



The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Why Not Refinance?

Have you thought to yourself 'I should call and see if it would benefit me to refinance' but then life happens and you never make that call? I know I've said it before (and I'll say it again) but **it really is a great time to refinance!** Check out these reasons you may be using to put off refinancing and the TRUE Refinance Savings examples. Then give me a call!

**A REFINANCE
COULD HELP
YOU AFFORD
BACK TO
SCHOOL
EXPENSES!**

This year, shoppers plan to spend an average of **\$674** on back to school, of which **65%** will be spent on apparel and electronics.

Reason #1 My finances are okay, a refinance probably wouldn't help me...

We received a call from past clients DeWane and Shirley who were in need of a few thousand dollars for a repair to their home. They have both retired and their monthly income has reduced since we helped them purchase their home in 2011. With a cash-out refinance, we:

- \$ consolidated their consumer debt
- \$ reduced their monthly payments by **\$1,335**
- \$ kept their same loan term
- \$ reduced their interest rate
- \$ gave them **\$8,609 cash** for home repairs

Prior to the refinance, **41% of their retirement income was used for bill payments, but now only 25% is being used** for monthly debt payments. Thanks to their refinance they can now enjoy retirement and perhaps do a little traveling with that extra money in the budget.

Total spending for K-12 and college this year is expected to reach **\$75.8 billion**, up from last year's \$68 billion.
Source: NRF.com

Reason #2 It takes too much time to refinance and I probably won't save much...

We refinanced Hollis and Mary's mortgage last month. With a cash-out refinance we:

- \$ **consolidated 15 bills** into one payment
- \$ reduced their monthly payments by **\$1,444**
- \$ gave them **\$19,500 cash** in hand at the closing!

Did I mention **we took their application, had a clear to close in 12 business days** and closed their loan 4 days later?!

"We felt supported all the way through the process. You and your staff were knowledgeable, courteous and helpful. They returned phone calls and emails in a timely fashion. We are so thankful that we had Equity Resources take care of our refinance! Words cannot express the peace of mind that you afforded us."

- DeWane & Shirley, Raving Fan Refinancers



*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:

August



- Doors:** Tighten and lube bi-fold
- 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
- Electrical:** Test and reset all ground fault circuit interrupter receptacles, check all extension cords
- Water Heater:** Consult user manual to remove silt accumulations
- Carpets:** Shampoo

Quick Home Tip

Do you have a dirty rug that doesn't fit into your washing machine?

Take it to the car wash! Just clip it up on the wall, use the washing wand to spray it down, then let it dry in the sun for a few hours!

Smart School Savings

Need last minute school supplies?

Check out passionforsavings.com before shopping. You can search the item you want and it gives you the comparison cost for some of the big retailers like Walmart, Staples, Target and more. For example, I searched "One Subject Notebook" and according to the website, prices ranged from Walmart at 17 cents, Target at 99 cents to Staples at 3 dollars. Now that's some Smart, EASY Savings!



upsizing or Downsizing?!

If you or someone you know is ready to **BUY** a Home in the Next 3 Months, I can help!

I love referrals, please give them my contact information.

Goodbye Smelly Towels

What you'll need:

- 1 cup white vinegar
- 1/2 cup baking soda
- HOT water
- Smelly towels

Directions:

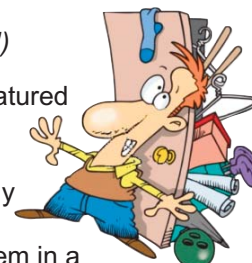
1. Put smelly towels in washing machine and fill with HOT water! You can turn up your hot water heater temporarily for this if necessary, or boil some water on the stove and add to the machine.
2. Add one cup of vinegar to the load and run through an entire wash cycle.
3. Leave towels in the washer and refill again with HOT water, this time adding 1/2 cup of baking soda. Run through another cycle.
4. Dry towels THOROUGHLY in the dryer or outside on the clothesline. If they have a lasting odor, try the process again.

Source: onegoodthingbyjilllee.com

Clear Clutter

(Wow! Say that 10 times fast!)

If you feel like your home may be featured on the next episode of *Hoarders*, it may be time to declutter. Let go of things that are seldom used and easily replaced. Go through your house and collect items you never use. Place them in a box then put the box on a shelf in the basement. Add a note on the calendar or a reminder in your phone to deliver the box to charity in 3 months if you haven't needed its contents before then. You can also list items for sale on local selling walls or check out this app!



We ♥ this app!

OfferUp is a simple app where people can buy and sell items locally. Browse millions of listings to find amazing items nearby, then message users securely through the app without giving away personal information.

OfferUp

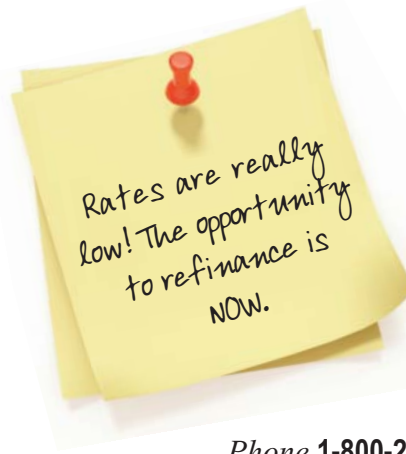


5-Star
Equity employee reviews!



“ ...super responsive with an **instant reply guaranteed!** The communication process is so **easy and very effective...** will explain all your questions with **patience** and **very accurate professional knowledge...**the whole mortgage process went through **so smoothly** which I really appreciate it. Highly recommended without a doubt. ”

- Haojun, Raving Fan Homebuyer



Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

Thanks to all who sent in their favorite roadtrip pictures and stories! Congrats to **Brian & Lauren Farley**, the winners of our drawing.



3 COOL SCHOOL TIPS

1. You're more likely to remember something that you write in **blue ink** than black ink.
2. Peppermint stimulates the brain and helps with concentration.
3. Writing something out is equivalent to reading it 7 times!



Clip and share with a student! :)

Make a to-do list every day. Put the most important tasks at the top, even if they're things you're dreading, and tackle them first. Include things you want to do on your list too, so you have items you're looking forward to.

Don't be afraid to say no. It's OK to say no if your friend asks you to go to a movie one night but you have a test the next morning. Instead, find a time that works for both of you and go see the movie then.

Find your productive time. Are you a morning person or a night person? You'll be more efficient if you work when you're at your best.

Create a dedicated study time. Set up a time devoted only to studying or homework. Shut off your phone and respond to calls or texts when your work is finished.

Budget your time. Figure out how much time you usually spend on your activities and create a weekly schedule.

Don't get sidetracked. If you find yourself wasting time on unimportant things, stop, check your to-do list and get back to what's at the top.

Don't Quit Your Desk Job

For a lot of us, sitting all day is just part of the job, and back to school means back to sitting at a desk for many students. Here are recommendations for avoiding neck and shoulder pain.

Back on up – Scoot as far back on the seat of your chair as possible, with your tailbone resting against the chair. Adjust the height so your feet touch the floor.

Get some support – The back of the chair should curve to support (and touch) your lower back. Buy a lumbar support attachment or pillow if necessary.

It's all in the wrist – When you type, your elbows should bend at a 90° angle, and your wrists should be level with the keyboard (not arched). Invest in a wrist rest or keyboard tray if necessary.

Keep it at arm's length – Monitors should be 18-28 inches away, with the top of the screen slightly lower than eye level.



EQUITY

RESOURCES, INC.

more than
a mortgage company

PO Box 5177 • Newark, OH 43058-5177



"When you stumble, make it part of the dance." - Unknown

A+ Customer Comments!

"Your entire team did an exceptional speedy, precise, loan process. I never felt left out in the dark. For example, you provided many e-mails, texts, phone calls during the entire process. I know this is an awesome group!"
- Dominique

"My experience was excellent on every level, from start to finish, I would definitely recommend..."
- Thomas

"Everything was painless! Very helpful explaining the process and what documents I would need and when. Couldn't have been easier for my first time!"
- Derrick

"The whole team was great, any questions I had were answered right away. I did everything from out of state and went so smoothly. Can't say enough great things."
- Victor

"We had an excellent experience while applying for a mortgage for our new house. Our mortgage specialist was communicative, proactive, and went above and beyond to meet our tight closing schedule."
- Mohamed



Rating with the
Better Business Bureau

We lend in AL, AZ, CT, DC, DE, FL, IN, KY, MD, MA, 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, MA ML1579, 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



EQUAL HOUSING
LENDER

AUGUST 2016