to hear the words "yes you can". There is so much more that is in reach than you realize. You might actually qualify for way more than you ever thought.

**Q: Do you have any other comments?**

**A:** I would recommend Origin to anyone I know that is looking to buy a house. I can't imagine doing it with anyone else or any other way. It was a life changing experience. Also, to anyone that currently lives in an apartment and is currently thinking about buying a house, it is so much better! It's great to not hear your neighbors constantly walking above you anymore.



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## Experience an Origin SC Workshop for Yourself!

October 2- Intro to Homeownership (FREE!)  
October 3- Credit Improvement Workshop (FREE!)  
October 7- Intro to Homeownership (FREE!)

Visit our [website](#) to sign up for a class today!

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## Are You Worried About How the Equifax Data Breach May Affect YOU???

The first thing you should do if you suspect your data was compromised is place a security freeze on your credit file. These freezes are useful to stop new accounts from being opened in your name, and are FREE. You'll need to place a freeze with each credit reporting, make sure you keep the PIN you're given somewhere handy and safe. If at any point you need to access your credit report or open a credit line, you would contact the reporting agencies again to temporarily lift or permanently remove the freeze.



More info on security freezes and how to contact each reporting agency can be found [HERE](#).

More info on identity theft and protection can be found [HERE](#).

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## Responsibly Using Credit

An article on CNN Money noted that a Texas woman, because of poor credit, had a credit card with an APR of 79.9%! Having missed a payment, the creditor increased her APR from 29.9% to 79.9%. This is the horror of mismanaging a credit card. Some cards have fees such as \$45 for processing to open a new account, plus an annual fee of \$30 that can increase each year, and a monthly service fee of \$6.25. Credit cards are a wonderful and useful tool for establishing and rebuilding credit, however, on the opposing end, they can cause untold misery if they are not managed responsibly.

Tips for successfully managing a credit card include:

- Select the right card - be absolutely sure to read all of the terms and conditions for using the card so that there will be no surprises.
- Create a budget - make a list of your monthly income and expenses- expenses should never exceed income.
- Pay your credit card debt on, or before the due date - budget so that you can pay the full balance. If you carry a balance, you should make it a priority to pay off that balance as quickly as possible to avoid additional interest charges.
- Do not use your credit card for cash withdrawals - the fees are exorbitant and will be applied until the full cash debt is paid off in full.

While helping to build credit, a credit card is convenient, offers security and can be used for emergency situations. The key is to be responsible in using the credit entrusted to you.

To learn how we can help get you on the path to financial stability, [click here](#).

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## Introducing Our New Arrival...



We are excited to announce our new arrival, our Lending Department is now open! We are available to help with various Down Payment Assistance Programs and Loan Packaging.

For more information contact Stephanie Reed, Director of Lending Services,  
at 843-735-7810



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