

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

"Best mortgage experience I have ever had. I have purchased three homes and refinanced numerous times..."

- Craig, Raving Fan Homeowner



Happy New Year!

January is national soup month, oatmeal month and home to the first few days of the **Year of the**

Rooster. A new year is a time for new beginnings, and we would like to help you make 2017 be the end of any financial stress.

We are thankful to not only call you customers, but also friends. We've had the privilege to see customers through some of the biggest events of their lives from first homes, marriage, children, grandchildren, larger homes or 2nd homes, college tuition and more. We are looking forward to providing Raving Fan Service and Great Mortgage Products to you, your friends, and your family throughout 2017 and beyond! Thank you for your trust and loyalty!

Wondering if refinancing is worth it right now? Refinancing to a lower rate lowers a monthly mortgage payment, and can even eliminate costly mortgage insurance, but it's only worth it if the month-to-month savings exceed the cost of the refinance. Your break-even point is fairly simple to compute: Just divide your total refinance costs (including an appraisal fee and all closing costs) by your monthly savings. The result will be the number of months it will take to break even.

Please call us if you'd like more information on refinancing or purchasing a home. **We want to be your resource!**

Savings **REVIEW**

As we embrace the New Year and all the excitement to come in 2017, don't forget to call for your free mortgage review!

MAKE 2017 YOUR BEST YEAR!

Step 1: Get a FREE mortgage review.

- ✓ Consolidate bills
- ✓ Lower your Rate and Payment
- ✓ Eliminate Mortgage Insurance
- ✓ Consolidate a 1st & 2nd mortgage
- ✓ CASH for home improvements

Call or email today!

WIN \$50! Word Jumble Inside...

Give Yourself A Break

If you closed your home purchase before the end of last year, you may be able to deduct certain costs from your 2016 tax return. These costs include:

- Mortgage interest
- Loan points
- Property taxes

Mortgage interest costs tend to be especially high in the early years of a home loan, so this could be a nice last-minute tax break for your family.

Consult a tax professional for more information.



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

EQUITY
RESOURCES, INC.
more than
a mortgage company

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

Misleading Mail Alert!

It has come to our attention that a highly misleading mailpiece is being sent to many of our borrowers. At first glance it appears to be a real check to you. The letter even includes information specific to your loan, including property address and loan type.

Do not be misled, this is in no way linked to us or your actual mortgage.



De-Funkify Your Phone

Researchers at the University of California, San Diego examined the molecules left behind on mobile devices and found they can reconstruct the user's lifestyle and even places they have visited! It's not surprising that our phones are crawling with bacteria. Wiping often with a damp microfiber cloth has been found to eliminate many kinds of common bacteria but more enduring and dangerous bacteria may require a sterilizing agent. Try these tricks to keep your phone from being germ central.



- To make your own disinfecting wipes: Fill a spray bottle with a 1:1 ratio of 70 percent isopropyl alcohol and distilled water, then lightly dampen a microfiber cloth and gently wipe the screen and case.
- To clean corners and around ports, use lint-free foam rather than cotton swabs.
- Blow around ports and between keys with a can of compressed air, or buy a specialized air compressor.
- Consider purchasing an ultraviolet sanitizer.
- Buy washable screen protectors, or clear, hygienic and protective covers that enclose the entire device and are disposable.

Disclaimer: Please follow your phone manufacturer's warnings and never spray liquids directly onto your device. I am not responsible for damage resulting from reminding you how dirty your phone is.

Yummy DIY Pineapple Cough Syrup



Tired of coughing but don't like the side effects or awful taste of medicine? Mix up this all natural syrup! The enzyme 'bromelain' contained in pineapple is a natural anti-inflammatory proven to help control coughing. Other ingredients included are ginger (another natural anti-inflammatory), honey (a throat soother), warming chili pepper, and lemon (a natural antiseptic).

What You'll Need:

- 2 thick slices or about 2 cups of **fresh** pineapple, peel removed, but core intact (must use fresh, not canned)
- 1 Tbsp honey
- ½ tsp cayenne pepper (omit or reduce for children)
- A thumb sized piece of fresh ginger, peeled and sliced or rough chopped
- Juice of 1 lemon

Directions:

Give the pineapple a rough chop, including the core. Blend all ingredients in a blender or food processor until smooth. Keeps in the fridge for a week or more. Yield: about a cup. Do not give anything with honey to children under 1 year old. If you have a persistent cough, seek medical attention.



January Jumble

Unscramble the letters and fill in the correct word.

1. TEORSOR _____
2. ONSUIESRTOL _____
3. ENWRTI _____
4. IEGNSUPN _____
5. TLKBAEN _____
6. USPO _____
7. RDFIGI _____
8. REBNEHAIT _____
9. REATNG _____
10. AMOTLEA _____

Email or text me a picture of your answers and I'll enter you in a drawing for a **\$50 gift card** of your choice!
Entries must be received by 2/6/17.



U.S. Housing and Urban Development announced the Federal Housing Administration (FHA) will reduce the annual premiums most borrowers will pay by a quarter of a percent. The changes will be applied to new FHA mortgages with a closing/disbursement date on or after January 27, 2017.

What does this mean? Reducing the cost of mortgage insurance will enable more borrowers to meet the

debt-to-income ratio required to purchase a home with an FHA loan. The new premium rates are projected to save new FHA-insured homeowners an average of \$500 this year and lower the cost of housing for the approximately 1 million households who are expected to purchase a home or refinance their mortgages using FHA-insured financing this year. **Call or email me with questions!**



Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

Drop The Pop!

If your New Year's resolution was to stop drinking soda, you're not alone. Here are a few household uses for any leftover cola. If you aren't giving up your soda, think of these as reasons why you should! Imagine what it's doing to your body if it can do this:



Clean rusty tools!

Submerge a rusty tool for 24 hours, then wipe clean.

Dissolve grease stains (in the garage or on fabric).

Pour a generous amount on any oil spots, let it sit for at least 3 hours, then rinse.

Remove stray paint splatters from metal furniture.

Saturate a dish towel with cola and place it on the paint stain, then leave it there for a few days. Add more cola to the towel as needed. After a few days, the paint should have loosened considerably making it easy to wipe away!

Dissolve the grime off of coins.

Soak dirty coins in a cup of cola for an hour, then rinse. (We do not recommend this for rare or valuable coins.)

De-skunk your pet (or yourself!).

Pour soda over the affected person or animal and let soak a few minutes before rinsing.

Remove gum from hair.

Soak gummed area of hair in a small bowl of Coke for a few minutes. Wipe gum out, then shampoo.

Clean your toilet.

Pour can of soda into toilet. Let sit an hour, scrub and flush.

"My refinance was handled with friendly professionalism throughout the entire process. I very much appreciated how I was informed about the progress and what to expect next. Every step of my refinance was made easy and the process was completed promptly."

- Myra, Raving Fan Homeowner

FREE Credit Report? Yes, Free! Really!

Most offers for anything "free" have strings attached, and financial reviews are no exception. Usually there is an automatic enrollment in some sort of ongoing service. The good news is under federal law, you actually have the right to get a **free copy of your credit report every 12 months** from each of the three credit reporting agencies: Equifax, Experian and TransUnion.

The ONLY source authorized by the federal government to provide this free service is www.annualcreditreport.com. If you are asked for your credit card number, you're on the wrong website. **Important Note:** This free copy does not include your actual credit score. The purpose of requesting it is to review the information for accuracy.



“All great achievements require time.” - Maya Angelou

**The BEST of
2016**

*Raving Fan
Comments!*



Best Inspirational Comment

*“You turned my hope into reality.”
- Tracey*

Best All-Inclusive Comment

*“You always had an answer to alllll
my crazy questions...” - Grant*

**Best Football-Related
Comment**

*“They were available anytime we
needed help, even during a Steeler
game on a Sunday.” - Antonio*

**Best Word Usage in a Short
Sentence Comment**

*“Accurate and expedient in all areas.”
- Richard*

Best Teamwork Comment

*“You stayed right there on the front line
with the door open ready to go.” - Roger
and Delilah*

Best Matter of Fact Comment

*“You made me feel comfortable spending
the most money that I've ever spent in
my life.” - Stephen*

Best Dictionary Comment

*“You were efficient, polite, encouraging,
honest, straightforward, and thoroughly
helpful.” - Kathy*

Best Use of Time Comment

*“You worked non stop around the clock
for us.” - Keith*



Rating with the
Better Business Bureau

We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC and VA.

NMLS ID #1579. AL MC20405.003, CT ML-1579, ML-BCH-1315500, DC MLB1579, MLB318356, MLB206792, MLB1244789, & MLO1477823, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629 & MLDB2489, IN 9940 & 11055, KY MC824 & MC76900, MA ML1579, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, 21641, & 22144, 22436, MI FR0018548, NC L-134393, NH 21234-MB, OH MBMB850263, PA Department of Banking, RI 20153125LL, SC MLS-1579 MLB-1087981 & MLB-1133899 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 2017