

It's National  
Candy Month!

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## What Borrower Type Are You?

A **transactor** is someone who pays off credit card bills in full every month or makes more than the minimum required payment.

A **revolver** is someone who makes the minimum payment, rolling balances over to the next month.

Starting June 25th, Fannie Mae will begin evaluating how all loan applicants have managed their credit:

- how much revolving debt they owed each month,
- the minimum payment allowed on each debt, and
- how much they actually paid

Traditional credit reports haven't provided these details, but soon Equifax and TransUnion will supply **two years'** worth of month-by-month data showing the credit management patterns of millions of mortgage applicants.

### Why is this exciting?!

Experts in the credit industry consider this to be a **major advance in fairer credit**. It will **open the door** for applicants who may not have vast amounts of credit available to them, but that *pay off or limit their balances*.

### First-time Homebuyer? Millennial?

This change should also prove especially important for consumers who might not qualify for a mortgage because their credit reports contain too little information to generate a credit score such as first-time buyers and millennials just starting out on their careers.

**The Study Shows...** TransUnion conducted a study and found that by adding credit usage data into their reports, 26 million unscorable consumers could generate credit scores and nearly 3 million of these consumers could qualify for reduced interest rates from lenders.

**Important note:** This new information will not affect credit scores and will not negatively impact borrowers who make minimum payments.

SOURCE: *The Washington Post*



The Newark, Ohio Corporate Team dressed in Blue along with Newark Police Department Captain Steve Baum.

## “Move Over, America”

Our Corporate office participated in “BLUE OUT” day to support “Move Over, Ohio.” Forty three states have passed “Move Over” laws, which require motorists to move over or slow down when approaching emergency vehicles with their lights activated. More than 150 U.S. law enforcement officers have been killed since 1999 after being struck by vehicles along America's highways, according to the National Law Enforcement Officers Memorial Fund.

### Did you know?

- The average cost of a wedding in 2015 was \$32,641.
- The guest lists were shorter than previous years with the average wedding having 139 guests.

See inside for Wedding Gift Etiquette!



## Need A Quick Closing?

*“I had went through the mortgage process with a big bank. It took almost 4 weeks to get to the appraisal process. The home did not appraise for asking value so after 6 weeks the deal was finally dropped. I was pointed to Equity by my agent who promised they would handle the deal much faster. I believe that in just over a week we were at the appraisal process. Everything went smooth and working with the staff was easy!” - Gerald*

*We closed in 3 weeks!\**

\*Loan process time is not guaranteed.

*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  
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Home Loans.

## Monthly Home Maintenance Checklist:

June



- Garage:** Remove old paints and flammables
- Fences:** Repair and paint
- Garbage Disposal:** Crush ice (sharpens), baking soda and citrus fruit rinds (freshens)
- HVAC:** vacuum and dust
- Fridge:** Test door tightness (close a dollar in the door and see if you can pull it out, if you can it's too loose)

## Too Hot to Walk?

Press the back of your hand firmly against asphalt for 7 seconds to verify it's not too hot for your dog's paws.



## 5 Beach Tips

1. Store your electronics in plastic bags. You don't want to leave them in the car but you don't want to ruin them in the water. Just bring along some storage bags and they'll be safe and dry.
2. Hide your valuables well. Instead of doing the obvious and hiding your keys and money in shoes, wrap it up in a (clean) baby diaper or emptied-out sunscreen bottle.
3. Bring along a first aid kit. It's easy to get scrapes or cuts at the beach. Even if you just bring along antiseptic and Band-Aids, you'll be glad you did.
4. Remove sand with baby powder. Instead of trying to rub or wash sand off of your arms, legs and feet, simply shake some baby powder onto it.
5. Don't bring expensive sunglasses to the beach. Instead buy a cheaper pair. If you lose or break your inexpensive ones, you won't be as upset!

## Road Trip Stat

According to AAA, nearly 56% of U.S. drivers plan to take a road trip this summer. Travelers will pay the lowest summer gas prices since 2005.



## Gourmet Ice Cream (for dogs)

Mix up this yummy treat to help your pooch stay cool during the dog days of summer!

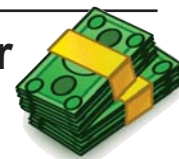
- 32 oz. plain yogurt
- 1 ripe banana, mashed
- 2 tablespoons peanut butter
- 2 tablespoons honey

Mix all the ingredients with a blender or mixer and freeze in ice cube trays or small paper cups. You can even buy bone or paw-shaped molds!



## Money Matchup Winner

Thanks to all who entered our contest and congratulations to our winner **Riley Guyer!**



**Answers:** George Washington; \$1; Thomas Jefferson \$2; Abraham Lincoln \$5; Alexander Hamilton \$10; Andrew Jackson \$20; Ulysses S. Grant \$50; Benjamin Franklin \$100; William McKinley \$500; Grover Cleveland \$1,000; James Madison \$5,000; Salmon P. Chase \$10,000; Woodrow Wilson \$100,000

Win \$50!

## Summer Jumble

Unscramble the letters and fill in the correct word.

1. TNAVIAOC \_\_\_\_\_
2. CBAHE \_\_\_\_\_
3. AREKAWPTR \_\_\_\_\_
4. SENHUSNI \_\_\_\_\_
5. ASDNLSA \_\_\_\_\_
6. OSCISPEPL \_\_\_\_\_
7. WKRFSEROI \_\_\_\_\_
8. DMEAOLNE \_\_\_\_\_
9. DEFMERO \_\_\_\_\_
10. SIPNCCI \_\_\_\_\_

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 7/1/16.*

## Know Someone Looking to BUY or SELL a Home this Summer?

I will give them a FREE pre-qualification! Plus,  
I work with REALTORS every day and can  
put them in touch with a great one.

**Call, text or email me today!**



## Wedding Gift Etiquette

It's wedding season! Are you wondering how much to spend on a gift? Check out this handy guide and tips from [TheKnot.com](http://TheKnot.com):

**Coworker or distant family friend or relative:** \$50-\$75

**Relative or friend:** \$75-\$100

**Close relative or close friend:** \$100-\$150

**Don't give an off-registry gift.** The only time this is okay is if you give cash or a gift card to the store where the couple registered or to a restaurant or retailer you know without a doubt they will use.

**Have the present delivered directly to the couple's home.** This is a win for everyone as you won't have to haul it to the wedding and they won't have to worry about transporting it home on the big day.

**Pool your resources.** If you and several friends are attending the same wedding, combine your funds and buy a big-ticket item off the registry.

### Marriage According to Kids...

**How Does Someone Decide Whom to Marry?** *"You got to find somebody who likes the same stuff. Like if you like sports, she should like it that you like sports, and she should keep the chips and dip coming."* - Alan, age 10

**What is the Best Age to Get Married?** *"Once I'm done with kindergarten, I'm going to find me a wife."* - Bert, age 5

**How Can a Stranger Tell If Two People are Married?** *"You might have to guess, based on whether they seem to be yelling at the same kids."* - Derrick, age 8

SOURCE: [www.atimetolaugh.org](http://www.atimetolaugh.org)



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*"Everything was very quick and smooth and **nothing changed** from the start, especially the numbers... The closing came much **quicker than I expected** as well!"*

- Christopher, Raving Fan Homebuyer

## Become A Password Genius

Are you using "12345" or "password" for any of your online accounts? Here's a fun way to create a password that will be hard to crack, but easy to remember.

- 🔑 Start with a phrase you like and can easily remember. Try choosing something with upper- and lowercase letters, a number, and some punctuation.
- 🔑 Create a password using the first letter of each word.
- 🔑 If your phrase doesn't have any numbers, replace one of the letters with a number. (For instance, switch out "to" from the word "today" with a number two.)
- 🔑 The phrase "Call today for a fast, stress free home loan." becomes C2faf,sfhl. as your password.
- 🔑 Don't use the same password for everything, instead, use the same "base password" and then add the first letter of the website to the end. (In our example, our password for Facebook would be C2faf,sfhl.F)
- 🔑 Print the phrase or save on your phone as a reminder.





# EQUITY

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*We salute you as  
we celebrate the  
land we call home.*

*"It's not who you are that holds you back, it's who you think you're not." - Denis Waitley*

## Thank you for your Sweet Comments!

*"You and your team saved my life. I was in a very tenuous and stressful situation and with your help, I was able to regain peace of mind and realize my dream of home ownership. I appreciate tremendously all that you did to support me and will forever speak highly of your passion, professionalism and excellence." - Tynisha*



*"This experience was great! The entire process was explained thoroughly and everything went smoothly. The choice to use Equity Resources was by the far the best. Everything was planned and carefully organized and the communication was great." - Shavaun*



*"You provided exemplary customer service throughout the entire process. You were always available to answer questions and update me on the status of my loan application or materials that I needed. I highly recommend!" - Stacey*



*"Now that I have time I wanted to personally thank you for everything you have done for me during this process! I fully understand that this is what you do on a daily basis but I went from not having a clue to buying this house! Thank you for everything! If any of my friends decide on buying a house I will refer them to you! You're awesome! Once again, THANK YOU!" - Brian*



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](http://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



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