

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. Using Soaker Hoses
2. Free Carpet Cleaning Bonus
3. Contract Renewals



QUOTE OF THE MONTH

"Work joyfully and peacefully, knowing that right thoughts and right efforts will inevitably bring about right results." James Allen

MONEY SAVING TIPS

SAVING MONEY TIP #1

Shop for cleaning supplies at the DollarTree. They have many great cleaners, brushes and cleaning supplies for just a dollar.

SAVING MONEY TIP #2

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?

1. Using Soaker Hoses

Foundation problems are common in this part of the country but can easily be avoided by using soaker hoses and some common sense.

The goal of using soaker hoses is to maintain soil moisture at a uniform and constant condition regardless of the weather. During hot dry weather moisture needs to be added to replenish evaporation losses and plant root removal of soil moisture. The best way to use soaker hoses is to place them about 10-12 inches from the foundation edge and run the water at a slow drip for 20-30 minutes daily during the hottest dry summer periods.



Avoid watering to the point of standing pools of water or creating perpetually muddy surface conditions. If surface soil cracks become visible first near the southwest foundation edges, increase the amount of added moisture in those areas.

It's that simple!! Soaker hoses should have been in place when you moved in. If you did not get them or they are missing let me know and I will replace them one time. Using soaker hoses is easy and inexpensive and can save thousands on the cost of repairing a foundation.

2. Free Carpet Cleaning

How would you like to have your carpet cleaned for free? Here's the deal— if you are on the "EZ Rent to Own" plan--simply pay your rent and deposit payments on time for six months in a row and I will send out my carpet cleaning company to clean your carpets at no cost to you. Of course on time means on or before you payments are due. If a payment is just one day late your time starts over.



Use "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.

• SAVING MONEY TIP #3

You can 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 will 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.



3. EZ Rent-To-Own Contract Renewal

If you are on the EZ Rent-to-Own program--our goal should be to work together to meet the three main requirements for getting your mortgage loan approved so you can purchase your home. Those requirements are:

1. Have a substantial amount of money to put down on your purchase
2. Have a good track record of paying your rent on time
3. Have the best credit score possible

The EZ Rent-to-Own program is designed to help you do all those things--if you do your part. For our part you are getting Free Credit Repair if you choose to use it. Your rent is low compared to comparable rents and your deposit is to be used to help you build a substantial down payment. This rent amount only covers our mortgage, taxes and insurance plus an amount for upkeep.

If you work to improve your credit, pay your rent by check and on time and build your deposit you will find it very easy to purchase your home. But if you are not serious about getting to the point of purchase that will be evident by the way you handle your part of the program.

If you are not serious about the program what you will find is--at the end of your agreement you will be faced with a new rental contract which will not be taken into consideration that you are planning to purchase the home. This will probably translate into a much higher rental payment and stiffer penalties for late payments. The EZ Rent-to-Own program is a selling program and if you plan to just be a renter you will have to rent under a less attractive contract.

"Don't ask for an easier life; ask to be a stronger person." Shared by Kristen Goeser



Don't forget:

Memorial Day is Monday May 31st--have a picnic.

Mother's Day is Sunday May 9th—send flowers.

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.

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I will not condemn you for what you did yesterday, if you do it right today." Sheldon S. Maye

