

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Community Corner

### January Blood Drive!

Our 2nd Annual Blood Drive was a success! A big thank you to all 25 Equity Resources employees who donated blood! Check out the American Red Cross Bloodmobile in front of our corporate office below.



**American Red Cross**

*Together, we can save a life*



## DID YOU KNOW?

Every **2 seconds** someone in the U.S. needs blood. Your single donation can help save the lives of up to **3 people!**

To locate a blood drive near you, please visit <http://www.redcrossblood.org>

## Wow! Finally exciting news in the mortgage industry!

### 1 Lowest Interest Rates Since May 2013

If you have been waiting to **purchase or refinance** your home, now may be the **best time** in *almost two years*.

### 2 Lower Mortgage Insurance Premiums on FHA Loans!

The Department of Housing and Urban Development (HUD) recently announced a half-percent reduction in mortgage insurance premiums (MIPs) on certain FHA loans.

#### Lower Premiums:

- ✔ Could **SAVE** the average FHA homeowner **\$900 per year** on their mortgage insurance when they refinance.
- ✔ **GIVE MORE** new home buyers the opportunity to **purchase their first home**.

*Now that's exciting!*

**Are You Ready to Save?**

I would love to show you how stress-free the Equity Resources process is. **Call me today and let's get started SAVING money!**



*Equity Resources, Inc. Named "America's Top Mortgage Employer" for 2015!*

National Mortgage Professional Magazine just named **Equity Resources, Inc.** as one of **America's Top Mortgage Employers of 2015!** We are honored to be in the Top 60 Mortgage Employers in the Nation and one of the Top 20 in the Northeast United States.

The award was based on 11 criteria including technology, innovation, compensation, internal communications, corporate culture and industry participation.

*"We are a team that works well together because we all believe in our goal – to improve the lives of families. When you care, great things happen!"*

Raving Fan Employee

*God Bless the troops serving to preserve our freedom.*

**EQUITY RESOURCES, INC.**  
*more than* a mortgage company

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



## LOADED MASHED "POTATO" BAKE

### Ingredients:

- 1 medium head cauliflower
- ¼ cup Egg Whites
- ½ cup 2% (or 1%) Cottage Cheese
- 2 TBSP Parmesan Cheese
- ¼ tsp Garlic Powder
- ½ tsp Kosher Salt
- ¼ tsp Ground Black Pepper
- 1 TBSP Chopped Scallion or Green Onion
- ½ cup 2% Shredded Cheddar Cheese, divided
- 4 Slices Center Cut Bacon, Cooked & Chopped, divided

Makes 4 servings  
Serving Size: 1 cup

### Directions:

Steam cauliflower until very tender. Preheat oven to 375 degrees. Mash steamed cauliflower until smooth. Mix in egg whites, cottage cheese, parmesan cheese, ¼ cup cheddar cheese, half of bacon, green onion, garlic powder, salt & pepper. Pour mixture into baking dish sprayed with oil. Top with remaining cheddar cheese & bacon. Cover with foil & bake for 25 minutes. Remove foil, bake for additional 5-10 minutes.

### Nutrition Facts

Calories	141
Fat	6.2g
Saturated Fat	3.1g
Poly Fat	0.2g
Mono Fat	0.2g
Cholesterol	0.2g
Sodium	558mg
Potassium	462mg
Carbohydrate	9.7g
Fiber	3.6g
Sugar	1.3g
Protein	14g

Modified from DashingDish.com

*"Cathy was prompt & attentive throughout the process. Easy to work with and very friendly yet professional. I was impressed with her knowledge."*

Vicki, Raving Fan Homeowner

## My Heart Beats for You

In honor of American Heart Month, check out these incredible facts about the human heart.

- ♥ A woman's heart typically beats faster than a man's. The heart of an average man beats approximately 70 times a minute, whereas the average woman has a heart rate of 78 beats per minute.
- ♥ Though weighing only 11 ounces on average, a healthy heart pumps 2,000 gallons of blood through 60,000 miles of blood vessels each day.
- ♥ During an average lifetime, the heart will pump nearly 1.5 million barrels of blood.



For tips to keep your heart healthy, check out "28 Days to a Healthier Heart" at

[http://www.cdc.gov/salt/healthy\\_heart\\_tips.htm](http://www.cdc.gov/salt/healthy_heart_tips.htm)

## Did your mortgage payment go up this year?

Check out our latest video at [www.callequity.com/videos](http://www.callequity.com/videos) to see how your taxes and insurance can affect your monthly payment.

## The Tax Man Cometh

Escrow accounts provide for the timely payment of taxes and insurance on your home. This prevents tax liens, loss of property and any lapse of insurance coverage.



As part of your regular mortgage payment, 1/12th of the annual cost for property taxes and homeowners insurance is collected. These funds are held and paid out as bills come due. If taxes are \$5,000 and insurance is \$1,000 for a total of \$6,000 per year, you'll pay \$500 into escrow each month as part of your mortgage payment. The balance will build until an outgoing payment is made.

*Do you have questions about your escrow account? Call me today!*



Say what?!

The Gettysburg Address is 269 words, the Declaration of Independence is 1,337 words, and the tax law is **7 million words!**

## Brain Teaser Winner!

Thank you to all who entered our Brain Teaser Contest. Congratulations to our winner of \$50 and Brain Train IQ Game, Jean Wesseler!



Q1: The more you take, the more you leave behind. **Footsteps**

Q2: What belongs to you but other people use it more?

**A Phone Number**

Q3: What does this mean? STAND

**I Understand**

Q4: What does this mean? ECNALG

**Backward Glance**

## Have a FHA Mortgage?

Don't waste another day **paying too much** mortgage insurance! Call me to see if an FHA refinance or streamline will **save you money**.

### **FHA and VA Streamlines with NO appraisal required!**

On many streamlines, there is no appraisal required. *Call me today to find out if you can refinance with no appraisal!*



**Cathy Arsenault**  
*Your Mortgage Specialist*

Phone (919) 633-5330

Email [CathyA@callequity.com](mailto:CathyA@callequity.com)

FREE Savings Analysis! [www.callequity.com](http://www.callequity.com)

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*"You walked me through the process, explaining each and every issue very clearly. It turned out to be the smoothest refinance I've ever done."* Robin, Raving Fan Homebuyer



## Buying a New Home? Give Yourself a Raise!

Did you know you can take advantage of the tax benefits for homeowners without waiting for a refund? **Owning a home can come with tax benefits** from the deductibility of most mortgage interest and real estate taxes.

Before you take action, check with your tax preparer. You'll want to be certain that itemizing is more beneficial in your case than claiming standard deductions. If so, you may want to adjust your payroll withholdings. Though this is not really the same as getting a "raise," you will be bringing home more of your real income with each paycheck.

Here's all you need to do. Sit down with your payroll clerk and make the appropriate changes on your "W4" form. You can factor in your interest and real estate tax expenses. Your "withholding allowances" can be adjusted accordingly.

Raising your allowances means less tax is withheld from your pay. Having more cash from each check as soon as you start making your new house payment can help ease the transition to a higher monthly total.

## Things to Buy With Your Tax Refund Check:

- iPhone
- TV
- Laptop
- A New Home!**

*Let Uncle Sam help you into a new home  
(with only your tax refund check!)*

No Refund Coming? Ask about our ZERO Downpayment program!

# I ♥ Referrals

Do you have **friends or family** who want to **buy a home**? *Now is the time!* Low rates, reduced mortgage insurance premiums on FHA and a tax refund to help if they need a downpayment.

**FREE Pre-Qualification! Call me or apply online: [www.callequity.com](http://www.callequity.com)**

# EQUITY

RESOURCES, INC.

*more than*  
a mortgage company

PO Box 5177 • Newark, OH 43058-5177



Daylight Saving Time  
Begins March 8th

"It takes hands to build a house, but only hearts can build a home." ~Author Unknown

## We Love Your Comments (& Referrals!)

### "Care and assistance..."

*"We thought you guys were amazing. You "took over" our financing in a moments notice on a Sunday even and made our entire experience great. We can't thank you enough for the care and assistance we received from you!"*

Garry, Raving Fan Homeowner

### "Great Experience..."

*"I had a great experience, even though this was my first time purchasing a home. You and your staff were always easy to get a hold of and were available to answer my questions."*

Jonathan, Raving Fan Homebuyer

### "Incredible Job..."

*"The moving company put me in a bit of a bind and we needed to close fast. You and your team did an incredible job. I've bought and sold a lot of homes. You are a credit to the profession. Things all went very smooth. I wish other companies were as thoughtful of customers."*

Joseph, Raving Fan Homeowner

### "Most Important Client..."

*"From our first call requesting a pre-approval till the day of our closing we found our Loan Officer to be very knowledgeable and extremely helpful. We felt like we were his most important client. The mortgage process is very stressful but we were walked through each step we needed to do making the process so much easier."*

Brian, Raving Fan Homeowner



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, 19381, 19954 & 21427, MI FR0018548, NC L-134393, OH MB800302, PA Department of Banking, SC MLS-1579 & MLB-1237766 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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