

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## We're Here For You!

I hope this finds you and your family safe and healthy. Our goal as always is to improve the lives of as many families as possible. We paused this newsletter as our marketing staff was assisting other departments close a record number of loans. We want to help everyone we can take advantage of low rates and save money!

As many banks are pulling programs or enforcing tighter lending restrictions, we are utilizing our direct relationships with Fannie Mae, Freddie Mac and Ginnie Mae to keep our customer's loan options open. In these uncertain times when nothing seems to be the same, you can count on us for the same Great Service, Smooth Process and On-Time, Stress-free Closings.

**We care about the communities we lend in and are here and open for business.**



## Low Rates = HUGE Savings!

Lynn and Scott just bought their home last year, but they've made at least 6 house payments, so they were eligible to refinance! **Their Refi Benefits:**

- Property Inspection Waiver = NO Appraisal!
- Dropped rate by 1.125%
- Took 4 years off their mortgage
- Reduced their term by 5 years
- Life of loan savings: \$25,195 — WOW!**

*Call me today for a Free Savings Analysis!*



Some Dunkin' (previously known as Dunkin' Donuts) stores are selling DIY Donut Kits that include plain donuts and a variety of sprinkles and frosting. Call the store near you to see if they can hook you up with some fun!

## To Forbear or Not Forebear

**F**orbearance is a big word in the news as millions of homeowners have taken advantage of the CARES Act relief program. It's important to understand it does not erase what you owe and you'll have to repay any missed payments. **So how does a forbearance affect your ability to buy a home or refinance?**

If you are in a mortgage forbearance, but have still been making your monthly payment you are eligible to buy a home or refinance today doing conventional financing. If you have not been paying your mortgage loan payment you must pay any missed mortgage payments or enter into a loss mitigation program and pay three consecutive payments before you are eligible to refinance or purchase using a new conventional loan.

**Please reach out if you have questions or to discuss options that may be best for you.**

**“**

**GET THE JOB DONE RIGHT**

This is my 3rd home purchase; I find myself going back to the Team at Equity Resources for all my financing needs because I know they will get the job done right and minimize or prevent hiccups in the process. Thank you for bringing my loan to close with an amazing rate in one of the most turbulent times in our country's history.

- Thomas, Raving Fan for Life

**”**

*Who do you know that we can help?*

*After you've enjoyed this newsletter, please recycle it by passing 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.

# Wacky Facts

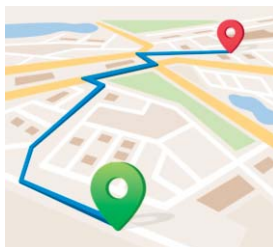
- 1) A rooster's crow can average over 130 decibels (about the same as a jet plane taking off). Lucky for them, they have built-in earplugs. When a rooster fully opens its beak, its external auditory canals close off, preventing sound from coming in.
- 2) The average blue whale's heart weighs around 400 pounds, beats 8-10 times per minute and can be heard from two miles away.



Refer a friend, relative, coworker, or neighbor for a Savings Review!

## Blaze a Food Trail

In Ohio there is a Donut Trail where you can visit a list of donut shops and bakeries and after sampling them, you get a free shirt. Visit [gettothebc.com/donut-trail](http://gettothebc.com/donut-trail) for more info.



*Don't live in Ohio?* There are actually several food trails across the U.S. including FL, KY, MA, NC, SC, and VA. Go to [visittheusa.com/USAExperiences/food-trails](http://visittheusa.com/USAExperiences/food-trails) to find a food trail you'd like to blaze.

If there aren't any that appeal to you or none are close enough, go online and put together a food trail of your own. You could do pizza, wineries, barbecue, cheeseburgers, milkshakes or anything else you love (maybe even try something healthy? Ha!). Not only is it something fun to do, but it will also help local businesses.

## Referrals...

*The Ultimate Compliment*



### More Referrals Closed!

**Nate** came to us to refinance his home in April. We were able to lower his rate by 1.375% and he is saving over \$500 a month. He was so happy with his experience that he referred two of his co-workers, **Riley** and **Tara** to us.

**11 DAYS!**

We had Riley **clear to close in 11 working days** and reduced his rate by .75% with a refinance. We helped Tara with a refinance in May and reduced her rate by 1.50%.

*Please don't keep us a secret! Spread the word about our quick and easy process.*

## Donut You Want to Try These?



Of course there is a 'National Day' for everything from Bubble Wrap to Name Your Car Day, but did you know there are **two** National Donut Days?! The first is celebrated on the first Friday in June, and a lesser-known observance takes place in November. I think we can all agree donuts deserve more than two days!

*Eat This, Not That!* published a list The Best Donut in Every State, and below are the winners for our lending states. Did your favorite donut make the cut? Check out [eatthis.com/best-donut-every-state](http://eatthis.com/best-donut-every-state) to view the full list.

- AL:** Strawberry Glazed Donut - Donut King
- CT:** Jelly Doughnut - Brooklyn Baking
- DE:** Maple Bacon Glazed Donut - Duck Donuts
- FL:** Fruity Pebbles Donut - Donnie's Donuts
- IN:** Donut Ice Cream Sandwich - Teejay's Sweet Tooth
- KY:** Maple Bacon Donut - Nord's Bakery
- MA:** Boston Cream Donut - Donut Shack
- MD:** Chocolate Cruller - Carlson's Donuts
- MI:** Strawberry Glaze Donut - Avon Donuts Inc
- NC:** Peanut Butter Donut - Superior Donuts
- NH:** Chocolate Toasted Coconut Donut - Donut Love
- OH:** Gluten-free Strawberry Donut - Cherbourg Bakery
- PA:** Maple Nut Cream Donut - Beiler's Bakery
- RI:** Chocolate Chip Cookie Donut - Knead Doughnuts
- SC:** Coconut Covered Glaze - Sunny's Doughnuts
- VA:** Toasted Coconut Donut - Carol Lee Donuts
- WV:** Hotdog Donut - Spring Hill Pastry Shop



**Question:** What is the most popular donut flavor in the United States?

Text or email me the answer by 6/30/20. I'll draw a winner for a **\$50 gift card of your choice!**





“ I am a return customer of Equity Resources. They **remove so much anxiety and stress out of the process** by way of their **excellent communication** skills and knowledge of what to expect next... helped me navigate a mortgage and refinance on separate occasions. Once when I was spending split time between serving for the military and working for my civilian employer; the other during the COVID-19 Stay-At-Home order. **Couldn't have asked for better service and attention during each experience.** - Anjelo ”

**Rates are Still LOW!**



**Call today to discuss how you can SAVE!**

**Ready to Buy, Sell or Know Someone Who is? Call me!**



**F**armers markets are a great way to support local vendors and get the best fresh fruits and vegetables. Here are a few tips to keep produce fresh longer.

**Berries** - Wash in water with a small splash of vinegar and keep them in the back of the fridge in the plastic container they came in or a ziplock bag.

**Lettuce** - Wrap in a damp paper towel before refrigerating, if it has started wilting, soak in ice water to revive it.

**Crunchy Veggies** - Chop celery, carrots, and radishes and store them in the fridge in a container of water.

**Apples** - Store in your fridge's crisper drawer and keep separate from other foods as they produce ethylene gas that causes other fruits to ripen faster.

**Bananas** - Pull the bananas apart and wrap each stem in plastic wrap. Store in a cool space out of direct sunlight. Once ripened to your likeness store in the fridge, or cut them up and pop them into the freezer for smoothies.

**Avocados** - Store at room temperature to ripen, then keep in the fridge. Once cut, mashed or sliced, sprinkle with lemon or lime juice and place in an air-tight container.

**Fresh Herbs** - Rinse the bunch, place in a freezer bag, and store in the freezer for up to a month.

**Eggs** - Store in original carton. To tell if still fresh, place one in a cup of cold water. Fresh eggs sink, old eggs float.

Phone **1-800-270-7082**

Email **Info@CallEquity.com**

**FREE Savings Analysis! [www.CallEquity.com](http://www.CallEquity.com)**

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

## Cookout Prep for Success

- 1) To tenderize a steak, lay the raw meat out on a plate and cover each side with a teaspoon of coarse kosher salt or sea salt. Use your fingers to gently work the salt granules into the surface. For even more flavor, add crushed garlic. Let the steak sit for 45 minutes to an hour, then wipe away most of the salt, pat until the steaks are dry, and grill.
- 2) Instead of filling a huge pot with seafood and potatoes, pack individual foil squares with shrimp boil faves. Throw them on the grill, then serve straight from the packet. Search "shrimp foil" at [countryliving.com](http://countryliving.com) for recipes.
- 3) The key to making beautiful deviled eggs is storing them on their sides overnight before you cook them. Tip the whole egg carton on its side in the fridge. When you cook the eggs the next day, the yolks should stay right in the center.



## Easy Baked Donuts



### Ingredients

1 c all-purpose flour  
 1/3 c granulated sugar  
 1 tsp baking powder  
 1/2 tsp salt  
 2 tbsp unsalted butter melted  
 1 egg  
 1/3 c + 1 1/2 tsp skim milk  
 1 tsp vanilla extract

### Glaze:

1/2 c powdered sugar  
 1/2 tsp vanilla extract  
 1 small pinch salt  
 1 or 2 tbsp milk  
 Optional: food coloring and sprinkles

### Directions

Preheat oven to 350°. Spray donut pan with cooking spray, set aside.  
 In a large bowl, whisk together flour, sugar, baking powder and salt.  
 In a small bowl, whisk together egg, milk, butter and vanilla extract.  
 Add the wet ingredients to the dry ingredients and stir together until well combined. Try not to over-mix the batter.  
 Spoon the batter into the donut pan or cut a corner off the bottom of a Ziploc bag and pipe the batter in, filling 3/4 of the way full.  
 Bake for 8 to 10 minutes. Remove and flip donuts onto a wire rack until cool enough to handle but still warm.  
 In a medium bowl, whisk together powdered sugar, vanilla extract and salt. Add 1 tablespoon of milk, and whisk to combine. If the glaze is too thick, add additional milk, 1/2 teaspoon at a time until to desired consistency. Add food coloring if you'd like.  
 Dip the warm donuts in the vanilla glaze, return to the wire rack, and top with sprinkles. Allow glaze to set at room temperature for about 30 minutes before stacking or serving.

From [easymasapplepie.com](http://easymasapplepie.com)

## Time for Summer Fun

Looking for new ways to entertain the kids this summer? Try one of these fun ideas or look online for 100's more!

- 1) Take a garden gnome with you on all your summer travels. Take the gnome's picture at each destination you visit. At the end of the summer, create a scrapbook with the photos.
- 2) Have an "open mic" night in your living room or outside on the porch or deck. Each person can prepare and share a short comedy routine, poem or story.
- 3) Create a treasure hunt on your own property or around town. Make it a photo scavenger hunt where the kids take photos with their phones of various things on the list.
- 4) Rent/borrow a movie projector and show a movie on a white sheet draped across PVC pipe in the backyard. Or, use the side of your house as the screen. Bring sleeping bags, air mattresses, and pool rafts out as the seating.
- 5) Bake cookies for an elderly neighbor and deliver them with homemade art or colorful cards.
- 6) Build an obstacle course in the yard then see how quickly you can each get through the course.
- 7) Look for shapes in the clouds. Put a blanket in the grass and stare up at the sky. Take turns talking about what you see in the clouds or make up a story to go along with it.



"Summertime is always the best of what might be." - Charles Bowden

### Super Sweet Raving Fan Comments

*No effort on my end.*

*"Always has my best interests at heart and took care of everything. Knows my busy schedule and worked around me to make it all happen with no effort on my end." - Meredith*

*"Great experience! Their level of care is second to none!" - Ronald*

*"It was a quick, painless process. Everyone was very upfront with expectations and timelines." - Kathryn*

*I will never use anyone else.  
 "Even during a pandemic they were able to make it happen. Always professional, kind, and make the process easier than ever expected. I will never use anyone else." - Shannon*



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, 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-1780442SC MLB-1963497, VA ([www.nmlsconsumeraccess.org](http://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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