

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



## A Fairy Tale Ending

*"We had a challenging situation. We were under contract with our home, and looking to buy a new home quickly, as we were relocating because of a job. We had the sale of our home fall through, which left us unable to complete the purchase of the new home.*

*The sale of our home fell through a second time, but we were so far along in moving the family this time, we were looking for any way possible to make the financing work. With less than two weeks until closing, you worked extremely hard to find every way to make the math balance so we could continue our plan to purchase the new home, while still carrying the mortgage on our first home. Not only were you able to work out a solution, you and your team worked down to the last possible minute to produce a closing contract. **Had it not been for your experience and expertise, not only would we have suffered the disappointment and frustration of another sale falling through, we would've lost out on the opportunity to move into a fantastic house in a great neighborhood.***

*Your expertise and hard work literally produced life-changing results for my family, and the story about the "nightmare move" with a fairy tale ending will be shared for a very, very long time."*

- David, Raving Fan Homebuyer



## Easy Room Updates

Add a Fun New Rug  
Replace a Light Fixture

Replace the Curtains  
Incorporate a New Pattern



Let's go fly a kite... up to the highest height!

According to the American Kitefliers Association, one of the strangest uses of kite power was developed by schoolmaster George Pocock. In 1822, he used a pair of kites to pull a carriage at speeds of up to 20 miles per hour!

Purchase or Refinance...

## It's a Great Time!

If you're considering selling your home, now might be a fantastic time. According to John Royer, Columbus REALTORS® President, the central Ohio real estate market is incredibly hot right now, with **homes selling as quickly as they're being added** to the market. Sale prices are at record highs and inventory is low. This is true for most states as a recent National Association of Realtors® article reports "all major regions except for the Northeast saw an increase in contract activity."

It's also a great time to refinance! If you purchased a home within the last year, or if your mortgage is more than a few years old, your current mortgage rate is likely higher than today's available rates.<sup>^</sup> With a streamline refinance, borrowers can take advantage of the low rates plus enjoy a fast process with less paperwork.

SOURCES: [columbusrealtors.com](http://columbusrealtors.com), [realtor.org](http://realtor.org) and <sup>^</sup>[themortgagereports.com](http://themortgagereports.com). This information is as of 3/29/16. Rates are subject to change at any time.

**Call, text or email me if you are thinking about refinancing or selling your home! I can connect you with a REALTOR® who can give you a free analysis of what your home is worth!**

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.

# Monthly Home Maintenance Checklist:

April



- Air Conditioning:** Have serviced to ensure it is in working order for summer
- Lawn:** Aerate & Fertilize
- Sprinkler System:** Turn on, make adjustments &/or repairs
- HVAC:** Vacuum & Dust
- Garbage Disposal:** Crush ice (sharpens), baking soda & citrus fruit rinds (freshens)
- House Exterior:** Walk around checking for problems: paint, shingles, foundation, etc.
- Plumbing:** Check for leaks on supply lines to sinks & toilets
- Medicine Cabinet:** Toss any items with expired dates and re-stock as needed.



### Slow Drain in Your Bathroom Sink?

Drop four Alka-Seltzer tablets down the drain, then pour down one cup of distilled vinegar. Wait ten minutes then rinse the sink with hot water.

## Top FTC Complaints



The Federal Trade Commission received more than **3.08 million consumer complaints in 2015**.

For the first time in 15 years, there were more debt-collection complaints than identity theft complaints, which had previously held the top spot among consumer complaints since 2000.

### Top five consumer complaints in 2015:

- ① Debt collection: 897,655 complaints.
- ② Identity theft: 490,220. This grew by more than 47% due in part to growing complaints about tax identity theft fraud.
- ③ Impostor scams: 353,770.
- ④ Telephone and mobile services: 275,754.
- ⑤ Prizes, sweepstakes and lotteries: 140,136.

You can file a consumer complaint with the FTC online or by calling 1-877-FTC-HELP (382-4357).

## Spring Cleaning Tips You Should Try



### Dust Your Ceiling Fan

Slide an old pillow case over a blade, then drag it as you pull it off. The dirt will fall into the pillowcase instead of flying all over the floor (and in your eyes). Wipe each blade with a damp cloth and add a coat of furniture polish to keep dirt from sticking.

### Clean Your Mattress with Vodka

Fill a spray bottle with vodka and a few drops of your favorite essential oil, then lightly spritz your mattress. Allow to air dry. It will kill any odor causing bacteria and disinfect the mattress.

### Send Dust Mites Packing

Eucalyptus and clove are proven to be the most effective oils for eliminating household dust mites. A Huffington Post article suggests you add 10 drops of an oil in with your laundry detergent and wash sheets in hot water. Fill a spray bottle with 1 quart water and 20 drops of an oil to spray on upholstery. Put baking soda in a sifter and add 10 drops of an essential oil to shake across carpeting. Leave on for 30 minutes and vacuum up.

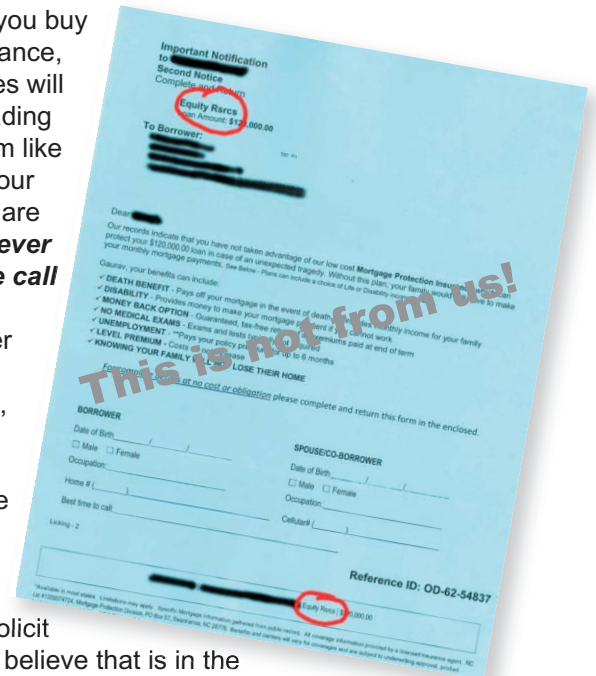


**Congratulations to the Winner of our Spring Sudoku Drawing, Rochelle Simpson.**

*Thank you to all who entered!*

## Do Not Be Misled By Your Mail

Beware. Once you buy a home or refinance, many companies will mail you misleading letters that seem like they are from your lender but they are not. **If you are ever unsure, please call me.** I will gladly review any letter you receive for legitimacy. Also, you can feel comfortable knowing that we will never sell any of your information to a 3rd party to solicit you. We do not believe that is in the best interest of our customers.





## You Can Trust Me With Your Referrals

*"I want to thank you for your **great help, professional service, and kindness** to my son and daughter in law... they bragged about you time and time again with reports of your **unprecedented attention and personal customer service**. He mentioned you provided **pivotal information more than once** that even their realtor did not know. Thank you for all you did for them, especially as new home purchasers."*

- Lori, Mom of a Raving Fan Homebuyer



Phone 1-800-270-7082

Email [Info@CallEquity.com](mailto:Info@CallEquity.com)

FREE Savings Analysis! [www.CallEquity.com](http://www.CallEquity.com)

## Buy Me Some Peanuts and Cracker Jacks...



Match the city with its Major League Baseball team and email to me. I'll draw a winner for \$50 and all entries get a box of Cracker Jacks! *Entries must be received by 5/1/16.*

Angels	Giants	Rangers
Astros	Indians	Rays
Athletics	Mariners	Red Sox
Blue Jays	Marlins	Reds
Braves	Mets	Rockies
Brewers	Nationals	Royals
Cardinals	Orioles	Tigers
Cubs	Padres	Twins
Diamondbacks	Phillies	White Sox
Dodgers	Pirates	Yankees

Arizona _____	Milwaukee _____
Atlanta _____	Minnesota _____
Baltimore _____	New York _____
Boston _____	New York _____
Chicago _____	Oakland _____
Chicago _____	Philadelphia _____
Cincinnati _____	Pittsburgh _____
Cleveland _____	San Diego _____
Colorado _____	San Francisco _____
Detroit _____	Seattle _____
Florida _____	St. Louis _____
Houston _____	Tampa Bay _____
Kansas City _____	Texas _____
Los Angeles _____	Toronto _____
Los Angeles _____	Washington _____

## Say "I Appreciate You!"



April is

**MONTH OF THE MILITARY CHILD**

Wanting to honor military kids for their sacrifices and courage, Defense Secretary Casper Weinberger designated April as the Month of the Military Child in 1986. Since then, military installations, organizations and communities have created special events to pay tribute to these little military heroes.

Did You Know?

According to [nctsn.org](http://nctsn.org), there are approximately 2 million military children, and 1.3 million of them are school-aged.

# EQUITY

RESOURCES, INC.

*more than*  
a mortgage company

PO Box 5177 • Newark, OH 43058-5177



Celebrate  
Earth Day  
April 22nd!

“Nobody can go back and start a new beginning, but anyone can start today and make a new ending.” - Maria Robinson



## Spring Has Sprung Great Customer Comments

“I couldn’t be more pleased with the service and assistance I received every step of the way! I originally set out to get a loan through my long time personal banking institution and I was quickly disappointed. I truly feel I would not be a home owner today without you!”

- Christina



“Everything went so smooth. You told us you would take care of everything and you did. We kept waiting for a “but”. It never came. You kicked all the but’s and got us in an amazing home.”

- Samantha



“You and your team helped our family get back on track with the purchase of a new home - thank you! **This was the best experience I had purchasing a home.**”

- Kenneth

“Really enjoyed working with you. We talked over the course of a couple of years. Due to limited equity in our home it took awhile for the right option to open up for us. **It wouldn’t have happened without your patience and persistence.**”

- Jeffrey



“The whole buying process was **flawless**. The communication throughout the process was very clear and we were never up in the air as to what the next step was. **This was a very pleasant buying experience!**”

- Travis



Rating with the  
Better Business Bureau



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

NMLS ID #1579. AL MC20405.003, AZ BK-0928406 & BKBR-0119886, CT ML-1579, ML-BCH-1315500, DC MLB1579, MLB318356, MLB206792 & MLB1244789, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629 & MLDB2489, IN 9940 & 11055, KY MC824 & MC76900, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, 21641, MI FR0018548, NC L-134393, 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



APRIL 2016