

The

Resource2015

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

HAPPY
NEW
YEAR!

Community Corner

Our November Toy Drive was a Great Success!

Through donations from our employees we were able to buy Christmas gifts for some very deserving children.



Visit and Like our Facebook page to see fun events at our corporate office!

Inside

Simplify: Health, Organize, Stay Informed

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Asking for a Miracle

Mike and Amy, prior customers, called to say they were relocating. Their home had already sold, Mike's new job started December 8th and they had no place to live. We got a quick approval and had a clear to close for their FHA loan 10 days after application.

"You are a miracle worker."

"Thank you for helping us with our mortgage! I know at times it seemed like we were asking for miracles. Well my friend you are a miracle worker. Thanks for taking the stress out of the whole mortgage process."

Mike and Amy, Raving Fan Homebuyers

2014 Ends On A Low
and we're excited!

Received December 31st
from a REALTOR:

*"This was the fastest
FHA loan approval
I have ever had - good
work!"*

Received
January 2nd, 2015 from
SUSAN, a LIFETIME CUSTOMER:

*"After having received
mortgages through you before,
I knew I could TRUST you.
You are the only source I
recommend to others for
a mortgage!"*

**Mortgage Rates
End 2014 and
Ring in 2015 at
16-Month Lows!***

**Call for a FREE
Mortgage Review.**

*Average mortgage rates for December 2014 according to Freddie Mac survey

*God Bless the troops
serving to preserve
our freedom.*

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RESOURCES, INC.
more than
a mortgage company

We proudly offer FHA, VA,
Conventional & USDA Rural
Development Home Loans.

Focus on 1 Good Thing: Lemon Water

These little yellow balls of healthy goodness are full of vital nutrients like magnesium, calcium, fiber, potassium, iron, Vitamin C and B-complex vitamins.

Freshens your breath. Lemon helps get rid of gingivitis and helps ease the pain of a toothache.

Gives you energy. Drinking lemon water on a daily basis helps your body become healthier. Less energy is spent fighting off toxins and illnesses giving you extra energy.

Helps you get clear skin. Lemons are full of antioxidants needed by your skin to be blemish-free. These antioxidants also help decrease wrinkles. Used regularly, lemons can help diminish scars and dark spots.

Reduces inflammation. Drinking lemon water regularly decreases the level of acidity in your body and reduces uric acid in your joints, easing joint inflammation.

Boosts your mood. Lemons are rich in potassium which is the key to help your nerve system produce and deliver more neurotransmitters that boost your mood.

Helps digestion. Lemons stimulate the liver to produce more digestive fluid and adds more acid that helps break down food and flush out toxins.

Cleanses the lymphatic system. Lemon water helps hydrate the lymphatic system. When it is not properly hydrated, you can feel tired and sickly.

SOURCE: healthyfoodteam.com

“Our life is frittered away by detail...simplify, simplify.”
Henry David Thoreau



Clutter-Cutter Get one, toss two.

Try this simple idea to pack a powerful clutter-cutting punch as you put away new holiday gifts: for each gift received, toss two counterparts. As you put away holiday gifts, take time to make extra room throughout the house. For example, for every new Christmas DVD you add to the shelves, remove two older titles. Whether you recycle, donate or sell the tossers, each gift will reduce clutter in your organized home.



News in a Nutshell

If you can't find time to sit down and catch up on the news, stay informed with The Skimm. The service condenses the biggest stories into an easy-to-read daily digest that you can tackle on the go or while sipping your coffee.
www.theskimm.com



Keep It Simple

Keep your to-do list short and prioritize what's important.



21 Days

Set a New Year's Resolution that requires you to form a good habit? The concept to form a good habit is simple: decide what you want to do, and do it each day for 21 days. (Fighting the bad habits may not be so easy!)

Sittin' Pretty?

Most people will spend more time this year planning their vacations than their futures.

Time is the singular most valuable component when planning for your future financial well-being, and it's something we can't get back.

Your mortgage plays a vital role in your financial planning, and it's important to review it annually. If you're ready for your home loan review, call us.

When rates are low like now, it spurs homeowners to review their mortgage for savings, but we will also look at your short term and long term goals to help you decide if a refinance will enhance your entire financial picture.

**It's a good feeling to know
you're sittin' pretty.
Let's find out!**



January is Brain Teaser Month

Win \$50!

We're celebrating with some fun brain teasers that could win you \$50 and the Brain Train IQ Game! Send your guesses to any of these brain teasers by phone or email by 1/31/15 to be entered to win.

Q1: The more you take, the more you leave behind. What are they?

Q2: What belongs to you but other people use it more than you?

Q3: What does this mean?

STAND

I

Q4: What does this mean?

ECNALG

Rock Stars

A Realtor referred a buyer to us, but he didn't call because he wanted to use his bank since his investments and bank accounts were there.

After a few weeks and frustration with his bank, the buyer decided to call us. We were able to lower the rate, obtain a loan commitment within 48 hours of application and still close within the week of the original closing. Both buyers were super excited and the Realtor called us "rock stars!"

Do you know someone ready for "Rock Star" service? Call us today!

COMMENT RECEIVED 12/11/14

"assisted me in overcoming every difficulty and was a real source of encouragement and advice..."

David, Raving Fan Homebuyer

Great News for FHA Borrowers



FHA borrowers will no longer be charged interest beyond the date the mortgage is paid in full. Currently an FHA-approved mortgagee is allowed to charge the borrower interest through the end of the month when the mortgage is paid in full before month end. The revisions will allow mortgagees to charge interest only through the date the mortgage is paid in full, **prohibiting the charging of interest beyond that date.** *Makes sense!* This maximizes consistency among FHA-insured single family mortgage products and provides the same protections for all FHA borrowers. This revision takes effect for FHA-insured mortgages closed on or after January 21, 2015.

COMMENT RECEIVED 12/4/14

"...helpful from beginning to the end. Thanks for making our family wish come true."

Fanny, Raving Fan Homebuyer



Phone **1-800-270-7082**

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

HUGE Changes at USDA



The USDA homebuying program is best known for being a true "no money down" loan option. They have implemented BIG changes and added new guidelines effective 12/1/14. Here are some of the most important changes:

- 1) Homes are now allowed to be in a flood zone. Prior to this rule, if any part of the home's living area or any mechanicals were in the flood zone, the home would be ineligible for USDA financing.
- 2) Out buildings are allowed as long as they are not used for income producing activities. Hobbies are acceptable.
- 3) The maximum closing costs and prepaid items allowed to be paid by seller is now 6% of the purchase price.
- 4) Cisterns are no longer acceptable.
- 5) Homes with in-ground pools are now eligible. Prior to 12/1/14, no value could be given to in-ground pools. If the appraiser gave value to the pool, the amount would need to be deducted from the price.

USDA has tightened guidelines on the borrower's income, credit and ability to pay so it is vital that those shopping for a home work with a reputable and knowledgeable lender familiar with the new USDA guidelines.

Know someone who needs a No Money Down option to buy a home? Call us. We are happy to help!

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Happy New Year!

"It is never too late to be who you might have been." ~George Eliot

2014 Best Comment Awards



Best SAVED THE DAY comment

"I can't thank Equity Resources enough for giving me a dream that I had almost given up on. Forever grateful!"

Laura, Raving Fan

Most DELICIOUS comment

"You made my house buying experience a piece of cake."

Glen, Raving Fan

Best PIRATE comment

"Your company blew the others out of the water."

Stephen, Raving Fan

Most POETIC comment

"Promises were made and promises were kept."

Scott, Raving Fan

Best WE THINK IT'S POSITIVE comment

"It was a wonder experience."

Deena, Raving Fan

Most HUMBLE comment

"I couldn't have been the 'prime candidate' for the loan process but it all worked out great anyway."

Patrick, Raving Fan

Best 5 WORD testimonial

"Professional. Efficient. Knowledgeable. Trustworthy. Customer-centric."

Arthur, Raving Fan

#1 HOMEBUYER comment

"Thank you for making our dreams of a new home a reality."

Steve and Debbie, Raving Fans



Rating with the
Better Business Bureau

We lend in AL, AZ, DC, DE, FL, IN, KY, MD, MI, NC, OH, PA, SC and VA.

NMLS ID #1579. AL MC20405.003, AZ BK-0928406 & BKBR-0119886, DC MLB1579, MLB318356 & MLB206792, DE 9521 & 11829, FL MLD417, MLDB392, MLDB2489 & MLDB1472, IN 9940 & 11055, KY 824, MD 14944, 15822, 19299, 19381, 19954 & 19044, MI FL0017007, NC L-134393, OH MB800302, PA Department of Banking, SC MLS-1579 & MLB-1237766 and VA (www.nmlsconsumeraccess.org). DBA's: Equity Resources of Ohio, Inc., PA Equity Resources, Inc., ERI Mortgage, Inc., Equity Resources, Inc. of Ohio, Equity Resources of Ohio. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain limitations apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055



JANUARY 2015