

The Resource

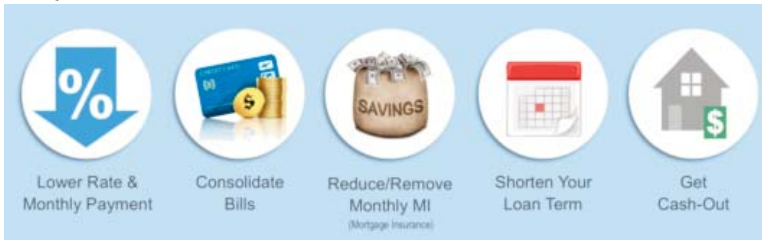
NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Important Mortgage News: Interest Rates Continue to Fall

We are bursting with excitement as we have been helping families save money with today's low rates! See some of our refinance options below and if any of these fit your needs, call me and I will run a savings analysis comparing your current mortgage to a new mortgage to see if it makes sense.

We are dedicated to providing the best mortgage for each customer's unique situation, and an on-time, stress-free closing. **We want to create Raving Fans for Life.** Who do you know that we can help?

Refinance & Save!



Great Purchase Options!



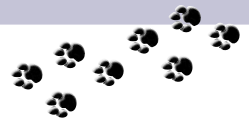
Our purpose is to improve the lives of families!

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



Dates to Remember

Aug 10th - Nat'l S'mores Day
Aug 15th - Nat'l Relaxation Day
Aug 21st - Senior Citizen's Day
Aug 26th - Nat'l Dog Day



Call, text or email me and I'll send you an **Equity bandana for your dog!** Just specify Small or Large. Then be sure to post a picture of your furry friend looking pawsitively stunning wearing it on social media with **#EquityPets.**

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

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- 1) During the dog days of summer it's easy for pets to overheat. Try making this cool treat for your pup! Blend together 3 ripe bananas, 32 oz plain yogurt, and 1 cup of peanut butter. Pour into ice cube trays and freeze.
- 2) Add a mini marshmallow to the inside tip of an ice cream cone to plug the hole and prevent it from leaking as the ice cream melts. Brain Freeze? Press your tongue or thumb against the roof of your mouth or drink warm water.

Don't Phone It In



Did You Know? **The average person spends over four hours a day on their device.**

Since July is National Cell Phone Courtesy Month, there's no better time to assess how much time you spend on your phone. Consider whether your smartphone use is causing you to neglect relationships, work, school, hobbies, your health, or other important things. If you spend more time on social media or playing games than you do interacting with real people, or if you can't stop yourself from repeatedly checking texts, emails, or apps—it may be time to try these tips and find a healthier balance in your life.

- 1) Limit use to specific times of day, or reward yourself with a certain amount of time on your phone once you've completed a task.
- 2) Turn off your phone when you're driving, in a meeting, at the gym, eating, or playing with your kids. Also, stick to a no phone policy for the bathroom and bedroom.
- 3) Play "phone stack" when you're out with friends. Everyone places their phones face down on the table and no one is allowed to grab their device. If someone can't resist checking their phone, that person has to pay for everyone's meals.
- 4) Remove social media apps from your phone so you can only check them from your computer.
- 5) Download an app such as Flipd that helps you become more mindful, productive and focused by locking access to apps for certain periods of time.

Referrals... **The Ultimate COMPLIMENT**

Another Referral Closed!

John was referred to us by his coworker and we helped him purchase a home in August 2015. When rates first dropped a few months ago, we let him know he may be in a position to refinance and save money. We took John's application and were able to lower his rate **and** term with a refinance in May.

John was telling his friend **Chris** how he had saved money with a refinance and told him to call us for a savings analysis. We helped Chris with a refinance last month and were able to pay off debt and reduce his monthly obligations.

Spread
the **WORD**

Rates are low!

Know Someone Looking to Buy a Home or Refinance?

I would love to help!

Get Started Saving



Nearly half of all Americans approaching retirement haven't put any money aside, and those who have aren't saving enough. **To enjoy a comfortable retirement, experts recommend saving at least 15% of your pretax income** for retirement each month. You may need to save even more depending on your retirement goals!

According to a recent *Consumer Reports* article, people are 15 times more likely to save for retirement if they can have the money deducted from their paychecks. If you're one of the estimated 87 million people who work for an employer that doesn't offer this, it's important to talk to a financial advisor. They can provide information about your retirement savings options and set you up with one that is the best fit for your investment needs.

If you're finding it hard to free up cash to put toward retirement savings, please call for a mortgage analysis. **We'd love to help with a refinance so you can save money for retirement!**

Highly Recommend...

“My husband and I bought our second home in May. Equity helped make this journey as painless as possible and helped us reach our goal of purchasing a bigger home. They were quick to respond and were patient with all of our questions and helped to ease our anxiety. They found something on my credit that was not right and were able to assist me in raising my credit score more than 40 points!

*As we were furiously looking for a new home in attempts to close on our new home the same day as the one we were selling, they were there to help. **They would run numbers for us day or night** as we searched so we could know what payment we would be comfortable with prior to making an offer. They were able to work quickly once we found our new home and **we closed on time with no issues!** If we ever need to refinance or purchase another home we will go with them. **They made this process as painless as possible and we greatly appreciate all of their assistance.**”*

- Margaret & Christopher, Raving Fan Homebuyers



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Travel Trivia Winner!

Congrats to Gary Mckenna. **Q** is the only letter in the alphabet **not** in any U.S. State's Name.

Hot Digitty Hot Dog Data

- Ten percent of annual retail hot dog sales occur during July, which is designated as National Hot Dog Month.
- Los Angeles residents consume more hot dogs than any other city (about 31 million pounds), beating out New York and Philadelphia.
- On the July 4th holiday, Americans enjoy 150 million hot dogs, enough to stretch from D.C. to L.A. more than five times.
- Americans typically consume 7 billion hot dogs during peak hot dog season (Memorial Day to Labor Day). That's 818 hot dogs being eaten every second.

Source: National Hot Dog and Sausage Council

Win \$50!

Question: When transitioning from the silent screen, which popular cartoon character's first words were "hot dogs"?

Text or email me the answer by 7/31/19. I'll draw a winner for a \$50 gift card of your choice!



5 Must-Have Travel Apps

Hipmunk - an all-in-one travel planning and booking app with a powerful flight and hotel search engine. Find last minute hotel deals, view reviews from TripAdvisor, and check out maps showing proximity to shopping, dining, etc.



Waze - get real-time traffic info based on reports from other users. Includes accidents, speed traps and other hazards as well as automatic rerouting, cheap gas alerts and the ability to send your ETA to anyone.

Hopper - predicts when plane tickets may be lowest, when they're likely to change, and the best time to buy a ticket for a particular date and destination.

Roadtrippers - helps you plot your road trip, plus discover destinations, attractions, and useful stops along the way. Share your route and schedule with friends and family.

Hotel Tonight - find last minute hotel rooms, discounts on vacancies and same-night accommodations from top-rated hotels.

50 Fun Summer Activities

- 1) Roast marshmallows over a campfire and make s'mores.
- 2) Camp out in your backyard.
- 3) Go for a bike ride.
- 4) Play shaving cream twister.
- 5) Play backyard Yahtzee with giant dice and a bucket.
- 6) Play water balloon baseball.
- 7) Cool off at a free spray park.
- 8) Place the sprinkler under the trampoline and jump!
- 9) Have a nature scavenger hunt.
- 10) Put on old shoes and go for a stroll in a stream.
- 11) Pick strawberries or other fruit at a local farm.
- 12) Go to a baseball game.
- 13) Watch a movie at the drive in.
- 14) Visit the local zoo.
- 15) Paint with colored ice cubes.
- 16) Visit your local library.
- 17) Go to a beach.
- 18) Spend the day at the pool or waterpark.
- 19) Go to a carnival or a fair.
- 20) Visit an amusement park.
- 21) Play a round of mini golf.
- 22) Watch the sunrise or sunset.
- 23) Build a sandcastle.
- 24) Make your own tire swing.
- 25) Make water bombs out of sponges.
- 26) Take a dip in a small pool filled with water balloons.
- 27) Play with soap foam.
- 28) Dance in the rain (as long as there's no lightning).
- 29) Make homemade slime.
- 30) Cover your slide with shaving cream.
- 31) Make homemade play dough.
- 32) Make homemade ice cream sandwiches.
- 33) Decorate the driveway with sidewalk chalk.
- 34) Play with the slip n slide or the sprinkler.
- 35) Paint with squirt guns on a canvas.
- 36) Have a car wash for your bikes.
- 37) Make mud pies and splash in mud puddles.
- 38) Make homemade ice cream.
- 39) Watch a movie in your backyard.
- 40) Make slushies or snowcones.
- 41) Play freeze tag, hide and go seek and flashlight tag.
- 42) Watch a parade.
- 43) Make rootbeer floats.
- 44) Paint with bubbles!
- 45) Make a bird feeder.
- 46) Catch lightning bugs.
- 47) Read under a tree.
- 48) Build a fort.
- 49) Pick wildflowers.
- 50) Make milkshakes.



A dream you dream alone is only a dream. A dream you dream together is reality.

- Yoko Ono



Make You Feel at Ease

"The entire team provided an amazing experience... We received updates on event milestones before we even had to ask. They provided answers to questions in a very timely manner. I would recommend this team in a heartbeat. They make you feel at ease." - Jeffery

"You were there when I needed you!" - Cathy

A Phenomenal Job

"You did a phenomenal job taking us through the process of purchasing our first home. You went above and beyond to make us feel comfortable making this big step in our lives."

- Mallory

Great Quality

"My experience from start to finish was quick and done with great quality. Very informative and helpful at every step." - Devin