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NORWOOD/NORTH BROOKSIDE CONTINUES TO BLOOM

We at Grace & Truth CDC would like to welcome Ms. Bobbie Martin to the neighborhood.



Ms. Martin is proud to be one of our most recent homeowners! The second of eleven children, Ms. Martin is a native of Lake City, Florida. Although her family moved back and forth to Jacksonville when she was a child, she later decided to make Jacksonville her home. When asked what she loves

most about being a homeowner, Ms. Martin smiles and says, "The space, the fact that I now have two bathrooms, the huge kitchen, and the scent of newness when I walk through the door. Oh yes! I can't forget the patio. I've always wanted a patio!"

Ms. Martin is the proud mother of four children, three grandchildren and one great-grandchild. Her family is excited about her becoming a homeowner. She has worked at Michael's Arts & Crafts for

seven years and looks forward to retiring soon. Reading, sewing, and crossword puzzles are her favorite pastimes.

Ms. Martin is proof that homeownership is possible to anyone at any stage in life. She says, "You are going to pay money anywhere that you live. Why not put that money toward something that you can call your own?"

Call and find out how you too can become a proud homeowner in the Norwood Ave/North Brookside community. Our specialists will gladly assist you.

(904) 338-9990



Interested
in a free credit report?

www.freecreditreport.com

Receive reports from all three
nationwide consumer credit
reporting companies

"The greatness of a community is most accurately measured by the compassionate actions of its members, a heart of grace and a soul generated by love"

— Coretta Scott King

WINTER ENERGY CONSERVATION TIPS

Conserving energy helps the environment and your wallet!

- * Keep warm indoors by wearing warm, layered clothing.
- * Avoid using large appliances from 4:00pm to 7:00pm.
- * Run full loads in your washing machine and dishwasher.
- * Use the cold water setting on your clothes washer.
- * Clean your clothes dryer's lint trap after each use.
- * Use holiday lights from 7:00 pm to bedtime.
- * Turn off lights in unoccupied rooms.
- * If your home has zoned or individual room controls, close off heating to rooms and areas that don't need it. Central forced air heating with one or two centrally located returns requires that doors be opened to work properly.
- * Use insulating shutters or drapes and keep them closed during winter nights and summer days.
- * Unplug electronic devices you're not using.
- * Use the sleep mode on your computer, monitor and printer.
- * Set your water heater to the "normal" setting or 120°. (Unless your dishwasher requires a higher setting.)
- * Wrap your hot water tank with jacket insulation.
- * Install a low flow shower-head.
- * Shorten your showers.
- * Turn off kitchen and bathroom ventilating fans.
- * Plug your home's air leaks. Plug gaps around pipes, ducts, fans and vents that go through walls; ceilings and floors from heated to unheated spaces.
- * Seal off electric receptacles and switch boxes with foam gaskets or fiberglass insulation.
- * Install Energy Star® compact fluorescent light bulbs!

New AmeriCorps Members Join *Grace & Truth* CDC Staff

Grace And Truth CDC welcomes Ms. Dee-Dee Core and Miss Thea Faye Garfield as their new AmeriCorps members. Ms. Core will be the Assistant Project Manager, and Miss Garfield will work as the Community Organizer.

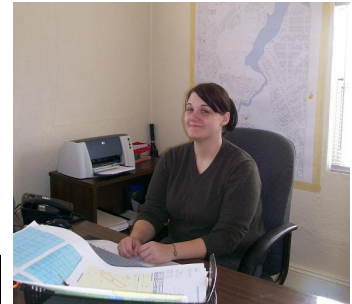
Ms. Core founded and runs a small business that provides monthly mailings to children. She has done research and data gathering for new subdivision projects. She enjoys scuba diving, gardening and home improvement.

Miss Garfield is a recent

Aurora University graduate. She hopes to continue her education so that she may teach community college. She likes to read, watch movies, paint, and care for her pets.

Both ladies inspire to add to the community for which they serve while expanding their knowledge and experience in their respective fields.

We welcome them to Grace And Truth CDC and look forward to having an exciting and fulfilling year.



Top Right: Dee-Dee Core
Bottom Right: Thea Garfield

HOMEBUYERS' CLUB MEMBERS CONTINUE TO MOVE FORWARD TOWARDS HOMEOWNERSHIP

To become a first-time home buyer, you need to know where and how to begin the home buying process. A home is a financial asset to you, your family and your community. Our HomeBuyers' Club is designed to assist and educate interested first-time homebuyers in overcoming challenges and achieve their dream of becoming a homeowner.

Most individuals face similar concerns:

- **Too little money for a down payment**
- **Trouble qualifying for a mortgage loan**
- **Challenges in family income**
- **Lack of knowledge about the home buying process**
- **Needed credit repair**

There is no fast track to resolve these issues. However, the race is not won by the swiftest, but by the one that endures to the finish line. We commend these members for their diligence.

Are you interested in attending one of our HomeBuyers' Club meetings?

Simply give us a call and we'll be glad to let you know when our next meeting is scheduled!
(904) 338 - 9990



From Left: Doretha Johnson, Kinshasa Q. Simon, Lamonda Randolph and Phillip DeGraeffenried with speaker Terri Johnson at one of our HomeBuyers' Club Meetings.

UPS Contributes Grant & Volunteers To Benefit North Brookside Community

Recently, Grace and Truth received a \$5,000 grant on behalf of Norwood Neighborhood Association from the United Parcel Service. The funds will be used to purchase, erect, and landscape two signs at the North and South entrances of the neighborhood along Norwood Avenue. Additionally, flowers, plants, shrubs and mulch will be purchased for beautification of the common areas of the neighborhood. The signs are a necessity for the safety and security of the homes and residents in our neighborhood so that Police, Fire and Rescue can more easily identify the neighborhood in the event of emergencies. UPS volunteers also helped repair and repaint Mr. Christopher Murray's home at 967 Dorchester Street.



Pictured above from Left: Bill Soumis of UPS, Bishop E.M. Johnson of Grace And Truth CDC, Chiquita Bell of the Norwood Neighborhood Association, and Tom Gloe of UPS.

Below: Mr. Murray's Home Before & After



Above and Left: UPS partners with Grace & Truth CDC for a Clean Up Day and Community Planting in North Brookside.



The evolution of Identity theft includes the spread of fraudulent "phishing" e-mails. These are unsolicited e-mails purportedly from a legitimate source - perhaps your bank, utility company, well-known merchants, your Internet service provider or even a trusted government agency such as the FDIC - attempting to trick you into divulging personal information.

Identity Theft can affect consumers in many ways, but there are also many ways to keep your identity from being "hijacked," and to assist you if you have been a victim of it:

- Protect your Social Security number (SSN), credit card and debit card numbers, PINs (personal identification numbers), passwords and other personal information.
- Protect your incoming and outgoing mail.
- Keep your financial trash "clean."
- Keep a close watch on your bank account statements and credit card bills.
- Avoid identity theft on the Internet.

To find this and other valuable info about identity theft, visit the Federal Trade Commission's website at:

www.consumer.gov/idtheft/

Grace and Truth CDC/CDHO

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Grace and Truth CDC is committed to educating consumers about credit and consumer rights and helping clients gain a better understanding of how credit works and how to prepare for homeownership. GTCDC develops safe, sanitary and attainable housing and strives to improve social, economic and educational opportunities in the Norwood Avenue/North Brookside Community.

ANOTHER SATISFIED FIRST-TIME HOMEOWNER

Ms. Dotceal Santana became a proud homeowner in February 2007. She is a native of Jacksonville, Florida and the devoted mother of three sons, one daughter, and the grandmother of twelve. She and her family are excited about her new home.

Ms. Santana considers herself as blessed and favored by God because it took her three years to finally close on her home. She



remained diligent over the exact lot that she wanted and would not settle for anything else. The process took about 7 months before she got a call letting her

know that her lot was available. Her patience, prayer and perseverance paid off. She says the house turned out better than she had imagined!

What does she love most about being a first time homeowner?

“The bathroom with the garden tub”, she states with a smile. After a hard day at work she finds this area so relaxing. She also loves the space and that she pays less for mortgage than she paid for rent.

Now her payments are placed toward something that is hers.

Ms. Santana gives thanks to God and to Bishop Johnson at Grace And Truth CDC for being there for her throughout the entire process. She says that, since becoming a homeowner, she is the happiest that she’s been in her life. As the good luck continues to flow, Ms.

Santana is scheduled to get married in

December of this year.

Congratulations!

