

VMI Properties n e w s l e t t e r

Hello and welcome to the "VMI Properties Newsletter".

Please take advantage of our monthly tips for:

- Saving Money
- Keeping your home cleaner, safer, and more comfortable
- Helping retain your home's value
- Helping improve your comfort and life style
- Getting into the position to purchase

THIS MONTH'S TOPICS ARE:

1. Lawn Care Tips
2. Free Credit Repair



QUOTE OF THE MONTH

"Easter tells us that life is to be interpreted not simply in terms of things but in terms of ideals"
Charles M. Crowe

MONEY SAVING TIPS

- SAVING MONEY TIP #1
Change the air filters in your home. You can cut your cooling costs by up to 25% just by changing the filters on your central heat and air system. Make a note and do it this week before the hot weather starts. Your cooling bill will reflect your good judgment!

1. Lawn Care Tips

How would you like to reduce by half the number of times you have to mow your lawn this year and have your lawn look as though you are doing twice as much? Sounds good...right!

I visited one of my EZ Rent-to-Own clients at his home last week and his yard just looked great. I asked him--what happened to all the broad weeds and dandelions? He said a neighbor brought over a product —hooked it up to his garden hose, sprayed it, and the weeds all died just leaving the grass. I made him promise to get me the name of that product so I could put it in this newsletter and here it is....

"Weed Stop for Lawns 2X" by Spectracide

Just spray it on your lawn and not only will your lawn look great but you will save the time, effort and money of cutting weeds all summer. Your well kept lawn will not only look good to your friends and neighbors but it will also increase the value of your home. Homes in well kept neighborhoods bring a higher price and increase the comp value of all the other houses in that neighborhood.



"When I die, I want to die like my grandmother, who died peacefully in her sleep. Not screaming, like all the passengers in her car."
Author Unknown

2. Free Credit Repair

Our "EZ Rent to Own" program includes "free credit repair". Jump on this and save the \$600-\$1,000 not to mention the future savings on interest. Don't be like most of the people and ignore this part of the program until you are ready to get your mortgage.

"Most folks are about as happy as they make up their minds to be."
Abraham Lincoln



- **SAVING MONEY TIP #2**
Keep your thermostat at or above 78 degrees throughout the summer. Use ceiling fans to keep the house cool. On cooler days turn off the air conditioner all together. These may seem trivial but by doing them you can save a lot of money on your electric bill.

- **SAVING MONEY TIP #3**
If you are on the Rent to Own plan you will save \$200.00 and more just by making your rent and deposit payments on time.



By paying on time:

1. You increase the chances of getting a good mortgage interest rate and lower your down payment. Just one late payment can cost you many thousands of dollars when you purchase your home.
2. **You receive a \$100 credit** toward the purchase of your home. When you're late you lose that \$100.00 credit.
3. You also get a \$100.00 discount from your stated rent. When your payment arrives late your rent reverts to the agreed upon payment in your contract and cost you the \$100 discount.

When you follow the terms of the agreement you get a really great deal. Rent and deposit payments are due at our offices (not mailed but received) on the 1st and 15th unless otherwise stated in writing. Rent payments made on or after the 2nd and deposit payments made on or after the 16th are considered late.

Keeping Your Home Cleaner

While spring cleaning is not the necessary evil it once was, now is still a good time to do those things that should be done on an annual or semi-annual basis, including:

- Wash windows inside and out
- Move your refrigerator and stove out
- Replace the batteries in your smoke detectors
- Clean smoke detectors
- Clean your air conditioning filter
- Roll up large area rugs and vacuum underneath
- Wash winter quilts and linens and replace with lighter ones
- Turn your mattresses
- Clean and rehang curtains
- Clean carpets and rugs
- Pack up clutter and donate it

By Donna Smallin

There are several ways to insure your payments are made on time.

1. Pay with a number of post dated checks to be held until due
2. Ask for pre-addressed envelopes to send your pay in several days early
3. Set up with your bank to draft and send the payments from your account
4. Pay on-line with PayPal

Be wise and don't get surprised when you see your accounting sheet and you have not received your credit for paying on time just because you paid a day late.

Thank you for reading the "VMI Properties Newsletter". I hope you will use some of the ideas here to improve the quality of your life. If you have comments or suggestions for this newsletter please let me know.

Have a happy easter!!

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