

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

It's National BBQ Month!

Our Loans Will Make You Jump For Joy!

Our company mission is simple: To Improve the Lives of Families. I'm sure you've heard it before, but I hope you know how important it truly is to all of us! Whether helping make the American Dream come true through a new home purchase, or reducing a family's stress by refinancing to save them money, our goal is to provide a smooth process.

In April we helped **Katie and Justin** refinance to a lower rate, *plus* we eliminated mortgage insurance and they are now **saving \$200 each month...**

"You were wonderful to work with! You understood our needs and took into account our wants. You and your team made the entire refinance process a 'piece of cake'. My husband and I were literally able to just sit back, relax, enjoy popcorn and a movie (compliments of Equity Resources), and you took care of the rest. The only role we played was showing up on the day of closing to sign. Could not have been a more smoother process!"

Our purchase process is just as easy! We helped **Kerry and Charles** buy their first home and they posted this online...

"We couldn't have asked for a better experience when buying our first home. You made the process go smoothly even with our busy schedules and tight deadlines. The videos explaining the process along the way were great for updates and comfort throughout the experience. We would definitely recommend you and will use you in the future!"

Give me a call today or refer a friend or family member for a smooth refinance or purchase!



Thank you to those sacrificing to protect our country. Honoring you on Memorial Day

Yes, We Do Condo Loans!

"Thanks to you and your team for helping me buy my condo! Love it! Couldn't have made it happen without you." - Pam

"We were very pleased with our condo purchase experience. We understand that the new way is 'tons of paperwork' and you had everything organized so we knew what to expect and when. A very good system..." - Timothy

And Second Homes! And Investment Properties!



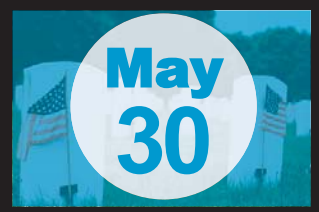
BBQ Fact

Competition barbecuing is one of the hottest hobbies in the country. The biggest and most famous are held in Memphis, TN and Kansas City, MO. Both cities stake their claim to being the barbecue capital of the US. Source: HPBA.org

Reasons to Celebrate:



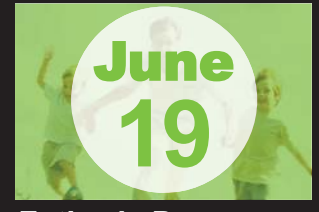
Armed Forces Day



Memorial Day



Flag Day



Father's Day

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:

May



- Wood Deck:** Check bolts & tighten, inspect for rot, clean, repair, apply preservative sealer
- Landscape:** Clean up your flowerbeds
- Windows:** Wash and clean sills, inside & out
- Garbage Disposal:** Crush ice (sharpens), baking soda & citrus fruit rinds (freshens)
- Range Hood Fan:** Clean
- House Exterior:** Hose down or powerwash
- Plumbing:** Check for leaks on supply lines to sinks & toilets
- Tile:** Seal grout (every 6 months)
- Fire Extinguisher:** Check charge

Changing Faces

You've probably heard about the upcoming U.S. currency changes. The new \$20 will feature Harriet Tubman, whose life was dedicated to fighting for liberty. The new \$10 will celebrate the history of the women's suffrage movement, and feature images of Lucretia Mott, Sojourner Truth, Susan B. Anthony, Elizabeth Cady Stanton, and Alice Paul. The new \$5 will feature Martin Luther King, Jr., Marian Anderson, and Eleanor Roosevelt. The new designs to be unveiled in 2020.



U.S MONEY MATCHUP

Without peeking online or in your wallet, match the currency amount with the President or person displayed on the front.

Options: \$1, \$2, \$5, \$10, \$20, \$50, \$100, \$500, \$1,000, \$5,000, \$10,000, and \$100,000.

| | |
|--------------------------|------------------------|
| Abraham Lincoln _____ | James Madison _____ |
| Alexander Hamilton _____ | Salmon P. Chase _____ |
| Andrew Jackson _____ | Thomas Jefferson _____ |
| Benjamin Franklin _____ | Ulysses S. Grant _____ |
| George Washington _____ | William McKinley _____ |
| Grover Cleveland _____ | Woodrow Wilson _____ |

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 6/1/16.

Expert Grilling Tips

Select The Best Meat

- More fat means more flavor. A well-marbled piece of meat is going to fare better on your grill or smoker than a leaner cut.
- To test freshness, poke the wrapped meat. You want it to feel firm and to bounce back after you move your finger away.
- Avoid packages with red juices pooling as this can be a sign the meat wasn't properly refrigerated.



Do The Prep Work

- Before you start grilling, lightly oil the grill grates with a cooking oil like canola to ensure your food won't stick.
- Set your meat on the counter for at least 15 minutes (but no longer than an hour) before you season, so they have time to come to room temperature. Going straight from the fridge to the grill will cause uneven cooking and a longer cooking time that can cause your meat to dry out.
- Salt and spices help to enhance the natural flavors of the meat. To draw out moisture and form a flavorful crust, salt your steak and rest on a rack for about 30 minutes or even overnight in the fridge. Marinades add flavor and help tenderize meat. Rubs are more useful for large cuts of meat.

Keep It Tasty!

- Do not press down while cooking your meat and never stab it when flipping.
- Brush sauces onto meat during the final 15-30 minutes on the grill. Most sauces contain sugar, which can burn when cooked too long. A minute or two on each side of the meat over a low to moderate flame is all the time a sauce needs to add taste and texture.
- Most foods, especially large cuts of meat, benefit from resting 10-15 minutes after they're cooked. This allows the juices to redistribute evenly.

Homemade Lavender Coconut Oil Salt Scrub

Say hello to flip-flop weather with this refreshing Skin Smoother!



- 2 cups coconut oil
- 1 cup Epsom salt
- 20 drops Lavender essential oil

Add all ingredients to a small bowl and mix. Store in a container with a tight-fitting lid.

Movin' On Up! (or Down)

If you are debating moving up (or down in size) to your next dream home, now is a great time to list your current home!

Recent numbers show that buyer demand is at the highest peak experienced in years, and inventory for sale is at a 4.5-month supply, which is still markedly lower than the 6 months needed for a historically normal market. (In Central Ohio in March, inventory for sale was at only a 2 month supply! SOURCE: Columbus REALTORS MLS. Check your local area since each vary.)

Know Someone or Are You Ready to Buy a Home in the Next 3 Months? I can help!

Demand in many markets is far exceeding the supply, and more properties in March sold in less than 30 days (42%) than in any month since last July. Listing your home today can greatly increase exposure to buyers who are out in force and ready to act.



Contest Winner!

Congratulations to our winner of the Major League Baseball Matchup, Jandora Patterson!

Savings Tip: Online Glasses

Need new eye glasses but dreading the expense? Check out zennioptical.com for great glasses at low prices. *What you'll need:* your prescription and Pupillary Distance (or PD which is the distance between your pupils). There is a guide to calculate this at their website if you don't have this information.

If you're afraid you won't like how the glasses look once you purchase them, never fear! You can upload a picture of yourself and see how different frames would look. They even have helpful guides to determine the best styles for your face shape.



Equity employee reviews!



Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com



Did You Know?

The VA Home Loan is one of the **BEST** options available!

- ★ VA interest rate is **LESS** than the Conventional rate
- ★ **NO mortgage insurance** = LOWER payment
- ★ The VA home loan goes **up to 100%** market value!

On a Home Purchase, NO downpayment is needed.

On a Refinance, we can refinance ANY current home loan...FHA, USDA or Conventional...into a VA Home Loan. And, since there is no mortgage insurance and VA home loan rates are so LOW, the monthly payment will be **LOWER than other options**.

Pass it on and help a Veteran save money!

Great Video!



Watch our 5-minute video on exactly how the VA Home Loan can benefit you. Scan code here or visit callequity.net/va-loan

"Would recommend you for anyone using a VA loan."

- Jerry, Veteran and Raving Fan Homeowner

EQUITY

RESOURCES, INC.

more than
a mortgage company

PO Box 5177 • Newark, OH 43058-5177



celebrate the stars
who protect the stripes.

"No act of kindness, no matter how small, is ever wasted." - Aesop

We're more than a Mortgage Company!

On occasion we've also been called...

...Masterpiece Makers!



"We are absolutely loving our new home! We appreciate all the hard work and dedication you put in to making our move possible! **You turned an ugly situation into a masterpiece!** You were amazing! I will be referring others!"

- Brooke

...Fraud Detectors!



"Our mortgage specialist was very helpful throughout the entire process, constantly keeping us up to date as things transpired. I am very thankful that Equity Resources **caught what turned out to be a fraudulent attempt to open an account in my name**, and worked with me and the company involved to clear it up."

- Donald

...Record Breakers!

"You did an excellent job! You helped ensure things went as smoothly as possible for us, working closely with our realtor. **The closing was done in record time!**" - Judy



...Breeze Creators!



"Coming to you was a blessing. My husband and I were first time home buyers and after a rough start by a previous lender, **you made the loan process the second time around a breeze.**"

- Zachary



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, & MLO1477823, 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, & 22144, 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



MAY 2016