

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Real Refi Savings Comparison!

Please don't miss your opportunity to save money with a quick and easy refinance! Check out these examples of two ways to save by refinancing an FHA loan to a Conventional loan.

	Refi Opportunity 1	Refi Opportunity 2
Product	30 Year Conventional	25 Year Conventional
Loan Amount	\$200,000	\$200,000
Monthly Payment ^A	\$1,175	\$1,262
Rate	3.625% (APR 3.999%)	3.625% (APR 3.814%)
Cash to Close	ZERO! Cash TO You = \$330	ZERO! Cash TO You = \$130

WOW!

BENEFITS!

Monthly Savings = \$148
Life of Loan Savings = \$20,975
Escrow Refund!
Skip a Monthly Payment!*

BENEFITS!

Monthly Savings = \$56
Life of Loan Savings = \$48,311
Shorter Term!
Skip a Monthly Payment!*

Savings comparison based on refinancing a \$200,000 FHA loan from 2018: 3.5% down with 30 year Fixed Rate of 4.25%/5.315% APR and Monthly Payment \$1,342^A, (including PMI of \$142).

^APITI = Principal, Interest, Taxes and Insurance, PMI = Private Mortgage Insurance. Based on 740 Credit Score. Rates available as of 1/28/20 but are subject to change. This is not a commitment to lend. Loan program examples are for illustrative purposes only and are subject to change without notice. Other programs available. Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing the loan. *During a refinance a client can often skip a monthly payment the month of the refinance, creating even more savings.

January Refi Savings

Refinance 1/21/20
Switched FHA to Conv, saving \$209/mo!

Refinance 1/6/20
Saving \$316 a month, lowered rate by 1.625%!

Cashout Refinance 1/8/20
\$20,000 cash for new roof & furnace!

What Can Your Home Do For YOU?

With interest rate increases expected later this year, now is the perfect time to take a good look at your current and planned finances. *Is it time to tackle that home improvement to-do list? A refinance may free up cash to help with that. Or do you plan to purchase a new home this year? Let's make sure you qualify for the new loan and are covered for any upfront cash required. We can accomplish all of this with a quick phone call or email. Just let me know your financial goals, even if they seem unrelated to your mortgage. You may be surprised what your home can help you do.*

*"Since we just purchased our home a little over a year ago, we hadn't even considered the possibility of refinancing. You were able to **reduce the term of our loan by 5 years, remove the PMI, lower our interest rate by 1%, and get our payment back to what it was when we first closed. Plus, we were able to skip 2 payments** around the holidays!"*

- Jessica, Raving Fan Customer for Life

Dates to Remember

- Feb 29th - Leap Day
- Mar 8th - Spring Ahead for Daylight Saving Time
- Mar 17th - St. Patrick's Day

Purchased January 2019
Refinanced January 2020
Saving \$175/mo & \$30,000 overall!

After you've enjoyed this newsletter, please forward it 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.

Wacky Facts

- 1) February is the only month that can pass without a full moon. The last time it didn't was in 1999 and the next time it won't will be in 2037.
- 2) Some months can have two full moons. According to NASA, this year there will be two full moons in October; Harvest Moon on the 1st and Blue Moon on the 31st...Halloween, yikes!

Win \$50!

What a Colorful Neighborhood Brain Twister!

In the neighborhood to the right the houses are white, brown, green, blue, yellow, and orange. Read the clues below from each neighbor and determine the color of each person's house. Text or email me your answers by 2/26/20 and I'll draw a winner for a \$50 gift card.



Clues

- Mrs. A:** Mrs. B lives due north of me.
Mrs. B: I live in the orange house. I can walk to Mrs. E's house without crossing any streets.
Mr. C: I live due east of a green house.
Miss D: There's a white house north of mine, but I can't see it from my house because a brown house is in the way.
Mrs. E: I live directly across a street from both a yellow house and a white house.
Mr. F: I live in the green house.

Answers

- Mrs. A: _____ Miss D: _____
 Mrs. B: Orange Mrs. E: _____
 Mr. C: _____ Mr. F: Green

Your Name: _____

Referrals...

The Ultimate Compliment



Another Referral Closed!

We helped **Paul** refinance his home with a VA loan in May 2018. When his mother and father in law were looking to purchase a home he gave them our information.

We took **Mark and Lindsey's** application right before the holidays on 12/12 and had their purchase loan Clear to Close on 1/9—that was **just 17 business days** later!

Who do you know that wants to Buy a Home? We'd love to help with a FAST, stress-free process!

Need a FAST Refinance?!



Sue and Larry decided to move forward with a refinance on 1/14. They were issued a property inspection waiver which meant NO APPRAISAL was needed! Their loan was out of underwriting 1/17, we got title company docs back 1/22, and were clear to close 1/27—**9 working days on a Refi, start to finish!**

Sue & Larry's Refi Benefits

- ✓ Switched adjustable to a fixed rate.
- ✓ Lowered rate by 3.375%.
- ✓ Saving almost \$300 a month!

**Start Saving!
Call Us
Today.**

Bust Through the Blahs!

Change your Space - move around the furniture in a few rooms of your house to make an old room feel new. Add a blanket or pillow you love.

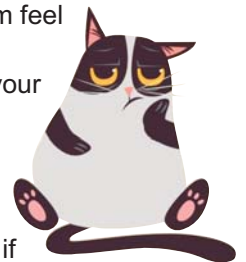
Change the Conversation - instead of your usual "Have a good day" autopilot responses with loved ones, ask them, "What are you looking forward to today?"

Plan an Escape - take a weekend away if you can, or start researching/booking a summer vacation.

Try a New Workout - with YouTube you don't even need to leave the house!

Mix it up - try a new soup recipe or other meal you've never made. Try to incorporate new spices. Make meals more fun by switching out utensils for chopsticks or eating picnic-style in the living room.

Get Lost - grab a blanket and start a new book or TV series and forget about winter for a while.



Grateful New Homeowners

“Our realtor recommended you as a great option for researching a loan. My husband and I are both part of credit unions. We knew getting a loan would be no problem and we would have choices on where to obtain one. However, **you were interactive, friendly and informative** from the very beginning. **Every step of the process was communicated.** This made our homebuying experience very smooth. **We are grateful for the transparency and diligent work you provided.**” - Marie



Rates are Still LOW!



Call today to discuss how you can SAVE!

Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

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Don't Procrastinate Saving Money!

Research has shown that the top tasks people put off doing are cleaning, advancing their careers, taking care of their health, and planning their finances. All of which are pretty important! Procrastination can be fueled by fear of failure, fear of judgement, and fear of not living up to other people's expectations. Whatever the reason, procrastination is usually not good for you.

While we may not be able to help you with cleaning, landing a promotion, or getting healthy, **we can help with your finances.** And we promise—no judgement. We would love to take a look and see if we can help you like we did Jeremy. He came to us for a home purchase last January, then in **December we helped him with a VA refinance.** There was no appraisal required and no money out of pocket.



Jeremy's Refi Benefits

- ✓ No January or February mortgage payment.
- ✓ Lower rate by 1.500%.
- ✓ Monthly Savings: \$154.
- ✓ **\$53,592 Savings over the term of the loan.**



Don't put off saving money any longer. Call today for a FREE review.



Enter <https://callequity.page.link/igFo> on your Smartphone to download my new Mortgage Calculator app!

OREO "Dirt" Pudding Recipe

To celebrate **National OREO Cookie Day on March 6th**, whip up a batch of this delicious dessert!

Ingredients

- | | |
|---|-----------------------------|
| 2 packages of 16 oz OREO Cookies, crushed | ½ c butter, softened |
| 3 c milk | 12 oz Cool Whip |
| 2 boxes of 4 serving size instant vanilla pudding | 8 oz cream cheese, softened |
| | 1 c powdered sugar |

Directions

Crush cookies in a food processor or put in a large Ziploc and smash with a rolling pin. Set aside.

Using a handheld or stand mixer, blend milk and pudding mixes together. Gradually whip in cream cheese, powdered sugar, and butter at medium speed until smooth, (about 2 to 3 minutes). Stir in Cool Whip.

In a large bowl, or several parfait cups, start layering crushed cookies then pudding mix alternately and end with crushed cookies on top. Cover and refrigerate 24 hours. Decorate with gummy worms or silk flowers if you want to be fun or fancy. Enjoy!



Did You Know?

Someone born on a leap day is called a 'leaping' or a 'leaper' and the probability of being born on a leap day is one in 1,461. It is actually rarer than being born with 11 fingers and toes (odds are 1 in 500 for that).

Fall Back in Love with Your Home

Tidy up - try to make your bed each morning and keep the sink free of dishes. Remove items that you never use or that don't spark joy.

Add color - paint a room or add a pop of color with a new rug, blanket or pillow.

Lighten up - open the curtains during the day and use warm bulbs in lamps for a soft glow after dark.

Let life in - add plants and flower bouquets, they don't have to be real.

Remember when - think back to the things you first loved about your house and accentuate those qualities!

Let us help you with a Refinance!



"Love isn't finding a perfect person, it's seeing an imperfect person perfectly." - Sam Keen

The BEST of
2019
Raving Fan
Comments!



Most Colorful Comment

"You are very professional. It gets frustrating as a borrower and all the red, yellow, orange, purple, green, blue tape you have to get through to get things done. You handled it with class. Thank you." - Keith

Best Terminator Comment

"Excellent customer service, exceptionally fast! Will definitely be back." - William

Self-Proclaimed Shortest Comment

"To keep it short. Buying our home went smoother than buying a car." - Jeremy

Best Non-Grinch Comment

"Helped keep us at ease through the process even when we were freaking out. Very helpful in advising us. So polite and professional but knowledgeable also. You are forever on our Christmas list." - Michael

Most Enlightened Comment

"Outstanding, didn't know buying a house could be that easy." - Anthony

Best Use of Acronyms

"You were over and above anyone else who reached out to me about financing during the busy holiday season when other brokers were MIA or AWOL." - John

Best "Is this Mic On?" Comment

"My experience was absolutely wonderful. Through multiple offers, and eventually a two week close, everything was handled quickly, gracefully, and overall we made it! I will recommend to anyone who will listen. Absolutely wonderful!!!!" - Rachel

Top 5 Valentine's Day Facts for 2020:

\$27.4 Billion: Total Valentine's Day spending projected for 2020 (\$196.31 per person celebrating).

\$291 vs. \$106: Men will spend nearly three times as much as women, on average, for Valentine's Day 2020.

\$10.5 Billion: Amount Americans will spend on jewelry (\$5.8B), flowers (\$2.3B) and candy (\$2.4B).

43 Million: Americans got an unwanted Valentine's Day gift in 2019, with a total of \$9.5B spent on unwanted gifts.

9 Million: Number of marriage proposals made each Valentine's Day

Source: WalletHub.com



If you loved our service, please don't keep us a secret!