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Tower Homes offers innovative options to make home ownership possible

By Rebecca Howerton
Upstate Homes Writer

Nathan Seppala, president of Tower Homes, believes that home ownership is a goal most people can achieve. But sometimes health problems, credit issues, and the consequences of poor choices can get in the way. Although demand for home ownership remains strong in the Upstate, tightened requirements for mortgage approval caught many buyers by surprise. When searching for solutions to these issues, Seppala realized that if provided with a plan of action and a team of professionals to help them work their plan—customers could overcome most obstacles to home ownership while improving other aspects of their lives.

“Our main goal as a company is to increase sales by providing buyers with the best new home value in the Upstate. But our real passion is even greater,” Seppala said. “We’re here for a bigger reason: to serve people’s needs. If anyone needs a new home, I want to make their dream come true. I’m having fun doing it because it’s fulfilling.”

With the help of life coach Brandon Dangerfield, Seppala developed the Home Buyers’ Success Lab, a free, six-month self-development program to help homebuyers improve their results in all areas of life, with an emphasis on achieving home ownership. A team of credit counselors, life coaches, mortgage experts and Realtors assist customers in



The Tower Home pictured above is one of over thirty different floor plans now available throughout the Upstate area.

understanding the buying process, repairing their credit, acquiring the right home mortgage, and finding the right home.

“It teaches the principles of life success. They learn to change habits, to start thinking about making money instead of creating debt,” he said. “If they don’t change their habits they’re doomed to repeat the same mistakes. But if they follow the program the result is very predictable. Not only will they own their own home, but they will learn how to pay it off quicker than they ever imagined.”

Seppala sees the program as much more than just added value to the home.

“I tell customers this program is worth more than any home, because their life and how they live it is worth more than the home,” he said. “This program builds ongoing relationships with our buyers and stronger communities.”

Homeowner Freddie Knox, who participated in the

program, still can’t believe what his wife, Melinda, calls a “miracle.” The couple and their three children are living in their own home after years of deals that didn’t quite work out.

“It’s amazing,” he said. “For years we had tried everything and now, with even tighter mortgage restrictions, we’ve got what we always wanted—a new home that’s the right size for our family.”

Through the Home Buyers Success Lab, the couple learned the value of fiscal discipline, budgeting, and writing everything down.

“It all comes down to needs and wants. Many times we catered to our wants and moved too fast. The program showed us how to determine our needs, how to make a plan for success and we discovered that we can achieve our goals,” Knox said.

Knox said he knows there are lots of people in the same situation his family was in just a short time ago, with good jobs, but still

renting, and not sure how to make a change.

“When we tried to do it on our own, it didn’t happen,” he said. “But now we’ve got people behind us who want us to succeed at home ownership and life in general. When you see the amount of time they invest in people, you know it’s genuine; you can really feel it.”

Arlene Brett of Taylors didn’t think she and her husband, Donald, could qualify for a loan to buy a new home. Medical expenses related to his 10-year battle with multiple sclerosis had taken a toll on their finances. She spoke with a Tower Homes representative

to find out if owning a new home might be possible for them sometime in the future.

“They pre-qualified me that day for a 30 year conventional mortgage at a good rate,” she said. “Thinking back, I was so nervous about what might happen that I almost didn’t have the courage to make the first call.”

Tower Homes agent Fred Dempsey helped the couple with their paperwork and the selection of a three-bedroom, two-bath ranch style home with good handicapped accessibility in the community of their choice.

“I have been so thrilled about our new home and the whole experience that I referred a friend to Tower Homes. Last week my friend was also approved to purchase a Tower Home” she said.

For more information, call Tower Homes (877) 600-4669 or visit www.towerhomes.com.