

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



The Federal Reserve cut rates on 7/31!



Ally and Brent (a local fireman) called for a Savings Analysis when they heard rates are low. We were able to **save them \$173 a month** with a Refinance last month. They are expecting their first baby any day, so we even did the closing at their home!

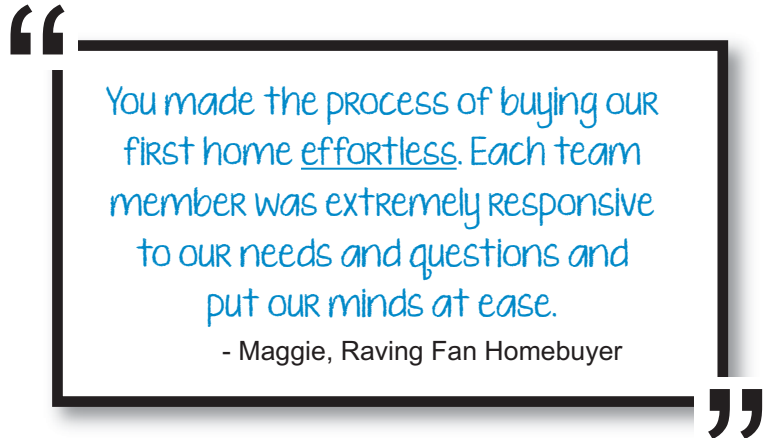


We helped **Carrie and Brian** save **\$950 a month** with a full Debt Consolidation Refinance last month. They are thrilled with the amount of money they'll save and the stress that has been relieved!



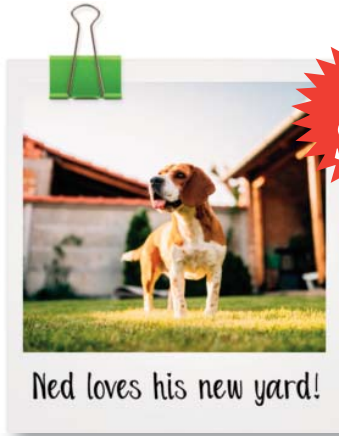
This rate cut could mean more SAVINGS for you!

Who's Ready to Refinance?!



Happy Pet Contest!

We want to see how much your pet loves your home! Text or email a pic of your family pet(s) enjoying your home and you'll be entered to win a \$50 gift card. Entries must be received by 8/31/19.



Record-Breaking Back to School Spending:

	2019	2018	Previous Record
K-12:	\$696.70	\$684.79	\$688.62 in 2012
College:	\$976.78	\$942.17	\$969.88 in 2017

Average per Household

Source: NRF.com

After you've enjoyed this newsletter, please pass 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, & Construction Home Loans.



- 1) Add a handful of snack chips (the greasier the better) to kindling to help start your campfire. The fat and oil burn easily and will provide a large flame to get your fire going faster.
- 2) Instead of filling a cooler with ice, freeze water bottles (or gallon water jugs, depending on your cooler size) and use them to keep food cold. This will save you from having a watery mess in your cooler when the ice melts, plus you'll have drinking water without having to haul extra.

We ♥ this app!

The Mealime app makes planning meals and grocery shopping easier. Customize recipes to your family's specific tastes by entering diet information, allergies and even selecting ingredients to avoid. Create weekly meal plans and the app creates a grocery list for you.

Mealime



5-Star Equity Employee Reviews!



Upsizing or Downsizing?

According to the National Association of REALTORS, **73% of those surveyed believe now is a good time to sell a home.** If you're

one of those people, please call me to set up your game plan. We can analyze your finances and the amount of equity you have in your home. We'll determine if the proceeds from a sale would cover the costs of selling, moving, and buying your next home. Then, we can get you pre-approved so you can be the first in line when you find your next dream home.

Timing and your home's market value are also important things to consider. How quickly have similar homes in your area sold, and for how much? We work with REALTORS every day and can put you in touch with a great one if you'd like more information!

Referrals...

The Ultimate COMPLIMENT

Another Referral Closed!

We helped **Dan and Paula** refinance their home last month. They were referred to us by their **neighbor Dave**, who we helped with a refinance in October 2016.

Here's what they had to say about our stress-free process:



Please give my name to anyone you know in need of a fast, smooth, and personalized loan process.

We'd be happy to help them with a Purchase or Refinance!

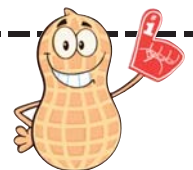
Who's Ready for Football?!



College football kicks off 8/24 with Miami playing Florida in Orlando. The 100th season of the NFL starts 9/5 with the Chicago Bears hosting the Green Bay Packers.

Peanut Butter Buckeye Dip

(A perfect snack for tailgate parties!)



Ingredients

- | | |
|--|---|
| 8 ounce package cream cheese, softened | 3 tablespoons brown sugar |
| ½ cup butter, softened | ¼ cup all purpose flour |
| 1 cup creamy peanut butter | 1 teaspoon vanilla |
| 2 cups powdered sugar | 1½ cups mini semi-sweet chocolate chips |

Directions

Beat cream cheese, butter and peanut butter with a mixer until smooth. Add in powdered sugar, brown sugar, flour and vanilla. Stir in chocolate chips. Refrigerate until serving. Serve with teddy grahams, graham crackers or apples.

My first time homebuying experience could not have been better. **The level of knowledge, care, and concern displayed was remarkable.** In these days and times when many companies are all about the numbers, it was refreshing to see the humanity and concern for the client's needs throughout our mortgage experience with Equity Resources. I really felt like **they had our best interest at heart** and that they were working to ensure we made out with **the best deal possible to meet our financial situation.** - Dwayne

Rates have DROPPED!



Call today to discuss how you can SAVE!

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Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

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Trivia Winner!

Congrats to Sheila Lane. Mickey Mouse's first words were "hot dogs"!

SKIP THE STRESS

Going back to school is stressful—whether you're a teacher, parent or student! Here are a few ways to reduce the stress and make it a great year.

- ☺ Remember the bigger picture and don't take things so seriously. If you fail at something, remember that it is just one small event among many others in your life.
- ☺ Start each day by doing something you enjoy and end each day listing things you're grateful for.
- ☺ Get things off your chest. If something is bothering you, talk about it with a friend.
- ☺ If someone is rude, don't take it to heart. Think about what might be going on in their lives to cause them to take it out on others.
- ☺ Choose a word that describes your outlook for the year or inspires you and keep it around on Post-its, notebooks, or on your cell phone screen to remind you to try to live it each day.
- ☺ Pick days over the next year on your calendar and set up fun auto-reminders with funny sayings or confidence boosters such as "You Are Amazing".
- ☺ Start a folder with your favorite pictures and texts from friends. Look at them when you need a laugh.
- ☺ When feeling overwhelmed, take a few minutes to write all your thoughts down on paper, it will make everything clearer.

Know Anyone Looking to Buy a Home?

We're making the home buying process even easier with our new app!

- ✓ Calculate Payments
- ✓ View Educational Videos
- ✓ Save Notes/Images of Homes
- ✓ Start your Online Application



Enter <https://callequity.page.link/igFo> on your Smartphone to download our mobile app!



It is possible to buy a home with NO Down Payment!

Last month we helped Bill purchase his mom's home with a Gift of Equity and no down payment. Example: If a property being sold is appraised at \$100,000 and a relative agrees to sell it to a family member for \$80,000, then the difference is used as the down payment.

Our No Down Payment options include:

- ★ VA and USDA loans with \$0 Down.
- ★ Down Payment Assistance programs for those who qualify.
- ★ Gift Money is acceptable as a Down Payment.
- ★ A Gift of Equity from a Relative may be possible.

Please spread the word that it is possible to buy a home with \$0 down payment!

7 Tips to Make it to School on Time

Have a designated spot for all their stuff.

If kids know where to store their backpacks, jackets, and shoes as soon as they get home, they won't have to rush around the next morning trying to collect it all again. "I use stick-on hooks for everything," says GoodHousekeeping's parenting and relationships editor. "I put them at my daughter's height, and now she automatically hangs up her things after school by herself."

Start a family calendar.

Field trips won't sneak up on you if the day's events are posted right on the fridge. Going paperless? Organizing expert recommends the app Cozi for a streamlined system. It syncs up with multiple phones and includes daily schedules for each family member.

Stay on top of signatures.

Avoid last-minute scrambling by asking about permission slips, tests, or reports cards at night, before the morning rush. Create a family inbox for important paperwork so anything you need to see will actually get to your attention (and not stay stuffed in a backpack).

Plan outfits ahead of time.

Lay out clothes for the next morning (or even the week), and preempt any debates on what's considered appropriate school attire.

Prep lunch the night before.

Pull together what you can for lunches at the beginning of the week or the night before (prepare individual bags of chips/crackers or cookies). Then just throw in the items that need refrigerated the next morning. Have older kids pack their own lunch so they're sure to like it.

Keep backpacks packed.

Besides putting homework away ahead of time, professional organizer Janet Bernstein has her kids' phones charge on top of their backpacks each night, so they never forget them. "Implement this rule, and you've also solved the 'no devices in the bedroom' argument," she says.

Invest in timers.

Setting a timer to ring intermittently ("15 minutes 'til the bus! Five minutes! Time to go!") is a popular tactic, but one of our Facebook fans took it to a new level: "I bought a wireless doorbell and put the bell part in my kids' room," she says. "I set the sound to 'gong' and press it several times in the morning to wake them."



SOURCE: goodhousekeeping.com

Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time. - Thomas A. Edison

Exceptional

"The service we received was exceptional...quick to respond to our inquiries even over holiday weekends, and provided us with the thorough detail we needed throughout the entire process." - Thomas

Trust

"This is the second house we have purchased with help from Equity Resources. It's important to have someone local that you can trust." - Elizabeth

"You worked tirelessly to offer any and all available options to get us our dream house."

- Marilee

Absolutely amazing...

"Completely professional and caring about my unique situation. Couldn't be more satisfied." - Robert

Raving Fan Comments

NMLS ID #1579. AL MC20405.003, CT ML-1579, ML-BCH-1315500, ML-BCH-1627019, DC MLB1579, MLB318356, DE 9521, 11829, 18096, FL MLD880, MLDB1628, MLDB1629, MLDB2489, MLDB4487, MLDB5545, MLDB5937, MLDB6392, MLDB7282, MLDB9313, MLDB9316, IN 9940, 11055, KY MC824, MC76900, MA ML1579, ML1315500, MD 14944, 15822, 19299, 19954, 21427, 21595, MI FR0018548, NC L-134393, NH 21234-MB, 21328-MB-BCH, 21749-MB-BCH, OH MBMB850263, SM.501794, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-1133899, MLB-888992, MLB-1710825, MLB-1770532, MLB-1780442, 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 restrictions apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055



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