

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Today's Low Rates = More Buying POWER

It's an exciting time to buy a home! For the same monthly payment, today's low rates may get you **almost \$36,000 more in purchase power** compared to rates last year. *Spread the word!*



| | 2019 | 2020 |
|-------------------|-----------|-----------|
| Purchase Price | \$110,000 | \$145,753 |
| Fixed Rate | 5.5% | 3.125% |
| APR | 6.757% | 4.367% |
| Monthly Payment* | \$613.25 | \$613.25 |
| Total Loan Amount | \$108,007 | \$143,157 |

MORE HOME! SAME PAYMENT!

Wow!

FHA 30 Year Fixed Purchase Example, 3.5% Down, 775 Credit Score.

*Principal & Interest only, doesn't include amounts for mortgage insurance, taxes or insurance. Rates available as of 1/30/2020 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.



There's a Dream Home at the end of the Rainbow!

Who do you know that we can help?

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



More Than a Mortgage Company

Do you know anyone that wants a new car, new golf clubs, to pay down debt, cover college expenses, pay for a vacation, get cash for a retirement account, remodel the kitchen... I could go on and on! Well, now is the time. I'd love to help them refinance.

Please pass my information to anyone you know that I could help. I promise to show them **we're more than a mortgage company.**

"WOW! What an emotional roller coaster of a home purchase. Without the help of your team, our dream would never have come to fruition. From getting ugly things off our credit reports, to paying down our debt, you were patient and worked hard for us. We are now in our forever home."

- Roxanna, Raving Fan Customer for Life

Equity Resources Named a Top Mortgage Employer for 2020!

We are proud to announce, *National Mortgage Professional Magazine* just named Equity Resources as one of America's Top Mortgage Employers of 2020—this is our fifth time!

The award was based on 11 criteria including technology, innovation, compensation, corporate culture, internal communications and industry participation.

Thank you for trusting us to be your local lender!



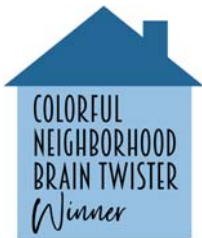
God Bless the troops serving to preserve our freedom.

EQUITY
RESOURCES, INC.
more than
a mortgage company

We proudly offer FHA, VA, Conventional, Jumbo, USDA Rural Development, & Construction Home Loans.

Wacky Facts

- 1) Levi Hutchins created the first alarm clock in 1787 when he made one that would wake him up for work at 4 AM. It wasn't until 1847 that an alarm clock was invented that could be set to any time.
- 2) In Britain in the 1800s, wealthy families would hire 'knocker-uppers', people who would tap on their window and wake them up each day.



Congrats to **Megan Satira** and thanks to all who entered! Answers: Mrs. A - Blue, Mrs. B - Orange, Mr. C - White, Miss D - Yellow, Mrs. E - Brown, Mr. F - Green



Every row, column and mini grid must contain the letters **LOWRATES!**

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Email or Text me a pic of your finished puzzle and I'll enter you in a drawing for a **\$50 gift card**.
Entries must be received by 4/3/20.

Entry From: _____

Referrals...

The Ultimate Compliment



Another Referral Closed!

17 DAYS!

We helped **Ned** purchase his home and he referred his neighbors **April and John** to us. We took their application on 1/17 and we had them clear to close to purchase their home 17 business days later! Here's what they said:

"The staff couldn't have been more accommodating and efficient! Could not have asked for a better, smoother mortgage experience!"

Hey all you NEW Homeowners!

Equity Resources loves to get you into your dream home, but we also love to help you refinance!

Ron and Erin just bought their home in MAY. Last month they refinanced and are SAVING money!

- ✓ Interest rate decreased .75%.
- ✓ Payment decreased \$70 a month.
- ✓ Total life of loan savings **\$25,303!**



Spread the **WORD**

Know Someone Looking to Buy a Home or Refinance?
I would love to help!

Berry Good Medicine



World Health Day is April 7th and with Coronavirus in the news, it's more important than ever to do what you can to stay healthy. Elderberry syrup is gaining popularity and has been used for centuries in the fight against the cold and flu. When taken within 48 hours of the first symptoms it has been found to reduce the severity and duration of the illness.

Elderberries are high in Vitamin C, dietary fiber and antioxidants. Best-known as a natural remedy that helps boost the immune system, elderberries may also help relieve stress, calm inflammation, improve minor skin conditions and treat upper respiratory infections.

Consult your health care provider if you're thinking about taking elderberry and have any concerns.



"I was thoroughly pleased and somewhat surprised by the smooth and efficient process in the securing and closing of my mortgage loan. My loan officer and the processing staff were tremendous in keeping me informed of the process and the steps I needed to take to make my closing such a success."

- Robert

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

25.5 S Park Place * Newark, OH 43055

fb.com/Equity.Resources @callequity



April is National Stress Awareness Month! Get ready to wipe out stress and read *92 Ways to Stress Less this Week*, a **Parade.com** article at <https://bit.ly/39lx65W>.



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

Spring Clutter Cleanse Checklist

Kitchen

- Expired food
- Unmatched storage containers
- Unused gadgets and drinkware

Bathroom

- Expired medicine
- Products you don't use
- Extra travel-sized products
- Expired Makeup
- Stretched out hairbands
- Old toothbrushes
- Worn-out washcloths/towels
- Old Loofahs or bath brushes
- Old Nail Polish
- Disposable razors you wish you never bought

Living Room

- Old magazines
- Old candles

Bedroom

- Clothes you haven't worn in a year
- Single socks
- Shoes you don't wear
- Old Shoeboxes

Office

- Old Cables/Wires
- Old Address Labels
- Bills more than 7 years old
- Extra office supplies you won't use

Garage or Storage

- Unused decorations
- Old party supplies
- Empty boxes
- Unused sports equipment
- Extra tools
- Old unused paint
- Outgrown Toys/Bikes
- Rags



Consumer Debt on the Rise



Bad News...

- 1) **Consumers owe \$930 billion** on their credit cards.
- 2) **Household debt hit a record high of \$14.2 trillion** in the fourth quarter of 2019.
- 3) The share of credit-card debt with **payments more than 90 days late rose to its highest level** since mid-2015.

Source: A report by the Federal Reserve Bank of New York

Good News!

- 1) **Rates are very LOW!**
- 2) **Market values have been rising** the last five years aggressively.
- 3) We offer a **FREE savings analysis** and may be able to **pay off or consolidate debt with a refinance** or provide a roadmap to help **pay off debt**.
- 4) Our process is smooth, easy and **FAST!** Call today and refer a friend, relative, neighbor or coworker.



Shamrock Shake Recipe

In honor of **St. Patrick's Day**, treat yourself to a delicious milkshake!

Ingredients

2 cups vanilla ice cream 1/4 teaspoon mint extract
 3/4 cup whole milk whipped cream, sprinkles
 9 drops green food coloring (optional)

Directions

Place the ice cream, milk, food coloring and mint extract in a blender. Blend until smooth. Pour into two glasses. Top with whipped cream and sprinkles if desired, then serve. Enjoy!



Easy April Fools' Day Pranks

- 1) Cut a giant beetle out of black construction paper and tape it to the inside of a lampshade.
- 2) Fill someone's car with balloons.
- 3) Fill a candy bowl with Skittles, M&Ms and Reese's Pieces and mix them together.
- 4) Put jelly beans in your freezer's ice dispenser.
- 5) Cut sponges into squares and cover with frosting and sprinkles. Put them on a plate and offer as brownies.
- 6) Put a picture of a huge clown face in someone's desk drawer.
- 7) Hide a sheet of bubble wrap under a rug (larger bubbles work best).
- 8) Put a "sold" sign in your front yard.
- 9) Tape a barbie or action figure to the backup camera of someone's car.
- 10) Set an alarm for 3 AM and hide it in someone's room. This works best if you don't live with them.

Dates to Remember

Apr 1st - April Fools' Day
 Apr 7th - World Health Day
 Apr 10th - Good Friday
 Apr 12th - Easter
 Apr 22nd - Earth Day



Rates are low!
 Spring into Savings!

"Luck is when opportunity knocks and you answer." - Unknown

Comments
 from
 Lucky
 Raving
 Fans



Completely Informed

"...excellent professional service throughout the process of obtaining my mortgage. Very knowledgeable, competent, and caring. Facilitated a prompt closing and I was completely informed of all requirements, conditions, etc. The initial Closing Estimate was extremely accurate, with no significant surprises. I highly recommend." - Ben

"Absolutely thrilled with our experience." - Joseph

"We couldn't have asked for a better experience it was fast and transparent." - Anne



Third Time & Still a Charm!

"You can get lucky once or twice when working with someone, but to get this kind of service three times in a row isn't luck, it's unheard of and amazing." - Wendy



Rating with the Better Business Bureau

We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC, VA and WV.

NMLS ID #1579. AL MC20405.002, 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, MA ML1579, ML1315500, MD 14944, 15822, 19299, 19954, 21427, 21595, MI FR0018548, NC L-134393, NH 21234-MB, 21328-MB-BCH, 21749-MB-BCH, 23282-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), WV ML-38569, MLB-38772, MLB-38776, MLB-38947. 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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