

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Happy Summer!

I hope you have a safe, enjoyable 4th of July holiday. As you gather with friends and family, please pass my number along to anyone who may want to buy a home or refinance to save money on their mortgage. I would love to help!

## Greg & Katherine's Quick Closing True VA Loan Story

"We put our house up for sale and it *sold in 2 days!* We knew we had to find something quick and we did about a week later *but* we didn't think there was any way we could close on both houses the same day, especially since we were going VA loan. **You said we could and were good to your word. I can't say enough** for the service you gave us and how well **you kept us up to date** on what was happening with our loan and the closing."

Application to Closing in 18 Business Days!\*

## VA Loan Benefits

- ★ The VA interest rate is LESS than the Conventional rate
- ★ There is NO mortgage insurance = LOWER payment
- ★ The VA home loan goes up to 100% market value!

**On a Home Purchase**, NO downpayment is needed.

**On a Refinance**, we can refinance ANY current home loan...FHA, USDA or Conventional...into a VA Home Loan.

We make it easy!

### We are a direct VA Lender with Ginnie Mae

This allows us to underwrite in-house with 24 hour turn time and make common sense decisions on the spot.

### We have In-House SARs

We are approved to review VA appraisals in-house and issue a "Notice of Value" for loans, instead of getting it directly from VA. This allows us to close your VA loan even faster and will require a shorter purchase contract time!

*\*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).*

## Celebrating the American Dream

Todd,  
Raving Fan  
Homebuyer

"We have been trying to buy a house for many years but no one would help us. You were able to make our dream of owning a home possible."

"Very efficient and on top of all matters. You were able to get us a VA loan which we weren't ever made aware of before by other professionals."

"You were there every step of the way and the process was seamless. I bought a house before and the process was so stressful. This time I knew everything that was going on."

Ronald,  
Raving Fan  
Homeowner

Benjamin,  
Raving Fan  
Homebuyer

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.



## Eat Your Veggies!

Summer is the easiest time to get your hands on fresh fruits and vegetables at area Farmer's Markets. To find one near you, visit [www.localharvest.org](http://www.localharvest.org).

You can search to find markets in your area, the dates they're open, consumer reviews, and even lists of produce they'll have available.

## Is Your Pet An Escape Artist?



There are several GPS location options available that attach to your pet's collar and allow you to use your phone to track their location. With Tagg GPS Plus you define the home boundary and can receive a text or email alert if your pooch heads for the border. Their app even provides driving directions to your canine runaway!

The cost of the Tagg GPS Plus tracker is \$79.95 plus a monthly service plan (\$6.95 a month for 2+ years). For more information visit [www.pettracker.com](http://www.pettracker.com).

### Did You Know?

More pets run away on the 4th of July than on any other day of the year.

## 4th Of July Pet Safety Tips

🐾 Ensure your dog gets plenty of exercise during the day and keep them inside during fireworks.

🐾 Lower blinds and close windows so they won't be frightened by the noise and bright lights.

🐾 Provide a safe place for them to retreat like their crate or bed and check on them every few hours.

🐾 If your dog must be outside, make sure it has a collar and ID tag, and if you have a GPS pet locator, make sure it is fully charged.

🐾 Keep alcohol, matches, citronella candles, bug sprays, sunscreens and lighter fluid out of your dog's reach.

🐾 Ask guests to please avoid feeding your dog people food. Foods such as onions, chocolate, coffee, avocado, grapes & raisins, salt and yeast dough can all be potentially toxic to our furry friends.

## Fireworks 101

Are you planning a pyrotechnic masterpiece for your friends and family this year? Make sure you know what is legal in your area first. **Delaware, Massachusetts, and New Jersey** have banned all consumer fireworks.

**Illinois, Iowa, Ohio, and Vermont** allow only Sparklers, trick noisemakers & novelties. **43 states plus the District of Columbia** allow some or all types of consumer fireworks permitted by federal regulations. Laws vary by state, so before you plan please consult the Directory at [www.americanpyro.com](http://www.americanpyro.com).



### Fast Fact

There were an estimated 10,500 fireworks-related injuries last year.

SOURCE: American Pyrotechnics Association – April 2015



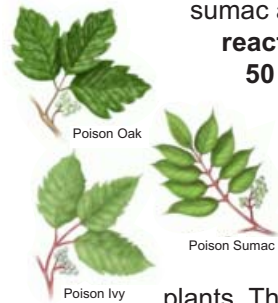
## Leaves Of Three...

I'm sure you've heard the saying "Leaves of three, let them be" but did you know a poison ivy plant's appearance may vary depending on location? Some can have groups of five, seven or even nine leaves.

According to the American Skin Association, **about 85% of the population is allergic** to poison ivy, poison oak or poison sumac and it is the **most common allergic reaction** in the U.S., affecting as many as **50 million Americans each year**. It is

very easily spread and you don't need to actually touch the plant itself to be exposed. You can develop a rash from the poison plant oil left on clothing, pets, garden tools, and other items that have come in contact with these plants. The oil lingers (sometimes for years) on any surface until it's washed off with water or rubbing alcohol.

If you suspect you have come into contact with a poison plant, wash yourself immediately with COLD water. Remove your clothing as soon as you're able and take a shower with WARM WATER. Wash your clothing and other items with HOT water.



## A Much Different Experience!

"This was our **second time purchasing** a house and going through the mortgage process. The **first time** we went through a major bank, our experience was not a pleasant one, we were **frustrated** and **stressed** the entire time, our closing was pushed back several times due to the lender, not ourselves, it was an **extremely disappointing and difficult process** for first time home buyers.

This time around with Equity Resources was quite the opposite. From the beginning you were **helpful, prompt and professional**. We were dreading going through the process again, but you helped us to feel comfortable and we quickly found it was going to be a **much different experience**. We had **no stress, no worries** that our closing would not happen when we needed it to and everyone that we were in contact with was **pleasant, helpful and knowledgeable**. It was a great experience!"

*Vincent*, Raving Fan Homebuyer

"Kept us informed about the process each step of the way. Responsive to requests or questions immediately. Absolutely positive experience!"

- Charles, Raving Fan Homeowner

## Credit Card Trivia

### Congrats to our winner, David Heninger!

*Trivia Answers:* The first bank card, named "**Charg-It**" was introduced in 1946 by John Biggins, a banker in Brooklyn. A customer could use the card to make a purchase and the bill was forwarded to Biggins' bank which reimbursed the merchant and obtained payment from the customer.



The **Diners Club Card** claims the title of first credit card in widespread use. According to a Diners Club rep, in 1949 Frank McNamara forgot his wallet during a business dinner in

New York's Major's Cabin Grill and decided there should be an alternative to cash. McNamara and his partner, Ralph Schneider, returned to the restaurant in February of 1950 and paid the bill with a small, cardboard card they called The Diners Club Card. By 1951 there were 20,000 Diners Club cardholders.



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## In The Mortgage Industry

### Second Liens & Bankruptcy

The Supreme Court justices issued a ruling this month that said **second mortgage liens cannot be voided in bankruptcy**, even when the first lien is underwater. They based their decision on a 1992 Supreme Court ruling in *Dewsnup v. Timm* that held that a first mortgage cannot be stripped down to the current value of the property.

### Borrower Benefit?

Second trust loans will be more affordable.



**Do you know someone who is ready to buy their DREAM Home?**

*Please give them my number. I promise to provide them with a **smooth process** and **Raving Fan Service!***

# EQUITY

RESOURCES, INC.

*more than*  
a mortgage company

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**"Never let the fear of striking out get in your way." - Babe Ruth**

## 4th of July Facts

Due to concerns about cracking, the Liberty Bell has not been rung since 1846. Instead, every year to mark the 4th of July, the 2,000 pound bell is *tapped* 13 times to signal for bells across the country to start ringing.

Both Thomas Jefferson and John Adams died on July 4, 1826.

According to the National Hot Dog and Sausage Council, Americans consume about **150 million hot dogs** on the 4th of July. That is enough to stretch from D.C. to L.A. *more than five times!*

SOURCE: *The Huffington Post*

## 4th of July Scavenger Hunt

*How many items can you find?*

*Have fun looking at the park or a cookout with the kids! Collect the items or take photos with a digital camera or phone.*

- |   |   |
|---|---|
| <input type="checkbox"/> Something Blue         | <input type="checkbox"/> Lady Bug                   |
| <input type="checkbox"/> Picnic Basket          | <input type="checkbox"/> Dandelion                  |
| <input type="checkbox"/> Hamburger Bun          | <input type="checkbox"/> Watermelon                 |
| <input type="checkbox"/> Pinwheel               | <input type="checkbox"/> Picnic Table               |
| <input type="checkbox"/> Streamers              | <input type="checkbox"/> Something Red              |
| <input type="checkbox"/> Star                   | <input type="checkbox"/> Lightning Bug              |
| <input type="checkbox"/> Ice Cream              | <input type="checkbox"/> Apple Pie                  |
| <input type="checkbox"/> Something with Stripes | <input type="checkbox"/> Out-of-State License Plate |
| <input type="checkbox"/> American Flag          | <input type="checkbox"/> A Baseball                 |



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



JUNE 2015