

<u>Don't Forget</u>! Mother's Day is

May 10th!



### Letter to Our President

"I would like to take a moment to give my sincere thanks to you and your company for assisting me with a recent refinance of my home loan. I called your company recently, with a co-worker's positive referral, not knowing if a refinance would be of benefit to me under my present and expected future circumstances.

After presenting all of my information, you were able to research the options, and to show me in writing that a VA refinance mortgage would, in fact, be very beneficial to my individual needs, and you were able to show in writing, step-by-step, exactly how it would help me financially. In addition, my Loan Officer and Loan Officer Assistant were both **extremely helpful** in making the process go as **smoothly** as possible by explaining each and every step proactively, explaining any questions I had along the way, and making me **comfortable** with the ultimate decision to refinance.

You have **terrific employees** that really provided me with a **great experience**, and I will easily provide referrals to Equity Resources, Inc. when friends, family or co-workers ask for the name of a **great company** or mortgage specialist to make their experience as good as mine!"

Sincerely,

Walt

# Improving the Lives of Families

Hearing from past clients is always confirmation that our advice and mortgage products do make a difference in the lives of families. In **September 2013**, a family reached out to us after experiencing a significant credit event and the downturn in the economy. The approach taken was the same as with any client. First, we listened and gained an understanding of the issues at hand, then we communicated a plan of action to correct credit deficiencies.

Through proper planning and implementation by the family, they were able to correct issues that held them back from achieving the financial freedom we all strive for. In <u>April 2014</u>, we were able to help them with a refinance and re-organization of debt. At that time we created a budget that <u>a year later</u> is still working. Last month we checked in to see how things have been for them and received this response.

"Hi hard to believe it's been a year. We are wiser and planning things as we go. Without you and what all you did we wouldn't be where we are today. So thank you. We constantly tell people about you and the services you offer you will forever be our go to. We hope you have a nice Easter and it's always nice to hear from you."

Do you know someone who needs this kind of personal, financial assistance? Please have them call me today!

Spring into a new home! Need a REALTOR? Call me and I can refer you to a highly recommended Realtor in your area.



I would love to help!

God Bless the troops serving to preserve our freedom. RESOURCES, INC. more than a mortgage company

We proudly offer FHA, VA, Conventional, Jumbo & USDA Rural Development Home Loans.



## Money-Saving Grad Party Ideas

A graduation party doesn't have to break your bank. With a little creativity you can put together a great day for your grad and still have money in your pocket. Well, until they need gas money!

**Keep it local.** Have the party in your backyard, at your church, or a local park, pool, or campground. With a few decorations you can spruce up any place to look festive and beautiful.

**Make your own invitations**. Design and print photo invites online with a promo code or sale. Save money on stamps and simply pass them out by hand, or instead use digital invites.

Have close friends and relatives make the food for you. Also, shop in bulk from membership-only warehouses and check your local supermarket circulars for deals.

**Bake and decorate your own cake or cupcakes.** Arrange cupcakes in inexpensive holders or place them in little boxes tied with ribbons for a great party favor.

Who do you know? Have a friend that's good with a camera take the pictures or if you know a photographer see if they'll take pictures as a gift. For entertainment, ask a talented friend or family member to perform, ask a friend to DJ, or make a playlist of songs yourself and play them from your computer.

**Be creative and crafty with your decorations.** Place momentos such as baby pictures, awards and trophies they received, or diplomas around the space. Make centerpieces using greenery, flowers, and candles or buy 3D letters of the grad's initials and paint them. Hang garland, stars, or lights from the ceiling. Design a poster or banner online using pictures of the grad and a message.

**Make it fun!** Choose an area and turn it into a photo booth. Decorate with a background, balloons, graphics, and fun props. Have paper and pens/markers lying around for guests to write personal messages. After the party is over, bind them together to make a memory book.

> Unsure how you'll pay for college tuition? Call or email me today for a FREE mortgage analysis to see if you could refinance and save money!





Amount of e-waste the United States produces each year.



Percentage of e-waste recycled safely and responsibly.



Percentage of e-waste that ends up in landfills.

SOURCE: www.dosomething.org

## What an E-Waste!

E-waste or electronic waste is the name given to electronic devices that are outdated, obsolete, broken, donated, discarded, or at the end of their useful life. This includes cell phones, computers, laptops, PDAs, monitors, televisions, printers, and scanners.

Since technology seems to advance at the speed of light, more and more e-waste is being generated each year. Often, discarded devices end up in landfills or are incinerated.

These devices contain hazardous chemicals which often leach into the soil during rainfall or are released into the atmosphere when burned. This can have dangerous impacts on the health of plants and animals and when inhaled can lead to serious respiratory problems.

Fortunately, there is a simple solution: safe and responsible recycling! Visit <u>search.earth911.com/</u> and enter your zip code to find your closest e-waste recycling facility.

Before donating or recycling your electronics, be sure to **delete all personal information** and remove any batteries as they may need to be recycled separately.

### <u>RECEIVED 3/7/15</u>

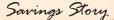
"You are the very BEST! You always exceed my expectations and your personal touch is amazing. Thank you so much for all you do. I spread your name to all I meet hoping they too will use you and find out how a transaction is supposed to be worked. Thank You, Thank You." Barbara, Raving Fan Customer

# Party Like it's Your Birthday



There's no such thing as a free lunch... except on your birthday! Many restaurants and retailers provide birthday freebies such as a free dessert, sandwich, doughnut, coffee, or even chicken wings! Sign up in advance online and coupons will flood your inbox on your special day.

Check out <u>birthdayfreebies.com</u> for a list of offers. While you're at it you can even sign up your pet for Petco's Birthday Club to receive special treats and savings.



# An Extra \$176 a Month!

In February we closed a loan for Donald and Beth. They had an FHA loan that we were able to refinance into a conventional loan program. We reduced their monthly payment by \$176 due to a lower rate and the elimination of Mortgage Insurance.

As a result of the refinance, they were also able to go one month with no mortgage payment plus they received an escrow account refund which resulted in \$2,000 cash!



A recent Gallup-Healthways survey included guestions on several topics associated with well-being. One of those was financial well-being, summarized as "managing your economic life to reduce stress and increase security."

The survey of more than 2.1 million found that Alaska, Hawaii, and the Great Plains states all have very high financial well-being. The southeast comes in with much lower rates of financial satisfaction. Here are the state rankings for "Financial Well-Being" in the states we do business.

Alabama <b>45</b>
Arizona 35
Delaware 13
Florida <b>40</b>
Indiana <b>30</b>
Kentucky 46
Maryland 12

Michigan 38 North Carolina 41 Ohio 36 Pennsylvania 17 South Carolina 44 Virginia 15

Please don't hesitate to contact me with your loan questions. I care about your financial well-being and want to be your resource. Together we can complete a loan analysis and see if it would be in your best interest to refinance.

### Struggling to keep your spending in check?

There's an app for that! Download the Level Money app for free. It links to your bank account and automatically keeps track of your purchases each day, providing a true picture of your spending.

The app considers your income, monthly spending habits, and how much you're trying to save. If you spend more than you should on a given day, the app will adjust and tell you to spend less the following day. For more information visit levelmoney.com.



Phone 1-800-270-7082 Email Info@CallEquity.com FREE Savings Analysis! www.CallEquity.com



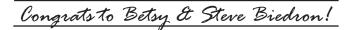


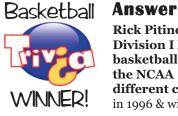
## **HOME IMPROVEMENTS?**

Take advantage of today's low rates. Call me today!

### RECEIVED 3/26/15

"You walked us through the entire *mortgage process, including improving* credit scores to get the best rates!" Parker, Raving Fan Customer









PO Box 5177 • Newark, OH 43058-5177



### "Some people want it to happen, some wish it would happen, others make it happen." ~Michael Jordan

## RAVING FAN COMMENTS

We make it happen...

#### 3/10/15

You were an absolute pleasure to work with. You explained everything in complete detail and made us very comfortable during the whole process. You were very patient with our crazy schedules, and guided us efficiently through the necessary steps. I would recommend you to anyone I know who may be purchasing

*a home.* Alyssa, Raving Fan Homebuyer



### 3/22/15

#### The experience was very satisfactory. Very streamlined and predictable. A refreshing change to a very stressful process. You were Very diligent in your responses. Would highly recommend doing business with you. Rakesh, Raving Fan Homebuyer



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

