

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

It's A Great Time To Get A Mortgage!

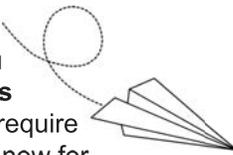
Lowest Rates in Nearly 3 Years!

You've probably heard the word "Brexit" a lot in the news lately. It is an abbreviation of "British exit", which refers to the June 23rd referendum by British voters to exit the European Union. This decision caused the British pound to fall to its lowest level in decades, but what does it mean for mortgage rates?

In the mortgage industry, Brexit means it's a great time to purchase and refinance! Mortgage rates are now at the **lowest average in almost three years**. That's great news if you're looking to buy a home or refinance! **Give me a call today to see if you could save money with a lower rate or shorter term.**

Less Documentation Needed!

We are continually looking at our process "through the eyes of the customer" so we can find ways to reduce the burden on you and guess what! **Our latest improvement means less documents needed from you.** We usually require 2 years W2's and 30 days worth of paystubs, but now for many borrowers (not all), we will only require a current paystub and a Verification of Employment. **That's what I call EASY!**



Did You Know?

-  Raising your arm high above your head will stop a bloody nose instantly.
-  Squeezing your left thumb greatly reduces your gag reflex.
-  Rolling your head and neck will wake up limbs that have "fallen asleep."



Market Fresh Food!

We're excited that construction of the pavilion behind our Corporate Office is complete and the weekly Farmer's Market is in full swing! To find your local markets, visit the **National Farmers Market Directory** online (QR code above then View Mobile Site) or download the **Farmers' Market Finder** app.

"You were honest"

*"You were very professional, friendly, and easy to work with. You explained the whole home buying process to me as I was a first time homebuyer and helped make it seamless. You were always willing to answer my questions and promptly returned my calls and emails. You were honest about costs and payments to expect and there were no surprises at closing. I appreciated this **personalized service that is so rare** anymore in larger companies."*

- Alexander, Raving Fan Homebuyer

Thinking of buying a second home at the beach?

Give me a call to discuss financing options!



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:

July



- Garage:** De-clutter and donate
- Artificial Plants:** Clean
- Garbage Disposal:** Crush ice (sharpens), baking soda and citrus fruit rinds (freshens)
- HVAC:** Vacuum and dust
- Plumbing:** Check for leaks on supply lines to sinks and toilets
- Range Hood Fan:** Check and clean
- Fire Extinguisher:** Check charge



Beautiful Roadtrip Spots

Looking for a summer roadtrip idea? At Purewow.com they compiled a list of the Most Beautiful spot in every U.S. State. Why not check out the one(s) closest to you?! Below is a list for the states we do business in, but for a complete list with pictures scan this QR code:



- Alabama:** Little River Canyon
- Arizona:** Havasu Falls in the Grand Canyon
- Connecticut:** Gillette Castle State Park
- Delaware:** Bombay Hook National Wildlife Refuge
- Florida:** Little Palm Island
- Indiana:** Brown County State Park
- Kentucky:** Pinnacle Overlook in Cumberland Gap National Historical Park
- Maryland:** Clear Meadow Farm
- Michigan:** Turnip Rock
- North Carolina:** Pisgah National Forest
- Ohio:** Marblehead Lighthouse
- Pennsylvania:** Cherry Springs State Park
- Rhode Island:** Newport Cliff Walk
- South Carolina:** Kiawah Island
- Virginia:** The Devil's Bathtub
- Washington D.C.:** Thomas Jefferson Memorial



Email or text me a **picture (or story!)** of your favorite roadtrip and I'll enter you in a drawing for a **\$50 gift card** of your choice. *Entries must be received by 8/1/16.*

"I think the house wanted us..."

*"We are doing great and are enjoying the new home. We are so very happy with it. Its been a little over a year now. One day a lady stopped by, she said she was 83 years old and grew up in the home and wished us luck and hoped we had as great of a time as she had there. We already had felt the good vibes coming from the place. **When I first tried I didn't think we would get the home but thanks to you helping us we were able to get it done. I think the house wanted us.**" :) - Bill*

Do you know someone looking to buy a house that's perfect for them? **Please pass along my contact info, I'd love to help!**

Knock 'Em Dead

With These Pest-Preventing Products



While no Zika cases have yet been traced to mosquito bites received on the U.S. mainland, experts predict some spread of the disease in the U.S. as the weather warms up, particularly in Florida, Texas, and other Southern states where the Aedes mosquitoes that carry the disease are most prevalent.

To find the most effective mosquito repellents, products were tested by *Consumer Reports* that contained a variety of ingredients, as well as a variety of plant oils.

The most effective products against Aedes mosquitoes:

- Sawyer Picaridin:** contains 20 percent picaridin. The top insect repellent overall, it kept Culex mosquitoes (can spread West Nile disease) and deer ticks (can spread Lyme disease) away for at least 8 hours.
- Natrapel 8 Hour,** contains 20 percent picaridin. Kept the mosquitoes from biting for about 8 hours.
- Off! Deepwoods VIII,** contains 25 percent deet. Kept the mosquitoes from biting for about 8 hours.
- Ben's 30% DEET Tick & Insect Wilderness Formula** kept Aedes mosquitoes away for 7.5 hours.
- Repel Lemon Eucalyptus,** containing 30 percent lemon eucalyptus, stopped mosquitoes for 7 hours.

Double Scam Alert



One of our borrowers notified us that they received a call from a 1-877 number claiming to be associated with our company. The caller told her he needed the last four digits of her social security number plus address and birthdate. **Please do not give out this information over the phone to someone you don't know!** We provide a secure online application to supply this information.



This is not from us!



Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

We do not sell your information to companies!

Unfortunately they can get it from courthouse records. We can't control this, but you can opt out of receiving unsolicited commercial mail from national companies by registering at www.dmchoice.org. Also, to request that the 3 credit reporting agencies not share your information with marketers, call (888) 567-8688.

Congratulations to our Winners of the Summer Jumble Drawing, Tim and Deb Wright.

Thank you to all who played!



ANSWERS: 1. Vacation; 2. Beach; 3. Waterpark; 4. Sunshine; 5. Sandals; 6. Popsicles; 7. Fireworks; 8. Lemonade; 9. Freedom; 10. Picnics

3 Things Your House Says About You

1) Whom You Live With

The dirt reveals whether there are more men or women in the household because the sexes shed different types of bacteria (Um, gross!). By examining the fungi in your dust, scientists can also predict where in the country you live, down to a 150-mile range!

2) Your Personality

According to color experts, your *front door color* means:
Wood Finish door – You're generous and down to earth
Red door – You're not afraid to say what you think
Blue door – You're naturally at ease in most situations
Green door – You have traditional values
Yellow door – You're logical, positive and creative
Black door – You're probably consistent and reserved
White door – You're probably organized, neat and clean

3) What You Watch on TV

Internet-connected TV can collect data on everything you're watching and sell it to advertisers. Turn off data sharing in your TV settings to keep this private.

Creative Epsom Salt Uses

Experts believe bathing with Epsom salt at least three times a week helps you look better, feel better and gain more energy. Epsom salt can create a relaxed feeling, improve sleep and concentration and help muscles and nerves to function properly but can also be used to...



Reduce swelling and itching from insect bites. Make a compress by soaking a cotton washcloth in cold water mixed with Epsom salt (two tablespoons per cup), then apply to the skin.



Remove Splinters. Dissolve 1 cup Epsom salt in a tub of water and soak the affected area to draw out the splinter.



Ease Sunburn. A cool bath with 2 cups of Epsom salt reduces pain and has mild anti-inflammatory properties.



Reduce Foot Odor. Soaking your feet in 2 gallons of very warm water mixed with 1 cup of Epsom salt helps eliminate foot odor caused by bacteria. *Toenail fungus?* Soak your toes in hot water mixed with a handful of Epsom salt three times a day.



Get rid of raccoons. A few tablespoons of Epsom salt spread around your garbage cans will deter raccoons.

Deter slugs. Sprinkle Epsom salt where they glide and say good-bye to the slugs.

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Enjoy Summer!

"No matter what people tell you, words and ideas can change the world." - Robin Williams

Cool Customer
Comments!



"Thank you for your expertise in handling my loan. I was very discouraged when I came to you. **I would not have my new home if it wasn't for you.** Everything was perfect." - Christine



"You are a breath of fresh air to work with."
- Craig

"You orchestrated the **least stressful loan ever!** Most questions answered before being asked. Status updates throughout the process. Detailed and useful appraisal, smooth settlement, all aspects of the transaction. Highly recommend..."
- Mark & Judy



"You were always available for any questions we had and when time came for bid(s) on a house you were prompt in handling anything we needed... We got our pre approval letters quickly. I am very satisfied... **your process was very easy and allowed me to do everything either by email or fax. NEVER HAD TO LEAVE THE OFFICE.** Thanks again!" - Robert



"I have heard horror stories about the home buying process but I have no horror story to tell because **the entire process went smoothly with no bumps in the road!** We **closed early** and are now enjoying our new home! Thank you for being the **amazing mortgage lender** you are!"
- Melissa



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



JULY 2016