

The Mortgage Messenger

Perennial Mortgage will soon be THREE! Yes, we've been in business since May 2002 and we continue to bloom. We have hired a new receptionist and loan assistant, **Dee Mitchell**, who recently relocated to Albuquerque from Arizona. She has 15 years of experience in the mortgage industry. Also new is an online loan application on our web site. If you know someone who wants to apply for a mortgage, direct them to www.perennial-mortgage.com where they can fill out the application online!

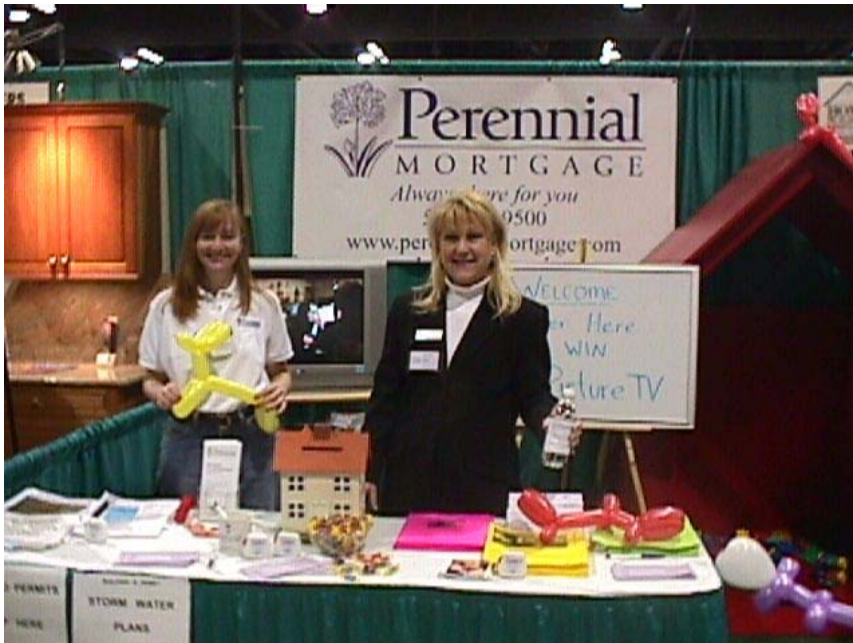
We appreciate your business and support — it keeps us growing.

Heidi Snow, President

hsnow@perennial-mortgage.com

Perennial Mortgage Joins Home Builders Association

In January 2005 Perennial Mortgage joined the Home Builders Association of Central New Mexico. We are excited to be part of such a dynamic group. While representing their membership is a primary goal, the Association also promotes home ownership and represents the interests of the home-buying public. The Association is committed to making the "American Dream" of homeownership a reality for more New Mexicans. In addition to annual public events such as the Home Builders Showcase and the Homes of Enchantment Parade, the Home Builders Association of Central New Mexico also sponsors fund raising events for various charities in the community. In February the Builders CARE committee presented the Women's Housing Coalition with a \$11,000 contribution.



Heidi Snow and Karen Hopkins at the Home Builders Showcase in March 2005.

Albuquerque Reads Results Impressive

As we reported in our newsletter last Fall, Perennial Mortgage staff have volunteered with dozens of other Albuquerque businesses and individuals through a partnership between the Greater Albuquerque Chamber of Commerce and Albuquerque Public Schools to tutor kindergarten students in reading.

Test results are in and they are quite impressive. In August 2004 97% of the 221 participating students were reading below grade level. After only one semester of tutoring less than 4% were reading below grade level and more than 90% were reading at grade level. Over the semester the percentage of students reading above grade level went from fewer than 2% to more than 6%.

Twice a week since last September Karen Hopkins, Matt Hunter and Roger Kennett spend an hour tutoring students in the program. Matt Hunter said, "The program has made a real impact on the reading ability of these children. The kids I've worked with could barely read when we started and now they read better than I did when I was their age." "It's not always easy getting there every week," said Karen Hopkins, "but it's always a rewarding experience. I'm really glad I've participated and would like to do it again next year."

To celebrate the students' success and honor the volunteers, the Chamber will host a special Literary Luncheon on May 16 at the Hyatt Regency.

Three schools are participating in this program this year: Bel-Air, Wherry, and Atrisco Elementary Schools. The primary goal of the program is to improve reading skills at an early age so the children aren't prevented from excelling in school by poor reading skills. If you're interested in tutoring next year, please contact Devona Valdez at 764-3736 or dvaldez@abqchamber.com.

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PERENNIAL MORTGAGE STILL HOSTING FREE MONTHLY HOME-BUYER EDUCATIONAL SEMINARS

A recent consumer survey by Caravan Opinions Research Corp. showed that saving for a down payment was one of the biggest obstacles to homeownership. The survey also found that consumers want more homeownership education about finding the right loan and evaluating credit. Perennial Mortgage covers these and other topics at our **monthly Home-Buyer Seminar on the 3rd Wednesday of each month**. At the seminars we cover various loan programs, including those that allow for down payment assistance for first time homebuyers. We also discuss how lenders evaluate credit, steps you can take to improve your credit and how alternative credit can be developed for those individuals who have not used traditional credit in the past. Who do you know that wants to know more about buying a home? Call Perennial Mortgage to sign up for our next free seminar.

You Think You're So Smart!

Use the numbers 0, 4, 8, and 12, in the following square so that all the vertical, horizontal and long diagonal rows add up to 24. You can use each number more than once.

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4			
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If you want to see if your answer is correct, or you can't figure it out and want to know the answer, email or call Roger Kennett (our resident "Mensa Dude") at rkennett@perennial-mortgage.com or 888-9500.

We Are a Referral-Based Business!
 We generate referral business by being extremely knowledgeable about mortgages and providing exceptional personalized service to our clients. Whom do you know who needs our services?

505-888-9500

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