

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

"The entire staff went above and beyond... Your staff worked harder to advocate for me than others involved in the process. Your company did an amazing job representing me."

- Lisa, Raving Fan

Our goal is to help improve the lives of families. Helping you, your family members or a friend doesn't always involve a home loan. Sometimes just truly listening to someone and providing sound advice from a different perspective can help solve their financial concern. ***I will always welcome a call to help improve lives.*** In all situations, I am available to help determine what is best for you financially in the short and long term. Please don't hesitate to reach out!



Community Corner



Equity Blood Drive

Our Corporate Office Blood Drive was a success! Give the gift of life, visit redcross.org/give-blood to find a donation location near you!

Top Producing Lender

We're proud to be a North Carolina Housing Finance Agency Top Producing Lender in Wake County North Carolina in 2018! Equity Resources proudly supports the state housing agency's mission to create affordable loan options to help more people achieve the dream of homeownership. For more information on these great programs, please visit calleguity.com/downpaymentassistance.

Reasons to Refinance - We're Here Through All Life Stages



HOME IMPROVEMENTS

We have Renovation loans and Cash-out Refinance options. A free analysis can determine your best solution to fund the project.



DIVORCE/SEPARATION

Together we can determine if staying in the home and refinancing is best, or if selling and buying another home is better.



DEBT CONSOLIDATION

The objective is to improve the overall repayment of all debts being consolidated while reducing the existing term of your home loan. I can analyze all debt and interest rates to determine best steps.



RETIREMENT PLANNING

A loan analysis early in your last year working can help you make decisions on how your budget will work with a fixed retirement income and if a lower rate or term is a possibility.

After you've enjoyed this newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

*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.



- 1) February is American Heart Month! Save a bit of green and take care of your heart by swapping meat for veggies at least one day a week.
- 2) Now that Cyber Deals have calmed down, go to your favorite online shopping sites and remove your credit card numbers from the cache. This will make you less likely to make impulse purchases.

"It was great to work with you in 2011... You looked out for our interest by initiating a lower rate when they dipped. When we knew it was time to move, we called you. Our home search was LONG this time around. We had many more questions about different scenarios, and asked a lot of questions, many not well formed. You were fantastic to deal with. When things were easier, and when they were hard, you were always accessible." - Philip & Kassie

A TRUE PURCHASE STORY

A Fresh Start in a New Home



Kimberly was a music teacher and mother of triplet girls. She was just 35 years old when her husband was killed by a drunk driver. Devastated and eager to leave the home they shared behind, Kimberly and her girls relocated to another state—ready to start a new chapter in their life.

Once established in the new town, Kimberly was ready to buy her own home. **The lender she was working with told her she would need a co-signer to make it work.** Kimberly wanted to provide for her girls on her own, so when that lender turned her down, she came to us. After gathering her information, we knew that with her salary and the Social Security benefits from her late husband, Kimberly would be able to qualify on her own for the house she loved. **In less than a month, we were able to do what the other lender couldn't,** and now Kimberly and her girls have a chance at a new life and a new beginning.

Referrals... **The Ultimate COMPLIMENT**

Another Referral Closed!

Last April we helped our Realtor partner Jake, and his wife Ashley purchase a home. After his stress-free closing, he said *"They are the best in the business... got my loan closed in 20 days and it was super smooth! I wouldn't trust my family's loan with anyone else."*

That must be true, because Jake and Ashley referred their friend Paul to us and we helped him with a refinance last month!

Help a friend, co-worker or family member find their dream home. Have them call me today to apply free!



Kindness Changes Everything



Although February is home to Random Acts of Kindness Day, every day we can strive to do something nice for someone. Here are a few ideas we love!

- ☺ Compliment the first three people you talk to each day.
- ☺ Send a positive text message to five different people.
- ☺ Post inspirational notes around your office or school.
- ☺ Donate old towels or blankets to an animal shelter.
- ☺ Let someone with less items go in front of you at the grocery checkout.
- ☺ Leave unused coupons next to corresponding products in the grocery store.
- ☺ Write a kind or uplifting message on a mirror in your home with a dry erase marker for a family member.
- ☺ Smile and ask someone how they are, then be sure to really listen to their answer.
- ☺ Run an errand for a family member or elderly neighbor.
- ☺ Put your phone away while in the company of others.

Do You Still Love Your Home?



Our Renovation Loan could help you fall in love with your home again! Have you been dreaming of a luxurious, updated master bath or a new kitchen with more cabinets and counter space? Or is it time to add a “mother-in-law” suite for your aging parents to move into?



Call me today to see if you qualify for a Renovation Loan!

Interior

- #1: Bathroom Reno
- #2: Kitchen Upgrades
- #3: Complete Kitchen Reno (65% hired a professional to do the work instead of DIYing)

Exterior

- #1: New Roofing
- #2: New Windows
- #3: New Vinyl Siding

SOURCE: NAR 2019 Remodeling Impact Report



Spread the word about our new application and streamlined process...

Check out my webpage to apply!

Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

fb.com/Equity.Resources [@callequity](https://www.instagram.com/callequity)

Check out our Mortgage Calculator App at <https://mtgpro.co/bfayw>



Would you prefer to receive our monthly newsletter by email? Text or email me!

Beat the Winter Blahs!



Stay Active: Go to the gym, or turn up some music and have a dance party.

Lighten Up: Turn on lamps, light candles or buy a light box that mimics natural outdoor light.

Focus on the Positive: Make a list of things you are thankful for and put it where you see it every day.

Talk About It: Open up to a friend about how you feel or consider reaching out to a counselor or other professional.

Stay Busy: Plan a movie night with friends. Indulge in a hobby or start a project.

Catch up: Read that book someone recommended months ago or watch a comedy you missed seeing at the theater.

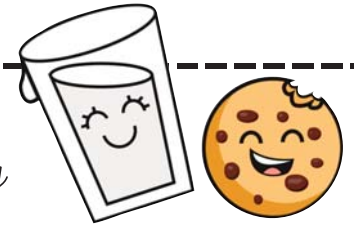
Take a Nap: Twenty minutes may be the ideal length, sleep longer than that and you may be groggy and irritable.

Plan your escape: Even if your vacation is still weeks or months away, get online and start looking for a destination.



What state was home to the World's Tallest Snow Woman? Text or email the answer to me by 2/22/19. I'll draw a winner for a \$50 gift card of your choice!

Chocolate Chip Cookie in a Mug



If you're staying strong with your New Years Resolution to lose weight, great job! Try this simple recipe to satisfy your sweet tooth without over indulging with a whole batch.

Ingredients

- | | |
|------------------------------|------------------------|
| 1 T. butter (or coconut oil) | ¼ c. all-purpose flour |
| 1 T. granulated sugar | ⅛ t. baking soda |
| 1 T. packed brown sugar | 1 pinch salt |
| 3 drops vanilla | 1 T. chocolate chips |
| 1 egg yolk | |

Directions

In ramekin or mug, add butter and microwave 10-15 seconds. Add sugars, vanilla and egg yolk; mix together with fork. Stir in flour, baking soda, and salt. Fold in chocolate chips.

Microwave on high 40 seconds and check. If still goey all the way through, microwave 5-10 seconds. Serve warm (with a scoop of ice cream—yes please!)



Listening is where love begins: listening to ourselves and then to our neighbors.
- Fred Rogers

The BEST of
2018

Raving Fan
Comments!



Best Oscar Comment

"Any time I work with a lender for the first time, I have some reservations. What a delight and pleasant surprise to find someone of such excellence, professionalism and upbeat personality. I could not have been more pleased... You were outstanding and deserve the Oscar for best performance by a lender!" - Keith

Best Dr. Seuss-like Comment

"Once again your team made our mortgage process easy peasy lemon squeezy! Would recommend to anyone looking to buy a new home!" - Brittini

Best Racing Comment

"I couldn't have gotten over the finish line without you!" - Lisa

Golden Halo Comment

"I recently purchased my home and when I say you are my angel I really mean it. I thought I would not be able to get my house but you made it happen and I am truly grateful. You are the best." - Shayla

Most Matter of Fact Comment

"I'm not the easiest person to work with, but you made it easy, and painless" - Brian

Best Mind Reader Comment

"Quick and informative, with honest advice. Always available, no matter what time of day. You made the process dummy proof, and answered a lot of questions before I could even ask them!" - Christin