

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

According to a KOA report, the camping industry may rebound sooner than other forms of travel due to its consideration as a safe way to resume travel among COVID-19 health precautions.

Have You Cashed Out Lately?

FACT #1: If your last mortgage loan was a Cash-out Refinance and you've made at least 6 house payments, you could benefit from refinancing again.

FACT #2: It's FREE to have a mortgage review and our process is quick and easy. What do you have to lose? Give us a call and you could be saving money like Jenny:

2007 - Jenny bought her home.

2019 - We helped her with a Cash-out Refinance to fund a new roof.

2020 - We dropped her rate by 1% and saved her \$113 each month off her payment with a Rate/Term Refinance.

With rates this low, **there really is no good reason not to call for a Savings Review.** If you haven't called yet, please do...and spread the word!



Drive-In to Summer Fun!

Looking for something fun to do? Put on your pajamas, grab the kids and go to a Drive-in Movie. To find one near you, visit www.driveinmovie.com and click on "Search Drive-Ins".

Although the pandemic put movie releases on hold, theaters are starting to reopen. The National Association of Theater Owners expects 90% to 95% of cinemas around the world will be open by mid-July. For *Vanity Fair's* complete list of new movie release dates visit <https://bit.ly/3eHPcBC>.

Win \$50!

Question: What was the title of the first movie you remember going to see? Text or email me the answer by 7/31/20. I'll draw a winner for a \$50 gift card of your choice!

Fun Fact: The first Drive-in Theater opened in 1933 in Camden, New Jersey.

Source: smithsonianmag.com

Don't Delay Your Savings!

Betty bought her home in October 2012. She had a great rate, but wanted to reduce her term and pay off credit cards. **Betty's Refi Benefits:**

- Cut term in half
- Dropped rate by .25%
- Paid off \$9,800 in high interest credit cards
- Gave her \$29,500 cash for new flooring and other house projects!**

All of this in only 19 business days!

19 DAYS!

Bill bought his home 4 years ago and called us for a savings analysis. **Bill's Refi Benefits:**

- Dropped rate by 1.25%
- Reduced term by 10 years
- Life of loan savings will be \$21,111

21 business days to save \$21,000!

21 DAYS!

Just as good as the first.

"My second experience with your team was just as good as the first! Thanks for reaching out to me about refinancing when rates were lower and helping me through the process seamlessly!" - Christine

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.*

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a mortgage company

We proudly offer FHA, VA,
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Wacky Facts

- 1) The concentration of starches and cellulose in a potato can be used to make plastic, and the plastic made out of potatoes can be burned and composted with much less impact on the environment.
- 2) Gardeners can insert rose cuttings into a potato, and then plant the entire potato as if it were a seed or bulb. The nutrient-rich potato provides moisture and sustenance to the growing plant, giving the cutting a better chance to survive.

Source: Mentalfloss.com

Referrals...

The Ultimate Compliment



More Referrals Closed!

Kathy and Jeff came to us to refinance their home in March. A Cashout Refinance enabled them to consolidate debt and save money, not to mention reduce stress. Kathy was so happy with their mortgage experience that she referred her co-worker, **Nicole** to us.

We had Nicole **clear to close in less than 20 working days** and ready to move into her new Condo. Here's what she had to say about her purchase experience:



"They were very patient and walked me through every step personally. I always received a response quickly."

Baked Potato Party

Get ready for **National Potato Day on August 19th** and plan a party with a Baked Potato Bar! Potatoes often get a bad wrap because of fries and chips, but a medium potato has no fat, no cholesterol and contains only 110 calories! Plus it contains vitamins B6, C, E, K, and minerals like potassium, magnesium and phosphorous.

Tips for the perfect spud: Before baking the potatoes, instead of poking holes with a fork, slice a "t" ¼ inch deep. This allows more steam to escape, which makes fluffier potatoes. Bake at 400°F on a cookie sheet. Larger sized potatoes for 2 hours or smaller ones for 90 minutes.

Have fun with the toppings! Start with the basics such as salt and pepper, butter (try whipped, herbed, or garlic), sour cream or yogurt, and shredded cheddar cheese. Then kick it up a notch with these options:

cheese sauce	steamed broccoli or asparagus
grated Parmesan	grilled corn
chopped basil/cilantro/oregano	canned black beans or chili beans
seasoned salt	chopped fresh tomatoes
chopped chives	grilled or caramelized onions
taco meat or fajita chicken	sliced jalapenos
pulled pork	chopped avocados or guacamole
crumbled bacon	salsa
chopped ham/salami/pepperoni	bleu cheese or ranch dressing

Try these Taters: *Taste of Home* compiled The Best Potato Recipe from Every State. Go to <https://bit.ly/3ekkGxQ> to view the full list of delicious recipes.

Congrats to the Coopers, the winners of our Donut Trivia Contest. Glazed is the most popular flavor!



Traveling Changes

If you're planning a trip, be sure to read up on your specific airline's current policies before your flight. So much has changed, it's important to be aware of any restrictions in place at both your origin and destination. Check quarantine policies and exceptions on your destination's website so you are prepared to make adjustments if necessary. Here are a few new travel suggestions to consider:

- Wear a mask and ask for the windows to be open a little when using a ride share or taxi.
- Wear disposable gloves when pumping gas or wipe down pump handles and keypads with disinfectant wipes before you use them. Remove gloves and dispose of them in the trash, then use hand sanitizer to clean your hands before getting back into the car.
- The TSA is temporarily allowing one liquid hand sanitizer container, up to 12-ounces per passenger in carry-on bags. They also note: They will need to be screened separately since these containers exceed the standard allowance permitted through a checkpoint.
- Some airlines aren't allowing carry on bags at all, aside from personal items such as a laptop, handbag, etc.

I'm so glad my daughter in law referred you to me

"It was amazing to have worked with you. You made everything so easy for me. I was a bundle of nerves and you explained everything to me in a way that I could understand and helped so much along the way. Thanks so much and I'm so glad my daughter in-law recommended you to me." - Cynthia

Rates are Still LOW!



Call today to discuss how you can SAVE!

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There's a Skill for That

Alexa Skills are like apps on your smart phone or tablet that are voice-driven. Open the Alexa app to add the Skills you want. Then once enabled, use the specific phrase to access them. There are over 100,000 Alexa Skills available, here are a few fun ones to check out.



Guided Meditation - Reduce stress and anxiety with over 70 guided meditations and mindfulness/breathing exercises.

TED Talks - Explore talks from world-renowned speakers. Play the latest Talk or a random one. Search for talks by topic or speaker name.

This Day in History - Learn about top events that occurred in the past on any date. You can find out more information by saying "hear more about this event."

Giant Spoon - Need help with new ideas during a meeting at work? Giant Spoon can help with brainstorming.

Dr. AI - Alexa can't replace your real Doctor, but Dr. AI was trained by over 107,000 doctors with 141 specialties. List your symptoms and hear possible explanations personalized to your age, gender, medications and more. After diagnosis, it will offer to connect you to an actual doctor.

Meal Idea - Can't decide what to have for supper again? Get recipe ideas using common, everyday items you likely already have in your pantry.

Song Quiz - Guess the correct song title and artist. You can even challenge your friends or family in live competitions, or compete against music fans across the country.



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

Hot Ham and Cheese Campfire Sliders

Ingredients

1 lb deli-sliced ham	1½ tablespoons Dijon mustard
12 Hawaiian sweet rolls	1 tablespoon dried onion
12 slices Swiss cheese	1 tablespoon brown sugar
½ cup butter, melted	

Directions

Prepare 2 long sheets of aluminum foil to use as packets around the sandwiches. Using a large serrated knife, slice the rolls in half so you have a 'slab' of tops and a 'slab' of bottoms; don't pull the individual rolls apart. Place bottom 'slab' of rolls on two overlapping sheets of foil. Evenly layer half of the ham over the rolls then add a layer of cheese. Evenly layer the remaining ham. Add the top 'slab' of rolls. Whisk the melted butter, mustard, dried onion and brown sugar. Pour evenly over the top of the sandwiches. Fold the sides of foil up to seal closed and place on warm campfire coals. Cook for 10-15 minutes, flipping often until the cheese is melted and the rolls are lightly toasted. Slice into individual sliders and serve.





Feel The Burn!

Summer is in full swing, and that means more time spent outdoors. One of the inevitable things that comes with this is sunburn. Fortunately, there are plenty of household items you can use to ease the pain, itching, and peeling that come with sun damage. Here are a few home remedies that can help.

Cool water - Sunburn, basically, is inflammation of the skin. One of the easiest ways to treat inflammation is to cool down the affected area. An effective way is to hop in the water, whether it's an ocean, lake, or stream. Dipping in and out throughout the day can help keep sunburn from worsening. Be wary of pools, as chlorinated water can irritate the skin more. Also avoid directly applying ice. Although it may look appealing when your skin is burning, it could actually cause even more damage to your extra sensitive sunburned skin.

Baking soda and oatmeal bath - Throw a few heaping tablespoons of baking soda into a bathtub full of cool water and soak for about 15 to 20 minutes. Add a cup of oatmeal to sooth irritation and help the skin retain its natural moisture. Don't scrub or rub your skin, instead dab yourself dry.

Aloe vera - The gel inside this succulent plant has been used for centuries for all sorts of ailments, from upset stomachs to kidney infections. It's also the sunburn relief

most commonly found over the counter. Breaking off a chunk of the plant and applying the gel directly to the skin provides immediate, soothing relief from the sting of minor sunburn. If you don't have a plant, you can find 100% aloe vera gel in most pharmacies.

Chamomile tea - Brew the tea as you normally would and let it cool. Then, soak a washcloth in it and apply to the affected area. If you are allergic to pollen, don't use this treatment. It may cause an allergic reaction.

Wear loose clothing - As your skin is repairing itself, make sure to wear clothing that doesn't stick to your skin. Give it some room to breathe with natural fibers, such as cotton or bamboo.

Drink lots of water - As your skin is battling the damage from the sun's rays, it needs moisture that it lost during your time out in the sun. Replenish by drinking plenty of water.

Don't forget the moisturizer - To prevent skin from peeling, regularly apply moisturizer to the affected areas. Try to use scent- and dye-free moisturizer (marketed for "sensitive skin") to keep skin irritation to a minimum.

Stay hydrated, keep cool, and if the sunburn is too painful, take some ibuprofen. You should also make sure you stay covered up next time you go outside so your burnt skin isn't exposed to even more sun. Call a doctor if a sunburn causes you to have a fever or if you are showing signs of dehydration.

Source: healthline.com

"May we think of freedom not as the right to do as we please, but as the opportunity to do what is right." - Peter Marshall



"Excellent execution from beginning to end of the loan process." - Uma

Wonderful rate that others couldn't match.

"Did a wonderful job - provided an accurate quote and wonderful rate that others couldn't match. Reachable and responsive, even during a pandemic! Highly recommend to anyone in the market for financing." - Tadas

"This process was as straightforward as it could be. Communication was timely and to-the-point which is just how we like it." - Kelly

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