

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Improving the Lives of Families...Even Our Own!

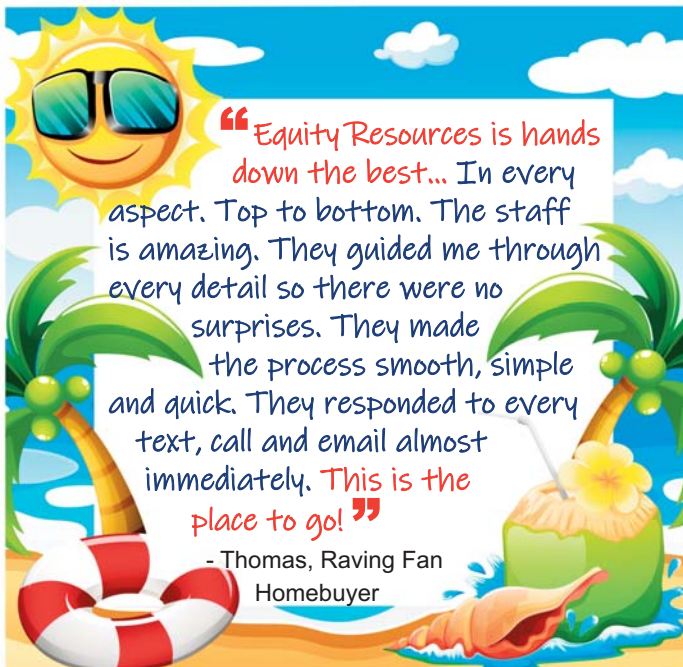
Each month we talk about our goal of Improving the Lives of Families and it's especially nice when we are able to help one of our own Equity families. A few months ago we received this touching story from one of our team members...

"My Dad retired in 2010 and my Mom in 2012. Financially, they were not prepared for retirement. My Dad receives pension and they both receive social security income, but not enough to maintain the lifestyle they had when working full time. Ultimately, this led to them turning to credit cards and other forms of financing to pay their bills. Each month they struggled and I saw the stress start to build and the weight become heavier on their shoulders until the next check arrived. Finally, I decided I had to help.

We reviewed their finances and discovered a mortgage, an equity line, two cars, 7+ credit cards, installment loans...a LOT. We explained a cash-out refinance and how with their equity we could eliminate some of their bills—freeing up cash and eliminating the use of credit cards. It sounded so good to them that I don't think they believed us.

We helped them apply and before we knew it they were closing! Most adults want to 'give back' to their parents and I was so glad to be able to help do this for them. **Their new loan was less than their two other mortgage loans, plus we paid off 6 bills! They went from having \$100 spare a month to almost \$1,000.** Seeing the HAPPY relief on their faces as a result of their refinance is priceless."

If you have a family member or friend who may benefit from a loan savings analysis, please have them call me!



Dates to Remember

June 27th - Nat'l Sunglasses Day
 July 4th - Independence Day
 July 17th - Nat'l Hot Dog Day
 July 21st - Nat'l Ice Cream Day

Fun Hot Dog Fact

The fastest time to eat a hot dog with no hands is 23.12 seconds, achieved by Peter Czerwinski on May 16, 2016.

Flowerbud
 Sudoku
 Winner

Congrats to
 Sydney LeVan!

U	B	E	F	L	D	O	R	W
L	F	R	O	W	B	U	E	D
W	O	D	U	R	E	B	F	L
O	U	W	B	D	F	E	L	R
E	D	F	L	U	R	W	O	B
R	L	B	W	E	O	F	D	U
D	E	O	R	B	U	L	W	F
F	W	U	D	O	L	R	B	E
B	R	L	E	F	W	D	U	O

After you've enjoyed this newsletter, please forward 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,
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 & Construction
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- 1) Don't throw away your overripe fruit! Instead, hang sliced fruit from a tree or add to a suet bird feeder for butterflies to eat! They love sliced oranges, grapefruit, strawberries, peaches, nectarines, apples and bananas.
- 2) Roast Corn on the Cob on the grill! Peel back the husks, leaving attached at the stem and remove the silk. Cover back up with the husks and secure closed with a piece of string or aluminum foil. Fill your sink with cold water and 1-2 tablespoons of salt. Let the corn soak for 10-15 minutes. Roast on a medium heated grill 15-20 minutes, turning every 5 minutes. Let cool, then strip off the husks and eat.

Cheap Ticket Tips



A recent survey revealed that 70% of Americans expect to spend more than \$500 on their summer vacation. Here are a few ways to cut costs and still enjoy some time away.

Fly Budget Airlines: get lower airfare from airports further away from big cities, but make sure the cost of transportation to and from your flights won't offset the low price.

Travel on less-popular days: flying on Tuesday or Wednesday typically gets you a lower price.

Subscribe to airfare alert websites.

Travel in late summer: prices are lower, destinations are less crowded and the weather is still decent.

Plan for expenses: eating out is a great part of vacation, but try to cook some of your meals to save money.

Opt for last-minute travel: book a few days before leaving and you can get hotel rooms, flights, and cruises for less than what you would have paid if you had booked months in advance. Cruise lines always offer incredible last-minute deals with on-board amenities, free upgrades, and cash vouchers as they scramble to find passengers. The website CruiseSheet often has cruises as low as \$30 per day!

Referrals... **The Ultimate COMPLIMENT**

Another Referral Closed!

We helped **John and Susan** purchase a home in October 2015. When Susan's sister **Barb** was telling them how other lenders were unable to help her because of a recent credit event, they told her to call us. Barb needed to sell her home to move to a better school district for her special needs child. She needed a lender who would take the time to understand her situation.

Barb called us to apply and explained her unique situation. Our underwriting team reviewed her financial documents and letter of explanation about the life event that led to the credit issue. Within 72 hours we issued her a loan commitment. **A week later she found the perfect home in the school district needed and within days their existing home sold!** We closed her loan last month.

"Our purpose is to improve the lives of families"

7 Little Ways to Save Big



- 1) Use apps like Ibotta, Checkout 51 and Dosh to earn points and money just for scanning receipts, buying certain products or shopping at certain stores.
- 2) Have a family meeting and remind everyone to turn the TV and lights off when leaving a room. Also, install energy-efficient lightbulbs and switch to a programmable thermostat to lower your energy bill.
- 3) Instead of buying a morning coffee each day, brew it at home and take it to go in a fun travel mug.
- 4) Pack leftovers or lunchmeat sandwiches instead of eating lunch out! Try to limit yourself to a restaurant meal once a week and order water to drink.
- 5) Stop buying bottled water and switch to filtered tap water instead.
- 6) Consider the monthly or yearly subscriptions you've signed up for (Netflix, Amazon Prime, etc.) and whether you're using them. Cancel them and if you miss one, order it again.
- 7) Call me for a savings analysis to see if a refinance would benefit you.

A True Refi Story



How amazing it feels to be able to help people. After Martha and her husband divorced, she was contemplating having to take a second job just to

keep the house she promised her son they would stay in. **We helped her with a refinance and she was able to save almost \$500 a month, PLUS she paid off one of her other loans, making her monthly savings over \$600!** No more needing a second job and losing precious time with her son.

If you know someone who could use some financial advice, please give them this newsletter. I would love to talk to them and help!



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Question: What is the only Letter in the Alphabet **not** in any U.S. State's Name?

Text or email the answer to me by 6/30/19. I'll draw a winner for a \$50 gift card of your choice!



Is Your Home Ready for a Renovation?

The average age of an owner occupied home in the U.S is 37 years, according to an American Community Survey. This means many homes may be ready for a remodel.

Call me today for info on our Renovation Loan!



June is National Safety Month! Not including boating incidents, about ten people on average die from drowning every day in the United States, according to the National Safety Council. **People often believe**

they will hear splashing or shouting,

but drowning is often silent and occurs quickly. Follow these tips to stay safe around water this summer.

- Learn CPR and rescue techniques. Experts suggest starting swimming lessons after age 4, but remember that constant supervision is still necessary even with proper lessons.
- Make sure all kids wear life jackets in and around lakes, rivers, and ponds, even if they know how to swim.
- Never swim alone, don't dive in unfamiliar areas, and only swim in areas supervised by a lifeguard.
- If you get caught in a current, don't try to fight it; stay calm and float with it, or swim parallel to the shore until you can swim free.

A list of the most iconic ice cream flavor in every state was recently released by *Taste of Home*. Check out the list below for the states we do business in to see if your favorite made the cut!

Top Ice Cream Flavors



- | | |
|--|--|
| AL: Butter Pecan | NC: Wolf Tracks (chocolate & vanilla with fudge chunks & mini peanut butter cups) |
| CT: Almond Joy | OH: Chocolate-Peanut Butter Cup |
| DE: Mint Chip | PA: Brownie |
| FL: Orange Cream | RI: Espresso |
| IN: Chocolate | SC: Pay Day (vanilla with peanuts & caramel) |
| KY: Bourbon Vanilla | VA: Caramel Apple |
| MD: Maryland Mud (chocolate with chocolate chips & Oreo pieces) | |
| MA: Maple Nut | |
| MI: Superman (cherry, lemon or vanilla & Blue Moon flavored) | |
| NH: Pumpkin | |

The Best Place to View Fireworks in Each State



AL: U.S. Space and Rocket Center (Huntsville area)
AZ: Steele Indian School Park (Phoenix)
AR: Harry E. Kelley Riverfront Park (Fort Smith)
CA: Lights on the Lake (Lake Tahoe)
CT: Sailfest Fireworks Extravaganza (New London)
DE: Rehoboth Beach
FL: Sertoma's 4th of July Fireworks (Pensacola Bay)
GA: Dahlonoga's 4th of July Celebration
HI: Fireworks Spectacular at Ala Moana Beach Park (Honolulu)
ID: Melaleuca Freedom Celebration (Idaho Falls)
IL: Navy Pier (Chicago) every Wednesday & Saturday during summer.
IN: Downtown Freedom Blast (Indianapolis)
IA: The Celebration of Freedom Fireworks (Cedar Rapids)
KS: Overland Park Star Spangled Spectacular
KY: Waterfront Fourth (Louisville)
LA: Go 4th on the River (New Orleans)
ME: Maine Stars and Stripes Spectacular (Portland)
MD: Ocean City Concert & Fireworks
MA: Boston Pops Fireworks Spectacular (Boston)
MI: West Grand Traverse Bay Fireworks (Traverse City)
MN: Stone Arch Bridge (Minneapolis)
MS: LOU 4th of July (Oxford)
MO: Salute to America: A Capitol Celebration (Jefferson City)
MT: Fireworks on Whitefish Lake
NE: Fireworks Extravaganza (Seward)
NV: The Las Vegas Strip Sweetest view: from the High Roller.
NH: Hampton Beach Fireworks

NJ: Atlantic City Fireworks
NM: The 4th of July Fireworks Extravaganza (Albuquerque)
NY: Macy's 4th of July Fireworks (NYC)
NC: Annual Independence Day Celebration (Corolla)
ND: Roughriders Rodeo Fireworks (Dickinson)
OH: Rock 'N' Boom (Cleveland)
OK: LibertyFest Fireworks (Edmond)
OR: Waterfront Blues Festival (Portland)
PA: Wawa Welcome America Festival (Philadelphia)
RI: Bristol's 4th of July Celebration
SC: 4th of July Blast at Patriots Point (Charleston)
SD: Frontier Day's Fireworks Show (Interior)
TN: Nashville July 4th Fireworks
TX: Kaboom Town! (Addison)
UT: Canyons Village Fireworks (Park City)
VT: Burlington's Independence Day Celebration
VA: Independence Fireworks (Mount Vernon)
WA: Seafair Summer Fourth (Seattle)
Washington, D.C.: National Mall Fireworks

SOURCE: www.purewow.com



Where we love is home – home that our feet may leave, but not our hearts.

- Oliver Wendell Holmes, Sr.

Grilling Up Raving Fan Comments

"We ran into no issues along the way and we accredit that to your experience and professionalism."

- Rachel

Dedication and Quality

"This is my second time working with your company and the same loan officer. I continue to be impressed by the level of dedication and quality I encountered throughout both of my transactions."

- Angela

"<You> identified a lending option that saved us thousands of dollars. We are lucky to have found you."

- Thomas

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