

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

MARCH



Fun Fact!

Lemons rank as one of the world's healthiest foods. One lemon contains your daily dose of vitamin C, it cleanses the liver, boosts your immunity and aids in weight loss. **See inside for a list of Superfoods!**

COME ON CLOVER... AND EXPERIENCE RAVING FAN SERVICE!

*"Thank you for your assistance getting us through the application process, we've had a lot going on outside of trying to purchase a home and it has felt like everything was coming at us 100 mph. I appreciate your attention to detail and making sure everything was handled properly. **You and your team were excellent at providing information and feedback along the way.** We are excited about starting this next chapter and you guys helped make that possible. Thanks again."*

- Scott, Raving Fan Homebuyer



You'll Certainly Love This

Day 1 Certainty is a new program offered by Fannie Mae that will make the documentation process easier for Conventional loans. We see it as another tool to create a Raving Fan experience for our clients. The reduction in documentation from our borrowers, quicker time from contract to close, and time savings for our staff makes this a win-win.

- Simple, smart and secure Automated Verification System
- Easier Documentation Process
- On a refinance we may not need an appraisal if a property inspection waiver is permitted.
- Shorter Processing Time
- Less Chance of Errors
- Bottom Line: Better Customer Service!

WIN \$50! Sudoku Puzzle Inside...

Spring into a new home!

Who
Do You
Know?



Call today. I would love to help!

*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, Jumbo &
USDA Rural Development
Home Loans.

Spring Cleaning 101: Magic Mattress Refresher

It's recommended that we wash sheets and pillowcases weekly (hot water is best to kill dust mites), and give pillows, comforters and blankets a trip to the washer every month to six weeks. But what about the mattress?! Here's an easy way to help freshen it up!

What You'll Need:

- 1 cup baking soda
- 10 drops essential oils (Lavender oil is perfect for aiding in relaxation, but eucalyptus, peppermint or wintergreen are also great. Try a mixture of lavender and eucalyptus!)

Directions:

Remove all bedding and put it in the wash. Vacuum the mattress using a clean upholstery attachment to remove dust, dead skin cells and other debris. Combine baking soda and oils in a jar, replace the lid and shake to combine. For a King Size mattress, mix up a double batch of the recipe. Sprinkle the powder onto your mattress, then gently massage it in. Let it sit for at least an hour (the longer the better) to allow the mixture to draw out moisture, odor and dirt. Vacuum again slowly to remove the powder. Enjoy the freshness!



Referrals... **The Ultimate COMPLIMENT**

Another Referral Closed!

We helped Irma purchase a home in 2012 and have since closed three loans from her referrals. Most recently she trusted us with financing home loans for *both* of her sons! We closed David's purchase loan last month and Jeff's refinance in December. We are absolutely honored to be referred to family members. **Thank you for your trust!**

*"Our loan application was handled in a very professional and timely manner. Susan and I were truly pleased with the services that you and your company provided. We appreciated your availability and assistance through each step of the process. **Our daughter, Stefani and her husband Scott had recommended you to us and we would recommend you and Equity Resources to our family and friends.**"*

- Philip and Susan, Raving Fan Homeowners

Top 10 Superfoods



Search online for "superfoods" and you'll see list after list of foods that claim to help you achieve anything from weight loss to glossy hair to protection against illnesses. While the foods on each list differed somewhat, several foods seemed to pop up again and again. Try to incorporate some of these foods on a daily basis for a healthy diet.

Beans - An excellent source of high quality protein, fiber, carbohydrates and potassium, many beans also contain the important omega-3 fatty acids.

Berries - Extremely high in cancer fighting antioxidants, water and fiber. Blueberries and cranberries are among the highest in nutrients in the berry family.

Broccoli - One of the best sources of vitamins A, C, and K. It also contains fiber.

Cauliflower - Great source of Vitamin C, helps reduce the risk of coronary heart disease.

Kiwis - Packed with antioxidants, vitamin C, fiber, and potassium. Kiwis are also one of the few fruits that provide a natural source of vitamin E.

Low-fat or No-fat Yogurt - A terrific source for calcium, protein, and potassium. Many also have probiotics which help stabilize the helpful bacteria in your body.

Nuts - Although relatively high in fat, nuts are an excellent source of fiber, protein, and antioxidants.

Quinoa - A whole grain extremely high in protein, fiber, and iron. It also contains zinc, vitamin E, and selenium. Prepare it just like you would your favorite rice!

Salmon - An exceptional source of the omega-3 fatty acids, high in protein and iron. If you do not like salmon, you can substitute tuna.

Sweet Potatoes - One of the best sources of vitamins A and C, also a good source of calcium and potassium.

Of course portion size plays a huge part in a healthy diet. Be sure to consume a variety of nutritious foods in the right quantities to control your weight and stay healthy.

Down Payment Worries

In a Trulia survey of prospective homebuyers, it was reported that **saving for a down payment is the biggest challenge** for more than half of the respondents. Surprisingly, home prices, poor credit history, and higher mortgage rates are not the top concern when looking to purchase.



Many people believe if they don't have money for a down payment, they can't purchase a home. **Wrong!**

- ★ We offer loans with \$0 Down.
- ★ Down Payment Assistance programs are available for those who qualify.
- ★ Tax Refund coming? Use it for a down payment!



Do you know someone who is ready to buy their DREAM Home?

*Please give them my number. I promise to provide them with a **smooth process** and **Raving Fan Service!***



Sudoku Challenge

Every row, column and mini grid must contain the letters **LUCKYONES**. Email or Text me a pic of your completed puzzle and I'll enter you in a drawing for a \$50 gift card. *Entries must be received by 4/7/17.*

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		O		S	Y			C
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C			L	S	U			
N		S						O
	K		E	U		S		
	E		Y		N			
L		C				N	E	U



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Make Your House Smart



Speakers that control your lightbulbs and front doors, cameras that notify your phone of any movement when you're not home, and many other tech products are becoming more affordable. Switching to a smart home can feel like an overwhelming project, but follow these tips to make it simple to make your house smart.

Focus on one room at a time. Pick the room that you spend most of your time in and start there.

Start small. Change out the lighting with a smart light bulb which can easily be programmed so the lights turn on as you approach your house, or when a door is opened. They can also be dimmed and brightened wirelessly.

Consider your life. What "smart" change would make an impact on your daily life or solve a problem you're facing? *Want to feel safe?* Smart home security systems alert you of any movement in or out of the house with a live feed. Some are equipped with automated smoke and water sensors to alert you of a possible disaster.

Tired of losing your house keys, or missing a set for the kids? Install a smart lock to easily unlock or lock a door from your smartphone. Add a smart garage door opener that sends an alert if someone leaves it open and enables you to close it.

Energy bill getting too high? Add a smart plug or smart power strip and control devices from your phone after you've already headed to the office. Invest in a smart thermostat to use your heat and A/C efficiently.



“The beginning is the most important part of the work.” - Plato

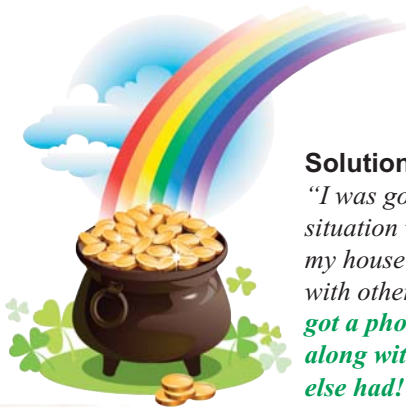
We are Lucky to Have You as Our Customer!

Lucky to Find You

*“My experience was very exciting, seeing how there are still people that care. **Honesty is a quality that is very difficult to find these days and I can say that I was lucky to find you...**” - Sophia*

Helped Me Feel at Ease

*“I was extremely nervous about everything, especially the numbers... You were very nice and **made sure that I understood everything that was in the documents...** It helped me feel at ease and know that I can do this!” - Kiev*



Solution That No One Else Had

*“I was going through a tough situation with having to refinance my house ASAP and had no luck with other vendors. **I called you and got a phone call back in minutes along with the solution that no one else had!**” - Michael*

Grant Money for a Down Payment

*“We are really thankful to you and your team for **getting us grant money for a down payment** on our home, as well as **money back at closing.**” - Nysheah*



Back on Track

*“We just want to thank you for helping us once again. **We are so grateful to have such a loyal group willing to do anything to help us get back on track.** We consider you all a part of our extended family.” - Chris*



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.

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