

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



Raving Fan Homeowner

*"You were **extremely knowledgeable and helpful** throughout the whole process. You really **cared about our best interest**. During our mortgage process, everything was almost complete and a new loan came out that would save us a lot of money over the life of our mortgage. You reached out and explained this new loan. You **took the time to keep us informed** for our best interest even though it created additional work on your end."*

- Lisa

Raving Fan Service Our Commitment to You

We truly care about your financial well-being and our goal is to provide you with a home loan that best fits your unique situation and future goals. Equity Resources, Inc. was formed 22 years ago on the premise that by listening, educating and doing what is best for each borrower we will create "Raving Fans." The mortgage industry has had its share of ups and downs in the last two decades, but our company is still here today because of our dedication to providing great service.

Thank you for referring your family members, friends and co-workers to our company. You have our commitment that we will show them the same great service we provide you!
Have a safe and happy Memorial Day!



USDA Loans

are a true ZERO money down program.

USDA LOAN

We helped Brian buy a home with NO down payment and NO money needed at closing. His dream home was located in a **USDA** eligible area so we used this true 100% Financing option. **Application to Clear to Close in only 20 work days!**

Call me for eligible properties in your area!

Watch our 4-minute video "**Why USDA?**" at www.callequity.com/usda-loan or scan this code:



*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.

3 Grills to Melt Over

Summer is coming in hot and fast! Are you ready?

Best Indoor Grill: The *Breville Smart Grill* has a lid that opens 180° for classic BBQ style and has removable grill plates to go in the dishwasher. No more hosing off! **Pricetag:** ~\$300



The Best "I'm better than grills costing 6x's as much" Gas Grill: The *Char-Broil Infrared* heats up quickly to 700° with 3 burners, cooks evenly with little chance of flare-ups and even allows smoking without a separate smoke box. **Pricetag:** ~\$300

Easiest Charcoal Kettle: The *Weber Charcoal Kettle Performer Deluxe* lights the charcoal with just a push of a button so you get flavor and convenience! **Pricetag:** ~\$400

TRIVIA
CONTEST

What was the name of the first consumer credit card?

Win
\$50!

Call or email me with your answer and I'll enter you in our drawing for a \$50 gift card to a home improvement store.

The Common Cold or Just Your Allergies?



Determining whether you are suffering from allergies or the common cold can be tricky.

The next time you are feeling a bit stuffy, ask yourself these questions so you can find relief:

Have the seasons changed? Yes = Allergies
Seasonal allergies usually come at the same time each year in response to breathing in allergens in the air like plant pollen or mold spores. Colds however, are caused by viruses so they can turn up in any environment, at any time of year (most common in winter months).

Did symptoms come on suddenly and seem to be hanging around? Yes = Allergies
While allergy symptoms come on suddenly, a cold hits you gradually and is typically gone in 7-10 days. Allergies will last as long as you are exposed to an allergen, which can be for weeks or even months.

Do symptoms include Body Aches and/or a Fever?
Yes = Common Cold
Colds are often accompanied by body aches and sometimes fever, which are typically not experienced by someone suffering from an allergy.

If Life Hands you Lemons...

Mix up a batch of the Best Lemonade Ever!

Recipe For: Best Lemonade Ever

Ingredients

- 1 cup Country Time Lemonade mix
- 2 cups cold Water
- 1 can chilled Pineapple Juice (46 oz)
- 2 cans chilled Sprite

Directions

Mix all ingredients together in a punch bowl and add lemon slices to garnish.



FHA LOAN

We helped Eric buy his dream home with only a 3.5% down payment. **Application to Clear to Close in only 17 work days!***

(\$183,000 purchase price with 3.5% down.
\$179,685 loan amount with 3.5% fixed rate/4.57% APR for 30 years. Monthly payment \$1,338 which includes principal, interest, mortgage insurance, hazard insurance and taxes.)

A Handy Guide to

Over the Counter Pain Meds

May is National Physical Fitness and Sports Month as well as Arthritis Awareness Month, so there's no better time to gain a clearer understanding of pain medication options.

Acetaminophen (Tylenol)

Best for Fever, Headaches & Toothaches

Aspirin (Bayer)

Best for Back Pain, Sore Muscles & the Long-term Reduction of Heart Attack Risk

Naproxen (Aleve)

Best for Arthritis, Bursitis, Joint Pain, Tendinitis & Menstrual Cramps

Ibuprofen (Advil or Motrin)

Best for Aches, Fever & Minor Muscle Pain



SOURCE: WebMD.com

**Talk to your doctor or pharmacist before taking any medication.

CONVENTIONAL

-  We helped John buy an **Investment Home** in only **20 work days!***
-  We helped Malcolm and Karen buy a **Second Home** in only **13 work days!***
-  We helped Jeffrey and Jody buy their **Dream Home** in only **14 work days!***

**Application to clear to close timeframe will vary by transaction and depends on many variables, such as the complexity of the loan file and appraisal turn time (if applicable).*



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

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

Our in-house underwriting turn time is always **24 hours!** This allows us to process loans **faster** than many lenders.

Scan this QR Code for my easy & secure online application!



You walked me through every single step...

"You and your team were amazing through the entire process. You walked me through every single step and explained everything in detail. As a first-time homeowner, this process was made so simple by outlining everything that was needed and why. I am thankful to have been able to work with you."

- Michelle, Raving Fan Homebuyer

DIY Orange Cleaner

For a citrusy multi-purpose cleaner without the harsh chemicals, try this great do-it-yourself recipe.

1. Pack orange peels into a quart sized canning jar.
2. Add white vinegar to cover peels, then seal the jar.
3. Let sit for 1-2 weeks, or until the vinegar is a dark orange.
4. Strain the infused vinegar well.
5. Dilute 50/50 with water and pour into a clean spray bottle. **Please note:** may not be safe for use on stone, be sure to test a small, hidden area before use.



VA LOAN

We helped Jeremy, an Army Veteran, and his wife buy a home with **NO down payment** and **NO money needed at closing!** We used the **VA Home Loan** – one of the very best loan options available. **Application to Clear to Close in only 14 work days!***



Watch our **5-minute video** on **VA Home Loan Benefits**. www.callequity.com/va-loan or scan:



EQUITY

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Thank you

for your service
& sacrifice.

"If you look for the positive things in life; you will find them." - Unknown



Raving Fan

CUSTOMER
COMMENTS

The Best Around!

*This process was
painless! You made everything
so easy each step of the way with
your speediness, efficiency, and
HONESTY! Our realtor said that you
are the best around and she is right!*

*You were so patient...we are so
grateful for the excellent, honest,
problem-free service!*

Dominic,
Raving Fan Homebuyer

Proactive!

*You went above and beyond...you were
wonderful at anticipating bumps in the
road...you would take the proactive step
to reach it and make contact to explain
the steps, before I could get concerned...
I would recommend working with you to
anyone!*

Jeremy, Raving Fan Homebuyer

Dates to Remember



May 25: Memorial Day
June 14: Flag Day

Be sure to start planning for
Father's Day on June 21!

*My entire experience was phenomenal,
just like the first time. You were quick (and
patient) to answer all of my questions and
explain things in a way I could understand so
I wasn't in the dark about anything. Top-notch
service. Ryan, Raving Fan Homeowner*

**I wasn't in
the dark!**



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



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