

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

*Don't Forget!*

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 **April 2014**, we were able to help them **with a refinance** and re-organization of debt. At that time we **created a budget** that a year later 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.

**WHO  
Do You  
Know?**



I would love to help!

*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.



# 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!**

*RECEIVED 3/7/15*

*"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

## 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 [search.earth911.com/](http://search.earth911.com/) 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.



**50 MILLION TONS**

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

**12.5%**

Percentage of e-waste recycled safely and responsibly.

**80-85%**

Percentage of e-waste that ends up in landfills.

SOURCE: [www.dosomething.org](http://www.dosomething.org)

## 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 [birthdayfreebies.com](http://birthdayfreebies.com) 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.

## Savings Story

# 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!**

## SURVEY Says...

A recent Gallup-Healthways survey included questions 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>	Michigan <b>38</b>
Arizona <b>35</b>	North Carolina <b>41</b>
Delaware <b>13</b>	Ohio <b>36</b>
Florida <b>40</b>	Pennsylvania <b>17</b>
Indiana <b>30</b>	South Carolina <b>44</b>
Kentucky <b>46</b>	Virginia <b>15</b>
Maryland <b>12</b>	

**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](http://levelmoney.com).



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## Need Ca\$h for Spring

### 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

*Congrats to Betsy & Steve Biedron!*

Basketball



**Answer**

**Rick Pitino is the only Division I Men's college basketball coach to win the NCAA Championship for two different colleges!** (with Kentucky in 1996 & with Louisville in 2013)





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

RAVING FAN COMMENTS

*We make it happen...*

Clearly & Accurately!

Painlessly!

Efficiently!

Stress-free!

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

3/26/15

*We had a great experience. Everyone was very **friendly** and were always **available** to answer my questions. They made the whole process very **painless**.*  
William, Raving Fan Homeowner

3/26/15

*Overall, we were very pleased and satisfied with this experience... Information presented was very **clear and accurate** and received exactly as promised. A **very courteous and professional** presentation by all, with a splash of humor. A job well done.*  
Wayne, Raving Fan Homeowner

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.

