

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Dear Equity Family,

My livelihood is dependent somewhat upon you, so let me say "thank you". **In 2020 I closed more referrals from past clients than ever before!** I have to view this as a testament to how I served you. Your referrals mean the world to me and my family! It reinforces I'm doing what I should be doing (professionally) in life.

Every family I helped buy a home or refinance is my own little "emotional roller coaster". I take it personal and enjoy sharing my knowledge about mortgage financing. Just like you trust a doctor for your health or a mechanic about your car, please trust me with your mortgage. We all have "specialties of wisdom"...somehow I got into mortgages and simply love it!

Here are a few snapshots of homebuyers we helped in 2020. We look forward to another great year of improving the lives of families and hope you'll again refer your friends, family, neighbors and coworkers to us.

Wishing you health and happiness this year!



We were able to raise **over \$4,500** to purchase clothes, coats, boots, and toys to **make Christmas extra special for kids** through Families Helping Families!

"Everyone who worked with us was professional and courteous. Took the hassle out of the home buying experience. Just perfect!"

- Kevin, Raving Fan Buyer



Who do you know that would like to Buy their Dream Home?

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.



Home Mayhem of the Month

3 Tips to Avoid a Flooded Home

- 1) Remember to shut off the main water supply to your home **any time you're planning to be away for more than 24 hours.**
- 2) Locate and turn off the water supply to outdoor faucets for the winter. Remove attached hoses and drain residual water.
- 3) Regularly test your sump pump and its battery back up and install a water sensor to detect leaks.



Happy National Soup Month!

The fastest time to find and alphabetize the letters in a can of alphabet soup is **3 minutes 21 seconds**, and was achieved by Cody Jones of Dude Perfect in Frisco, Texas on February

13, 2018. **Bored at Home?** See how fast you can do it!

Hot Chocolate Cookies

From lovefromtheoven.com



Ingredients

- | | |
|---|--|
| 1 cup butter softened | 1 teaspoon salt |
| 1 cup sugar | 1 teaspoon baking soda |
| 2/3 cup brown sugar | 2 teaspoon baking powder |
| 2 eggs | 1 cup chocolate chips |
| 1 teaspoon vanilla | 1 cup Mallow Bits or Freeze Dried Marshmallows |
| 3 1/4 cups flour | |
| 4 packages or 3/4 cups hot cocoa mix (don't use sugar free) | |

Directions

- Beat butter and sugars in large bowl with mixer until light and fluffy, 2-3 minutes. Add eggs and vanilla; mix well.
- In a separate bowl combine dry ingredients. Gradually mix dry ingredients into butter mixture until well blended, do not over mix. This will be a dry dough. Stir in chocolate chips. Cover and chill for at least 30 minutes, up to 2 hours.
- Preheat oven to 350°F. Drop 2 tablespoons dough, 2 inches apart, onto baking sheets lined with parchment paper. Press several Mallow Bits into each cookie. Bake 9-11 minutes. Cool on baking sheets 5 minutes; remove to racks and cool.

Referrals...

The Ultimate Compliment



More Referrals Closed!

In November we helped **Ed and Molly** with a refinance of their construction loan and reduced their rate and term. Molly referred her **sister Anna** to us after she realized how much she could save. We closed on Anna's refinance last month, dropping her rate by 2.25% and saving her \$46,303 over the life of the loan. And since she's a Snowbird, and is spending her winter down South we contracted a notary to get her documents signed and she didn't even have to come back to the cold.

Spread the word, we lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC, VA & WV.

Refinances
are still **HOT**

What would you
do with Extra
Ca\$h each month?

There are no words to express my gratitude to you and your team. My refinance process was done completely stress free, and with such ease. The help and guidance you offered me will be something I will never forget. You have brought relief and hope into both myself and my son's life. We will forever be grateful to you all. We will be putting some of the money we save each month into a fund to take a trip after he graduates. - Cindy, Raving Fan Refinancer



Time for a Triangle Remodel?

With more meals being cooked at home, many are realizing their kitchen could use a remodel. If you're in the market for an update, don't forget to consider the work triangle in your plan. It's an important design concept that improves the functionality of a kitchen by minimizing the distance between the sink, refrigerator, and primary cooking surface. These three points and the imaginary lines between them make up the work triangle.

Experts have determined for comfort and safety, the sum of the three distances should be between 13 and 26 feet, and each stretch of the triangle should measure between 4 and 9 feet. Try to avoid having major walkways cross through the triangle. Another point to consider when planning: there should be at least 36 inches of food preparation area next to the sink.

Need money for a remodel? Give me a call to see if a Renovation loan or Cash Out Refinance makes sense for your situation.





The maximum loan limits for Conventional and FHA loans have **increased** for 2021. The conforming loan limit for Conventional loans is now \$548,250 for a 1-unit home in most of the country, and the

base loan limit for FHA loans is now \$356,362. This was a \$37,850 increase for Conventional and \$24,602 increase for FHA from last year.

What does this mean? Buyers may be able to purchase a higher priced home with more financing options and lower rates. Or borrowers could refinance an existing jumbo loan and possibly drop the mortgage insurance premium.

If you'd like more information on any loan program, don't hesitate to call.

January is National Hobby Month so there's no better time to discover a new hobby. Working on a hobby is a great way to kickstart your productivity, feel more creative and relieve stress. To find a hobby, it's important to first consider your strengths, interests and available time. You may consider looking for a hobby that can become increasingly challenging as you progress. It doesn't have to be a huge learning curve and you don't need to become an expert, but if you get bored easily, look for something you can continuously improve upon. **Here are a few creative hobbies that have been trending.**



- ↳ Hand Lettering
- ↳ Flower Arranging
- ↳ Bullet Journaling
- ↳ Woodworking
- ↳ Homebrewing Beer
- ↳ Blogging
- ↳ Photography
- ↳ Watercoloring
- ↳ Geocaching
- ↳ Pottery
- ↳ Jewelry Making
- ↳ Baking/Cake Decorating



Brain Twister Contest

Mason moved into his new home and **his house number has three digits**. When he challenged his friends to guess it, they tried: 135, 780, 785, and 732. He responded, "wow, you've each guessed only one digit correctly and in its right place!" **What is Mason's house number?**

Email or text me your answer by 2/1/21 and I'll enter you in a drawing for a **\$50 gift card** of your choice!



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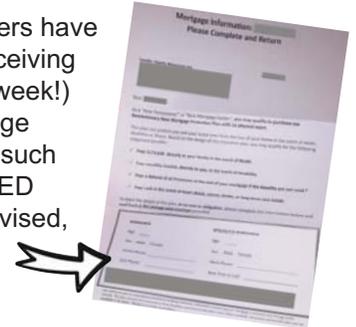
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Enter <https://calleequity.page.link/igFo> on your Smartphone to download my new Mortgage Calculator app!

Excessive Mail Alert !

Several of our new borrowers have notified us that they are receiving excessive mailings (3-4 a week!) from "us" offering a Mortgage Protection Plan with notes such as "LAST NOTICE" or "NEED RESPONSE NOW". Be advised, **these are not from us!**



We do not sell your information to companies!

Unfortunately they can get it from courthouse records. We can't control this, but you can opt out of receiving unsolicited commercial mail from national companies by registering at www.dmachoice.org. The program costs \$2, but will block unwanted mail for 10 years.



Also, to request that the credit reporting agencies not share your information, call 1-888-567-8688 or visit their website optoutprescreen.com and you can choose not to receive unsolicited offers for new credit cards and insurance.



Housekeeping 101: Forgotten Tasks

It's a new year and the perfect time to do yearly house maintenance items you often overlook.

Rotate mattresses. Spin it 180 degrees so your head is now at your feet.

Wash your pillows. Unless the care tag says otherwise, most pillows can be machine-washed on gentle cycle with regular detergent and warm water; they also benefit from an extra rinse cycle and spin cycle. Dry on a moderate heat setting with tennis balls to fluff them up; never put pillows back on the bed damp, it can lead to mold and mildew.

Replace your toothbrushes. If you don't remember if you changed your toothbrush or toothbrush head within the last six months, change them all.

Replace worn towels, bedding, or linens. Take stock of your inventory and replace, repurpose, or give away linens that are worn, ripped, stained, or unused. Threadbare bath towels can be reallocated as garage rags or doggie bath towels, and old sheets can be cut up and turned into cleaning rags, dish cloths, or reusable napkins. This is also a good time to reorganize your linen closet.

Air out your rugs. UV rays are an excellent disinfectant. Fling rugs over a railing or on a clean surface for a few hours in direct sun to air out and kill bacteria in the fibers. Also, cold

winter air eliminates odors. New Englanders swear by snow to clean their rugs: toss it down on the snow, beat it with a broom, flip it over and beat it again, then sweep off all the snow before bringing it back inside. The freezing temps and rubbing of the snow helps loosen dirt and kill bacteria.

Donate unwanted household goods. Gather up unused canned goods, ill-fitting clothes, outgrown toys, electronics, and recent gifts you'll never use, and drop them off at the appropriate food banks, charities, thrift stores, or electronic recycling centers. To make this task easier, designate a bin in your closet or garage for collecting these items all year.

Vacuum ducts. Vacuum heating vents and ducts to keep air circulating freely and to save energy. *Also, when was the last time you changed the furnace filter?*

Clean ceiling fixtures. Remove dust and dirt from ceiling fans and lights with a cloth and a vacuum with a soft nozzle attachment.

Wash walls, cabinets, baseboards, and woodwork. Give the inside walls of your home its annual bath with a sponge and dishwashing detergent.

Reseal wood floors to prevent scratches and scrapes from marring the wood.



Your Lender for Life.

"The beginning is the most important part of the work." - Plato

The Best of 2020 Raving Fan Comments!



Refi in a Nutshell Award

"Could not be more impressed. A couple of file uploads, a few clicks on an online application, add your information and you're done!" - Jack

Favorite Advice Award

"If you like doing things the hard way, don't use them. They make things so easy for you, it's almost unreal." - Natalya

Best Matter of Fact Comment

"As usual, service was outstanding. The process was easy, I just let them do their job and they did." - Robin

Best Peace During a Pandemic Comment

"You kept me informed throughout the entire process and reassured me when I was doubtful I would be able to close during these trying times with the coronavirus amongst us." - Rhonda

Best Submarine Comment

"The document porthole was easy. We closed in the mist of a pandemic in 3 weeks. We could not be more happy!" - Thomas

Make Mamma Proud Comment

"You are my 'go to person' for loans on investment properties. You work well with all other members of the team." - William

Best Myth Busters Comment

"You made the process very easy. I've always heard that buying a house was hard, not the case here." - Mark

Great, Now I'm Hungry Award

"Absolutely fantastic and made my wife and I's first home purchase as easy as pie." - Matthew

Best Short And Sweet Comment

"Easy and fast and great care." - Andrew



EQUAL HOUSING OPPORTUNITY

JAN 2021

We are Proud to Lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC, VA & WV.

NMLS ID #1579. AL MC20405.002, CT ML-1579, ML-BCH-1315500, ML-BCH-1627019, DC MLB1579, MLB318356, DE 9521, 11829, 031728, FL MLD880, MLDB1629, MLDB2489, MLDB5545, MLDB5937, MLDB6392, MLDB9313, MLDB11738, MLDB11739, MLDB11743, MLDB11744, MLDB11745, IN 9940 & 11055, KY MC824, MC726530, MA ML1579, ML1315500, MD 14944, 19299, 19954, 21427, 21595, 06-24625, MI FR0018548, NC L-134393, NH 21234-MB, 21328-MB-BCH, 21749-MB-BCH, 23282-MB-BCH, OH RM.850263.000, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-1133899, MLB-888992, MLB-1770532, MLB-1780442, MLB-1963497, MLB-2014122, VA MC-4491 (www.nmlsconsumeraccess.org), WV ML-38569, MLB-38772, MLB-38776. 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