

LAURA & CAROL CRAMER

Serving Hilton Head property owners for over 28 years



843.842.1852 office
843.384.2358 cell
800.846.7829 x1852
lcramer@seapines.com

R Life Member REALTOR®
Distinguished Sales Award



843.842.1880 office
843.384.3202 cell
800.846.7829 x1880
ccramer@seapines.com

R REALTOR®

Visit: www.LauraandCarolCramer.com

 **The Sea Pines Real Estate Co.**
First In The Lowcountry™

business: MAKING CENTS

Beating the Wedding Bill **BLUES**

The cake, the flowers, 200 close friends, the Vera Wang gown, the band flown in from New York, the honeymoon in Bali...wedding experts say the average wedding runs approximately \$20,000, give or take an ice sculpture or two. Couples financing their own nuptials are realizing that there is little chance of having the wedding of their dreams – at least not without help. So do you say “I do” to a whopping credit card bill? Or do you compromise your financial independence and ask Mom and Dad for a loan?

Asking for money from friends and relatives can be awkward and difficult. Strained communication and stress on personal relationships can make a hectic time even more complicated. According to the Wall Street Journal, the default rate on person-to-person loans is 14 times higher than that of bank loans. CircleLending (www.circlelending.com), a third-party facilitator and administrator of person-to-person loans, successfully eliminates the complexities and dangers inherent in inter-personal lending – miscommunication, lack of documentation, and no formal repayment process. CircleLending offers an immediate, flexible, and affordable solution without giving up your financial independence.

“Without CircleLending we never would have felt comfortable approaching our parents for help with our wedding. But with the tools the service provides, together we were able to agree on terms and feel secure about the arrangement,” said Julie and George Ross of Dearborn, Michigan. “They were impressed that we used CircleLending to formalize the loan and thrilled that they wouldn’t have to deal with the repayment process. Because of CircleLending, our parents helped give us the wedding we wanted.”


CircleLending provides the tools, resources, and enabling technology to generate and administer custom loans from people you know, including simple, step-by-step guidance for proposing and formalizing a low-cost wedding loan. CircleLending manages the repayment process over the life of the loan and allows the lender to structure a loan in a way that works for both parties. With CircleLending, the friend-and-family lenders can help those in need with confidence and reduce the risk of default.


So go ahead, book that honeymoon and buy that dress. CircleLending allows couples to have the wedding of their dreams without the wedding bill blues.

Editor’s Note: CircleLending, a top loan administration platform for inter-personal lending, helps individuals create and manage loans among friends, relatives, and community organizations. CircleLending offers easy-to-use tools and resources to help borrowers gain access to affordable loans, and to help lenders reduce the risks inherent in informal loan transactions.

– Courtesy FeatureSource

“We manage the risks so you can live your life”



At Kinghorn Insurance our top priority is to insure, and ensure, peace of mind for the people of the Low Country. You might say we’re the Local Peace of Mind Professionals. Our agents have the largest selection of life insurance vendors and plan options available to help you manage all the risks, and give you the peace of mind, you and your family deserves. 

Stan Hurt Life Specialist Local Peace of Mind Professionals

KINGHORN
Insurance Services, Inc.
Established in 1899
A FIRST FEDERAL AFFILIATE

Feel free to call us anytime

Hilton Head Bluffton
843.785.2101 843.837.8000

Ridgeland
843.717.2020