

Happy
New Year!

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

We Are Excited for 2016

This marks our **23rd year** in business. We are thankful to not only call you customers, but also friends. As we have adapted and grown from your suggestions, referrals and repeat business, one thing remained certain... **we are here to improve the lives of families.** We enthusiastically look forward to giving you and your family more Raving Fan Service and Great Mortgage Products in 2016. If you have any questions or referrals, I am here for you and appreciate your referrals.



Good Things in 2016

- As interest rates begin to inch slowly higher throughout the year, we have to appreciate the fact that *rates are still VERY LOW*. A refinance can still potentially save homeowners thousands of dollars and help them pay less overall interest on credit card debt.
- Americans are expected to save more money! One survey found 92% of respondents want to save more money in 2016.*
- The unemployment rate will drop. Some forecasters predict it will be down to 4.8%. If you're looking for a job, make sure you let your friends know! One survey shows 53% of people have gotten a job as a result of a friend.*
- The purchase market is projected to grow by 10% in 2016.** See inside why Winter is a great time to sell your home.

*blog.skout.com

**MBA Forecast Summary: December 2015 www.mba.org

Dates to Remember

- February 2nd - Groundhog Day
- February 7th - Superbowl Sunday
- February 14th - Valentine's Day
- February 15th - Presidents Day

*"I had contacted two different lenders, and they gave me the run around. With Equity Resources my loan was **handled professionally**, and I settled **within 30 days**. They even came to my home which was very convenient."*

Patricia, Raving Fan Homebuyer



Did you know?

The average U.S. household now carries credit card debt of **\$15,355** and pays **\$6,658** in interest payments a year!

SOURCE: Thinkstock



We invite you to stop by our Facebook page, meet some of our team and give us a Like!



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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: January



- Holiday Decorations:** Organize, Pack and Store
- Kitchen Cabinets:** Clean and Polish
- Refrigerator:** Vacuum behind, clean coils
- Stove & Oven:** Clean
- Electric:** Clean circuit breaker
- Fire Extinguisher:** Place near kitchen, check charge
- HVAC:** Vacuum and Dust
- Garbage Disposal:** Crush ice (sharpens), baking soda & citrus fruit rinds (freshens)
- Range Hood Fan:** Check and Clean
- Ceiling Fans:** Change to clockwise direction for the winter

New “You” Resolutions



Each new year 40 to 45% of American adults make one or more resolutions. Studies show that only 46% will still be following them 6 months later. Try these tips to stick with your resolution:

Start Small. Don't expect to go from never exercising to working out for an hour every day. Instead, commit to working out twice a week. Once you've developed that habit you can increase to 3 or 4 times per week.

Be Clear. Put it in writing, including the steps you'll take to accomplish the goal. Also, jot down the benefits of creating this new habit. How will it affect your life?

Give it Time. It takes several weeks to develop a new habit. Give yourself at least 30 days to make it stick.

Don't Allow Yourself to Stray. If you make exceptions you run the risk of falling back into old patterns.

Reward Yourself. Do something nice for yourself for staying on track.

7 Simple Winter Selling Tips



- 1 Increase curb appeal by adding inexpensive cool weather plants like holly to invigorate outdoor space.
- 2 Offset the season's poor natural light by painting your interior off-white throughout—it sets a consistent color palette and makes the space feel larger.
- 3 Create a sense of warmth throughout the home by adding simple touches such as a throw blanket on the couch. Increase the setting on the thermostat to make it feel cozier or light the fireplace.
- 4 Fix chipped paint, caulk windows, and repair cracked window seals, which can cause condensation.
- 5 Keep the sidewalk, driveways, and front steps free of snow and ice.
- 6 Clean the windows and open the blinds to make it appear as bright as possible.
- 7 Keep entryways spotless. Boots and winter gear should be kept out of sight. Mop up snowy messes before each showing.

92%

Plan to save more (Call me, I may be able to help!)

74%

Plan to exercise more! (I can't help with this one.) ☺

“ You called prior to closing and went over all the numbers and made sure we understood. No one has ever done that for us... ”

Glenn, Raving Fan Homebuyer



Want to Give More in 2016?

Make sure to research the organizations and confirm they are well-managed prior to donating. For Better Business Bureau tips, visit give.org.

Time to Spare? Check out volunteermatch.org. Enter your interests and location to find volunteer opportunities in your area.

Ready to Sell? Now is the Time!



Most people would guess Summer is the best time to list a home for sale, but there are many benefits to selling in the Winter. Here are just a few to think about.

Inventory is much lower in the winter than it is in the Spring and Summer. This means less competition for you as a seller. In the Spring other sellers will put their homes on the market and there is also an influx of New Construction to compete with. If you want to sell your home for the best price possible, wouldn't you want to go up against less competition rather than more?

Winter buyers are typically very serious, and usually have a strong motivation to buy. If they're braving the winter temperatures they must need to find a home, and usually they need to find one fast.

Mortgage rates are expected to rise this year. Buyers will want to purchase while the rates are low and a lower rate for them could equal a higher purchase price for you.

If you or someone you know is thinking about listing their home, please give me a call. I can refer a great REALTOR®!



Phone **1-800-270-7082**

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FREE Savings Analysis! www.CallEquity.com

Quick Energizers



4 easy ways to put more pep in your step.

Got 30 Seconds? Chew mint or citrus sugarless gum. It will make you more alert and these scents stimulate the area of the brain responsible for focus.

Got 1 Minute? Sit or stand up straight and stretch. When you hunch, your breathing is shallower. Good posture opens your lungs so you breathe deeper and more oxygen circulates through your body.

Got 10 Minutes? Head outdoors. Take a quick walk or read a book on the porch. A natural outdoor setting allows your mind to escape.

Got 20 Minutes? Power nap. A 15-20 minute nap is the sweet spot to feel more alert. Snooze longer than 30 and you risk feeling groggy.



Win \$50!

Football Jumble

Unscramble the letters and fill in the correct word.

1. RARTAQKBCEU _____
2. IATLEATG _____
3. RLMEMCICSAO _____
4. RMABDLIO _____
5. GIRN _____
6. HYROTP _____
7. LEIFHTAM _____
8. ONHDCUTOW _____
9. PMICNOHA _____
10. LFGOLEDAI _____

Text or email me your answers to be entered for a \$50 gift card of your choice. Entry due by 2/3/16.



Congratulations to our Make a Flake Drawing Winner, Bryan Cattivera.

Thank you to all who submitted a snowflake!

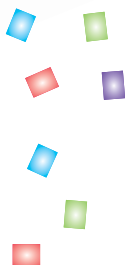
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RESOURCES, INC.

more than
a mortgage company

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HAPPY NEW YEAR



"We are like snowflakes, all beautiful in our own different way." - Anonymous

The BEST of



Raving Fan
Comments!

Best MacGyver Comment

"...had an answer for each situation that arose." - Sheryl

Best "Calgon Take Me Away" Comment

"...not only helpful but calming through what was a stressful time. You took the anxiety out of the buying process." - Gail

Best Rhyming Comment

"You are the real deal!" - Michael

Most Inquisitive Award

"You dealt with my nonstop calling and answered any questions I had no matter how stupid." - Levi

Strongman Award

"You put in Herculean efforts to do what I expect no other lender would be capable of doing." - Michael

Best Matter of Fact Comment

"At least it appeared smooth from our side." - Susanne

Most Grounded Comment

"...a smooth and fast experience...I was blown away!" - Curtis

Best Visionary Comment

"From the first day that your company started to work on my loan, I knew that I was in good hands." - Robin



Rating with the
Better Business Bureau

We lend in AL, AZ, CT, DC, DE, FL, IN, KY, MD, MI, NC, OH, PA, 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, 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, MI FR0018548, NC L-134393, OH MB800302, PA Department of Banking, 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



JANUARY 2016