

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Things really did turn around after you engineered that life-saving refinance. Faced with my forced retirement, my wife's death, and our predatory loan, the situation was pretty grim when we first talked. I was, as you knew, in a financial (and emotional) downward spiral.

All of that has since changed dramatically... Rescued from the brink of bankruptcy, I'm now moving a \$500 to \$700 surplus into my saving accounts each month; and, the world is a much brighter place, too!

So just thought you'd like to know how that all turned out. Take care, and a big 'THANKS!' again.

Paul, Customer for Life

Spread the Word!

In many states we lend in, a shortage of available homes has driven up prices, particularly among starter homes that tend to fall within first-time buyers' budgets.

According to a recent report from Zillow, there were 3% fewer homes on the market in February compared to a year ago, and home values are up nearly 7%. That has led to bidding wars and fierce competition, especially in the lower end of the market. On top of that, rising rent prices make it difficult for first-time buyers to save for a down payment.

More than ever it is important to work with a trustworthy Mortgage Specialist and Realtor.

For first-time buyers looking to become homeowners this year, here are some tips:

- 1) Determine your budget
- 2) Prioritize your home requirements
- 3) Get pre-approved for a loan

(We can help with this!)

While it's true today's young buyers face tighter lending requirements compared to a decade ago, they do have two major advantages: low interest rates and down payment assistance (DPA) programs. **It's still a great time to buy, SPREAD THE WORD!**



March Blood Drive

Our Corporate Office Blood Drive was a success as 25 Equity employees donated, helping save 75 lives. Visit redcross.org to donate.

Dates to Remember

May 14th - Mother's Day

May 20th - Armed Forces Day

Send or post a picture of your flag flying proudly at your home **#MyAmericanFlag** and we will enter you to win a \$50 gift card AND a brand new replacement flag!

WIN \$50!

If you have a family member thinking about buying a home in the next 3 months or you are thinking about moving...



...we can help. Give me a call today!



God Bless the troops serving to preserve our freedom.

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RESOURCES, INC.
more than
a mortgage company

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

Spring Cleaning 101: Get A Fuzz-Free Clothes Dryer



While cooking remains the leading cause of house fires, **laundry room fires account for an average of 15,000 fires each year** in the U.S. according to the National Fire Protection Association. A well-maintained clothes dryer will reduce the chance of a fire, plus dry your clothes faster and require less energy to operate, saving you time and money. Besides cleaning out the lint trap after every use, here are a few tasks that will help keep your dryer clean and running safely.

Once A Month

Remove lint trap and scrub with warm, soapy water to remove residue. Rinse well and let dry completely before replacing.

Once A Year

Unplug your dryer and remove one of the panels with a screwdriver. Use your vacuum to remove dust and lint (steer clear of wiring, belts, and other mechanical parts). Remove the vent tubing from the back and pull out any lint you can find. If there's buildup on the walls of the tube it's best to replace the whole tube.

Go outside and inspect the vent cover, removing any debris. Trim back hedges that could keep it from properly venting. Finally, use a cleaning brush or kit to clean out the area underneath the dryer.



Your Yard: Bare Spot to Beautiful!



Spring has sprung and it's time to focus on sprucing up the yard! It's common to have a few dead or bare spots in the yard.

Before you start treating, try to determine and resolve the cause of the spot. Once the ground temperature warms to about 52 degrees, you can take action.

- 1) Remove dead grass and use a rake to loosen hard soil.
- 2) Fill in the area with topsoil to keep it level with the yard.
- 3) Cast a thin layer of seeds on the area, and then gently rake the seeds into the topsoil.
- 4) Cover it with straw to hold in moisture.
- 5) Water the seeds in the early morning and evening until they germinate. Keep the soil moist, but not drenched.

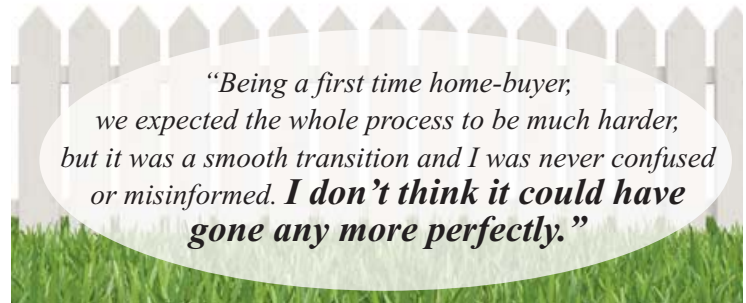
Referrals... **The Ultimate COMPLIMENT**

Another Referral Closed!

We helped Sara with a home loan about 10 years ago. She referred her family, Amber and Raymond to us and we helped them purchase their first home last month.

Plus, Sara is moving soon and asked us to help her again with financing!

Here is what Amber and Ray had to say about us:



We ❤️
this
app!



With the **Key Ring App** you can keep membership and loyalty cards in one spot, safe and secure. Just scan your phone in the store instead of carrying all those cards. So easy!

Plus, Key Ring can use your location to find the hottest deals near you.

LUCKY Sudoku Challenge

Congratulations to our winner, Paul Moats!

Y	C	L	N	E	U	O	S	K
U	S	K	C	L	O	E	Y	N
E	N	O	K	S	Y	L	U	C
K	U	E	O	N	C	Y	L	S
C	O	Y	L	K	S	U	N	E
N	L	S	U	Y	E	C	K	O
O	K	N	E	U	L	S	C	Y
S	E	U	Y	C	N	K	O	L
L	Y	C	S	O	K	N	E	U



Summer Credit Score Increase

On July 1st, tax liens and civil judgments will be excluded from credit files under the National Consumer Assistance Plan.

What is the effect? Nearly 700,000 U.S. consumers will have a score increase of 40 or more points! Over 11 million consumers could see score increases of 20 points or less. Even though the data is being removed from credit files, it can still be used during the underwriting process but will have to be obtained from other sources.



Phone 1-800-270-7082

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FREE Savings Analysis! www.CallEquity.com

"Our purpose is to improve the lives of families."



No Way-o Uses for Mayo!

You may consider adding a jar of mayonnaise to your toolbox after reading this! From polishing the silver and making stainless steel shine to saving your home and car from stickiness and marks, mayo is the way to go! Check out these handy household uses for this magical condiment.

Remove Sticker Residue - Remove as much of the sticker as you can, then cover with a thick layer of mayo. Let sit for a few minutes. When the adhesive has dissolved, rub the rest of the sticker residue off with your fingers or a sponge!

Kill Head Lice - Apply a layer of mayo all over the scalp at bedtime and cover with a shower cap overnight. In the morning, comb hair and wash thoroughly. *Bonus:* It can help calm a dry, itchy scalp, and adds serious shine to hair.

Remove Tar From the Car - Cover tar or sap spot with a layer of mayo, and let sit for several minutes. Wipe clean with a soft cloth.

Erase Crayon On Walls - Apply a layer of mayo to crayon marks, and let it sit for 10-15 minutes. Then wipe away with a clean cloth.

Remove Water Stains From Wood - Cover the mark with a thick layer of mayo, and let it sit for up to 48 hours, less for lighter stains. Wipe clean with a cloth.

Remove Gum From Hair - Rub mayo onto the gum and the surrounding hair, then gently slide the gum out.

Need CASH for Spring Home Improvements?

I'd love to help!

Call or Text me today

Thinking about Selling Your Home?

Call me to help you prepare!

"The experience refinancing our home could not have been easier from start to finish. This was our second refinancing with Equity Resources... you ROCK! Your timely updates and personal attention gave us great peace of mind!"

- Rhea, Raving Fan Customer

Did You Know?

We may be able to add repair costs to your loan amount using FHA financing!

Those who qualify can be set up with a repair escrow for incomplete construction, or for alterations and repairs that cannot be completed prior to a loan closing. (Examples of acceptable post-closing repairs are Interior/exterior paint and drywall repair.) In some situations we may add repair costs to the sales price before calculating the mortgage amount. **Call for details!**

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Happiness, not in another place but this place...not for another hour, but this hour. ~ Walt Whitman

Home Sweet Home



Rating with the
Better Business Bureau

We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC and VA.

NMLS ID #1579. AL MC20405.003, CT ML-1579, ML-BCH-1315500, DC MLB1579, MLB318356, MLB206792, MLB1244789, & MLO1477823, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629, MLDB2489, & MLDB5545, IN 9940 & 11055, KY MC824 & MC76900, MA ML1579, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, 21641, & 22144, 22436, MI FR0018548, NC L-134393, NH 21234-MB, OH MBMB850263, PA Department of Banking, RI 20153125LL, 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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