

Meeting Minutes
Progressive Referral Group
Thursday, September 14th, 2023
Deb's Corner Cafe

President: Dawn Walker
Vice President: Rich Hawkins
Treasurer: Jesse Hamilton
Secretary: Mark Bohach

Members Present: Greg- American Eagle Mortgage, Jessica- Bruce Chiropractic, Denise- Country Lane Gardens, Dawn- Fairhope Hospice, Jennifer- Friendly Bremen Banking Center, Shyann- Home Instead, Cheryl- Lanc FC Chamber, Dave- Minuteman Press, Matthew- MMA Insurance Personal and Commercial Lines, David- National Telehealth Solutions, Jesse- Ruff and Associates, Amanda- The Mill Event Center, Veronica- The Ridge, Bill- UR PC Help, Mark- WLOH Radio

Treasurer's Report: \$4,576.23 No Outstanding Invoices!

Treasurers Report approval for 9-14-23 Motion- David W Second- Cheryl Motion Carried

Referrals Given: 6

Talked to someone as a result of a referral: 1

Discussed PRGL with someone outside the group: 5

New Business:

- None

Old Business:

- Reminder- The Christmas Party will be held at The Mill with Creative Catering taking care of the food. December 7th at 6PM.

Announcements:

- No morning meeting next week- 9-21-23. PRGL Business After Business will be at Tiki Lanes. 4 to 5:30 – Pizza and Networking. 5:30 to 7:30- Bowling
- Perry Housing Coalition needs items for their upcoming auction.
- Shred Day- 9-30-23 9:30 to 11:30 at Peace UM Church on Diley Road.
- Ribbon Cutting- Friday 9-22-23 Noon at Variety Floors.
- Scooters Coffee ribbon Cutting delayed into October.
- Tuesday 9-26 4PM Ground Breaking for Rhonemus Celler at Valley View Golf Club.

Acknowledgments

- None

Speaker: Greg Rose- American Eagle Mortgage

Greg grew up in Rushville and now lives just north of Pleasantville. He has been working in the mortgage business for 22 years and started as 9-11-01 was happening. When Greg started, interest rates were about where they are today- in the mid 7% range.

Some of the programs offered include:

FHA loans- anyone can get one. 3½ percent down payment. These are the most lenient for qualifying requirements.

First Time Homebuyers- for those who have not owned a home in the past three years. Better interest rates and no PMI.

USDA- zero down loans- limited to rural settings and cities/villages under 10,000 population

Conventional Loans- 3 to 5% down minimum. Down payment assistance is available.

MCC Tax Credit- can be used as income for borrowing.

Greg recommends paying an extra \$100 per month on your mortgage to take 7-8 years off your term.

To raise your credit rating- get a secured credit card or become an authorized user on another account.

Respectfully submitted by
Mark Bohach, Secretary of PRGL