

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Welcome  **SPRING**

National Pecan Day

March 25th & April 14th

It's a little nutty, but pecans have two days of celebration! The first commemorates the date, in 1775, when George Washington planted pecan trees at Mount Vernon that were given to him by Thomas Jefferson.

APRIL: National Humor Month



April Fool's Day

April 1st

Easter

April 5th

No Housework Day

April 7th

Kick back and enjoy the day. Relax and do anything, except housework!



Tax Day

April 15th

Income tax was first introduced in the USA in 1861. A rate of three percent was levied on incomes above \$800 per year and the resulting revenue was used to help fund the American Civil War effort. However, income tax was viewed as unconstitutional and the law was repealed in 1872. A tax on personal income, at a rate of two percent, was reintroduced in the Revenue Act of 1894.

EQUITY
RESOURCES, INC.
mortgages



Mortgages are complicated. Finances are confusing. It's no surprise that most people don't think about their financial situation. It's certainly easier to keep paying the same amount for your home each month and not think about it. **But what if you could be saving hundreds of dollars?!**

Did you know, the average mortgage rates are at their lowest since May 2013?

If the current rate is half a percentage point below the rate on your current mortgage, a mortgage analysis is definitely worth considering. Of course, taking out a new mortgage comes with costs. So, first you should decide how long you expect to stay in your home. Then I can determine if you would enjoy the benefits of lower rates for long enough to cover that upfront cost.

The benefits of a refinance.

A lower rate may mean not only a smaller payment but more paid toward principal each month as well. You may be able to free up cash for renovating your home, financing a college education, purchasing a vacation home or investing in property without adding to your monthly expenditures.

You may also consider lowering your term. While this would increase your monthly payment, it would result in paying the home loan off sooner than you were on track to do.

As with all major financial decisions, the details of your family's situation can add complexity that I will analyze carefully. **Please call me today for a free savings analysis!**

**1 in 3
FHA borrowers
would benefit
from refinancing.**

According to a recent study conducted by the Housing Finance Policy Center at the Urban Institute. *Excludes loans originated prior to June 2009, delinquent and modified loans, and terms with ≤15 years.*

Call me
for your
Personal
Loan
Review.



*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.



Great Story!

This family had an FHA loan from October 2013 and refinanced to take advantage of today's low rates and lower mortgage insurance premium (MIP).

New FHA Loan Benefits (A win, win, win, win...!)

- \$125.74 lower payment due to lower rate and reduced PMI*
- Saving \$30,000 over the life of the loan
- Covered \$1,733 escrow shortage due to an increase in taxes
- Received \$465 cash at closing

2013 FHA Loan: \$177,721 at 4.25%/5.861 APR fixed for 30 yrs, P&I monthly payment \$874.28, PMI \$194.99

New FHA Loan: \$182,132 at 3.5%/4.573 APR fixed for 30 yrs, P&I monthly payment \$817.85, PMI \$125.68

*PMI = Private Mortgage Insurance

P&I = Principal & Interest

Payment does not show taxes and insurance premiums. The actual payment obligation is greater.

RECEIVED 2/17/15

Your team executed perfection! Team Equity is top rate! Several past experiences with other providers caused anxiety and frustration, especially with poor communication. Equity met or surpassed all expectations and DELIVERED. We offer our strongest recommendation to the entire Equity network.

Christopher, Raving Fan Customer

Did You Know?



1.2 MILLION

The number of individuals audited last year

21%

The percent DECREASE of IRS audits for individual taxpayers over the past 5 years

.86%

Percentage of individuals' tax returns IRS revenue agents examined in 2014



Color Your Home

happy

An array of color in your home can be one of the keys to happiness. Experts suggest a full range of it to feel balanced and fully alive. Here are some colors and what they inspire in your home.

«ORANGE»

Orange expands your thinking. It allows you to express yourself with confidence. Use it in your home when you want to feel younger. It is the color of laughter and celebration.

«DEEP BLUE»

Deep blue encourages efficiency. It will purify your thinking, so you can cut through the clutter and discover what is most important in your life. (Wear dark blue when you need to make a decision.)

«GREEN»

Green is the primary color in nature, it corresponds with life's riches. It is the color of fresh starts and growth. It is also the color of healing and promotes physical and emotional well-being.

«LIGHT PURPLE»

Light purple is spiritual. Purple encourages a fresh perspective on emotional issues. Use it in your home to enhance compassion and to experience friends as family.

«BLUE»

Blue gives a sense of peace. It dissolves tension and promotes tranquillity. Light blue especially brings ease into the home and harmony into relationships.

«BRIGHT RED»

Bright red is a stimulant. It promotes courage and fearlessness. Use this color when you want to increase self-confidence. A little goes a long way.

«YELLOW»

Yellow increases your focus. It is known for enhancing intelligence and mental agility. It can help stimulate conversation and clarify thoughts.

«PINK»

Pink opens the heart. Gentle and soothing, pink is the color of love. It promotes tenderness and is a comfort in times of emotional transition.

«DEEP RED»

Deep red inspires passion. Use it to move you through emotional blocks that prevent you from expressing yourself. It will remind you to live life fully.

«AQUA»

Aqua inspires trust. This is the color to use when you need to relax. Surround yourself with it if you have difficulty sleeping, dreaming, or meditating.



What if I paid an extra payment?

Curious What One Extra Payment Will Save You?



Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

Visit our website and click on Calculators, then select 'Mortgage Calculator' to see how much an extra mortgage payment will save you over the life of your loan. Enter the requested information under 'Extra Payments'. The following data will be returned:

Balance Remaining	\$182,315.83	
Potential Savings	3,040.11	
Shortens your mortgage by	0 Years, 3 Months	
	Existing	New
Balance Remaining	182,315.83	181,315.83
Months Remaining	300	297
Payoff Date	January 2040	January 2039
Total Payment Amount	\$304,011.19	\$300,971.07

Need help? Call or email me and I would be happy to run this scenario for you.

Uncle Sam & the American Dream

According to the National Retail Federation's annual Tax Returns Survey, consumers have a plan for how they will use their refunds:



Chances you pick a perfect March Madness bracket?
1 in 9.2 Quintillion!

SOURCE: DePaul University math professor Jeff Bergen.

Win a **\$50 Gift Card!**



TRIVIA CONTEST
Since 1939, who is the only Division I Men's college basketball coach to win the NCAA Championship for two different colleges?

Call or email me the answer and I will enter you in a drawing to win a \$50 Dick's Sporting Goods Gift Card (or sporting goods store of your choice).

The first 10 customers to respond get a **FREE** Equity Resources UMBRELLA!

People have come to us and said "I received a \$2,000 tax refund. I have a steady income, but I do not have a down payment. Can I buy a home?" We have programs to help buyers with little or no down payment.

- 39% Pay down debt
- 25% Daily expenses
- 13% Vacation
- 10% Major Purchase

Give them my name and phone number and I promise to pre-qualify them or put them on the road to a pre-qualification with real tips to help them get a future approval.

Need a REALTOR? Call me and I can refer you to a highly recommended Realtor in your area.

With today's low rates, now is the time to get serious about buying a home.

Don't miss this opportunity!

EQUITY

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more than
a mortgage company

PO Box 5177 • Newark, OH 43058-5177



Happy Spring!

“Happiness resides not in possessions, and not in gold, happiness dwells in the soul.”

~Democritus

Egg-stra special comments from you!



RECEIVED 2/23/15

Our overall experience was **nothing short of perfection.** All details were explained exactly as the process should have been. Cannot express the gratitude we have towards Equity Resources for making our dream come true!
Jerry, Raving Fan Homebuyer

RECEIVED 2/9/15

You made us feel **comfortable** through every step of our mortgage refinance.
John, Raving Fan Homeowner



RECEIVED 2/4/15

Everything was smooth sailing. **Easiest lender I ever dealt with.** Everyone was friendly and fast acting.
Robert, Raving Fan Homebuyer



RECEIVED 2/6/15

First rate service all around. The entire staff was prompt, professional, and very pleasant to work with. They solve problems whenever they arise!
Robert, Raving Fan Homeowner

RECEIVED 2/4/15

We were very satisfied with our refinance experience! It was **quick & easy!**
Aaron, Raving Fan Homeowner



Rating with the
Better Business Bureau

We lend in AL, AZ, DC, DE, FL, IN, KY, MD, MI, NC, OH, PA, SC and VA.

NMLS ID #1579. AL MC20405.003, AZ BK-0928406 & BKBR-0119886, DC MLB1579, MLB318356, MLB206792 & MLB1244789, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629 & MLDB2489, IN 9940 & 11055, KY 824 & MC76900, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, MI FR0018548, NC L-134393, OH MB800302, PA Department of Banking, SC MLS-1579 & 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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