

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

It's National Mortgage Professionals Month!

*No presents, please! Ha!*

## Exciting News From USDA!

Beginning October 1, 2016, the upfront guarantee fee on USDA Single Family Housing loans will **decrease** from 2.75% to 1.0% of the loan amount. The annual fee will **decrease** from 0.50% to 0.35% of the average scheduled unpaid principal balance for the life of the loan. **Plus, no down payment is required!**

*What does this mean?* Savings! Moola! Loot!

You may be thinking: "Well I don't want to buy a farm!" Actually, farms do not qualify for a USDA home loan. Many suburban neighborhoods are eligible and buyers often use this program just outside of major metropolitan areas. Applicants with credit scores 580 and above are eligible. Income restrictions and property eligibility rules apply. *We are proud to be a USDA lender!*

**To check a property for USDA eligibility:**

Go to [eligibility.sc.egov.usda.gov/eligibility/](http://eligibility.sc.egov.usda.gov/eligibility/) or scan this QR Code, then click on Single Family Housing Guaranteed.



**New USDA changes make the USDA program a better option than FHA!**

Here is our comparison:

	FHA	USDA	USDA Benefits
Purchase Price	150,000	150,000	
Down Payment	5,250	ZERO!	No Down Payment
Total Loan Amount	147,283	151,515	
Term	30 Years	30 Years	
Fixed RATE / APR	3.250 / 4.320	3.250 / 3.761	Lower APR
Upfront Fee	2,533.13	1,515.15	\$1,017.98 Less
Principal & Interest Payment	640.98	659.40	With no down payment, P&I is slightly higher, but with the lower MI on USDA, the total monthly payment is lower!
Mortgage Insurance (MI)	101.60	43.79	
Total Monthly Payment (Excludes taxes and insurance)	742.58	703.19	

**Life of Loan Savings for USDA: Over \$14,000!**

Property must be USDA eligible to qualify. Certain restrictions apply. Call for details.

## Hesitating to Refinance?

*"If I had known how fantastic your team at Equity would be, I would have refinanced much sooner."*

*Wait no more!*

*"Our Refinance Process was much easier than we thought that it would be. Before refinancing I did some research on mortgage company reviews and the refinancing process appeared to me very complicated and even scary. I was hesitant for MONTHS due to some of the comments and reviews from the nightmare experiences others had from other mortgage companies, and also while speaking with some loan officers from other finance companies, they, for the most part did not appear to be very helpful at all. Then my daughter suggested that I call Equity and I am so happy I did!*

*Right from the beginning, you were so very patient and understanding while explaining the process.*

*Working with your team has been the easiest financial experience that I have ever had.*

*If I had known how fantastic your team at Equity would be, I would have refinanced much sooner."*

- Carol & Vance, Raving Fan Refinancers

Know someone looking to BUY a home? Tell them about the USDA Loan!

Already have a USDA loan? Ask me about our USDA Streamline Refinance with **NO Appraisal!**

*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: September



- A/C:** Once the weather is consistently cooler, shut off, clean and cover until Spring
- Garbage Disposal:** Crush ice (sharpens), baking soda and citrus fruit rinds (freshens)
- Plumbing:** Check for leaks on supply lines to sinks and toilets
- Garden:** Rake leaves, dispose of or mulch
- Smoke & Carbon monoxide detectors:** Check batteries
- Range hood fan:** Check and clean
- Weather-stripping & Windows:** Check all caulking for separations and cracks, re-caulk
- Heating:** Change filter and have serviced and/or ductwork cleaned if necessary

## Easy Homemade Coffee Creamer



### Base Recipe:

- 14 oz sweetened condensed milk
- 1 3/4 cup milk or cream (whatever your preference: whole, 2%, skim, soy, etc. but the more fat, the more creaminess)

### Flavor Variations:

**French Vanilla** = 2 t vanilla extract or vanilla coffee syrup

**Hazelnut** = 2 t hazelnut extract

### Pumpkin Spice

- 3 T pureed pumpkin
- 4 T maple syrup
- 1 t pumpkin pie spice
- 1 t vanilla extract

### Vanilla Caramel

- 2 T caramel ice cream topping
- 2 t vanilla extract

### Irish Cream

- 2 T chocolate syrup
- 1-2 t vanilla extract
- 1 t instant coffee
- 1 t almond extract

### Directions & Tips:

Add ingredients to a jar and shake to combine. An old, clean creamer container works perfect. For variations with a dry or thick ingredient (spices, syrup, etc.) it's best to heat up a small amount of milk/cream from the base recipe so it can dissolve properly. Then add the rest of the ingredients.

Mark your container with the expiration date from the milk used and consider this your creamer's best by date. **Adjust the amounts of extracts and other ingredients to your personal taste to create your own perfectly flavored creamer!**

## Wash Your Hands of These FDA Bans Ingredients!

The U.S. Food and Drug Administration is banning the sale of antibacterial soaps and washes that contain one or more of 19 active ingredients, stating manufacturers did not demonstrate that the ingredients are both safe for long-term daily use and more effective than plain soap and water in preventing illness and the spread of infections.

About **40 percent** of soaps contain the banned chemicals! Triclosan, mostly used in liquid soap, and triclocarban, in bar soaps, are the most common. Manufacturers have **one year to comply** with the ban. **Note: the rule applies only to consumer hand washes and soaps** and does not affect hand sanitizers or antibacterial wipes.



**Time for a switch?** There are great soap products available containing natural ingredients or you could even make your own! Check out the Handcrafted Soap & Cosmetic Guild website at [soapguild.org](http://soapguild.org) for a how-to library

and to find soapmaking supplies. If you're not quite ready to make your own, the site also has a Searchable Directory of Handcrafters, and a Store Locator to help you find handcrafted soap for sale near you.



**myHomework** – Keep track of class schedules, projects, homework, when it's due, if it's done. It syncs to your computer, so parents can monitor it too!

**Evernote** – Take notes, store pictures of important papers, to-do lists and more. It all syncs to your computer!

**School A to Z** – A personal tutor! Enter your tough questions and get answers almost instantly.

**Life360** – Perfect to keep track of kids walking to and from the bus or school. Instantly see everyone in your private Circle on the map. Message the whole group at once or individually. Receive auto alerts when Circle members come and go from your specified places.

# Preparing for a Home Appraisal?



An appraisal is an estimate of a home's value based on such factors as location, amenities, structural condition and recent sales of similar properties in the area. Although it may not directly affect value, present your home as best you can by cleaning, removing clutter, and making whatever small repairs are needed. Also, be sure to provide your appraiser with a list of upgrades you've done and give them access to all areas of your home. If time and money permit, there are **3 MAIN ITEMS that could increase your home's value:**

**Kitchen Upgrades** - For the biggest return, focus on simple, inexpensive modern touches: recessed lighting, updated pulls, new plumbing fixtures, a solid surface countertop and tile or resilient flooring.

**Bathroom Updates** - Keep the plumbing where it is and focus on updating outdated fixtures. Strip the bath to the studs and put in a porcelain-on-steel tub with a tile surround, a tile floor, a durable solid-surface vanity, updated lighting, fresh fixtures and a new toilet.

**Adding Square Footage** - A room addition can be incredibly expensive. Instead, reinvent the existing space by finishing the basement or attic into usable living space. Also, consider adding a small apartment in, or over, your garage.



Phone 1-800-270-7082

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

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

## I ❤️ Referrals!

“My real estate agent told me about your company, so I went with you on her word that you were good at what you do...all the employees were good to us, excellent group of professionals!”

Mary, Raving Fan Homebuyer



## Fall Sudoku Challenge

Every row, column and mini grid must contain the letters **COZYFIRES**. Email or Text me a pic of your completed puzzle and I'll enter you in a drawing for a \$50 gift card. *Entries must be received by 10/1/16.*

		C				R		
			Z		O			
F		R				E		Y
	E			F			Z	
	O			C			F	
C		E				S		F
			Y		I			
		Z				Y		

**WARNING:** Frustration level - HIGH! Good luck!



## Tips to Make Life Easier

**To find your car again in a parking garage:** Once you park, take a picture with your phone of the sign marking the level you're parked on.

**To get through to tech support quickly:** Choose the option for becoming a new customer. Once someone answers, ask to be transferred to tech support.

**To avoid annoying dribbles:** Put the plastic lid on a coffee cup so the hole you drink from is on the opposite side from the seam in the cup.

**To mix it up in the kitchen:** That blender bottle isn't just good for mixing up protein shakes; it's also great for mixing homemade salad dressings, pancake batter, scrambled eggs, and more.

**To get a question answered on your loan:** Call me! I'm always available for you. No question is too big or too small!



# EQUITY

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**First Day of Fall**  
September 22nd

"Success is never final and failure never fatal. It's courage that counts." - George F. Tilton

“ This was my second mortgage. The first mortgage process was a complete hassle and left me pulling my hair out. So when I contacted you, **I was surprised and pleased** that the process was smooth, friendly, and as easy as getting a mortgage can be. ”

- Randy, Raving Fan



“ From the beginning it was clear that you were very knowledgeable and professional. You were readily available for any questions or concerns we had, and worked hard to make sure we understood every step of the process. You got us the **best rate possible**, and in the process **your suggestions helped my credit score jump 50 points!** It was a pleasure to work with you, and we would recommend you to anyone looking to purchase a home. ”



- Ryan, Raving Fan

**Know someone in need of a no hair-pulling, hassle-free loan process? Have them call me!**



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



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