

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

A Shocking Change Emerging in Home Trends

The 2021 Top Interior Design Trends were announced by Better Homes & Gardens and #6 is Shocking...Closed Floor Plans!

If you've watched a single home improvement show you know Buyers typically look for an open floor plan. This trend is changing as families try to carve out a designated, separate space for activities such as remote work or homeschooling. These days, more walls mean more privacy and less distraction.

It's a Great Time to Sell!

Home prices in the 4th quarter of 2020 were up at least 10% from the year before in more than three quarters of the country.

Source: ATTOM Data Solutions

Do You Know Someone Like This?

We Would Love to Help!



"My fiance and I have 6 months until our lease is up and we have tons of questions about getting into a house and what our options are. Things are very tight right now between work and saving for a wedding so not sure if buying is even in the cards.

We just want to get out of an apartment because of our dog, living where we do isn't fair for her. We need a yard and more space. We look forward to speaking with you!"



Furry Friend Fun Fact

In December, Americans were on track to spend a record-high \$99 billion on pet items (from food to vet care) in 2020.

Source: American Pet Products Association

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

Double the Savings

Thanks to amazing rates, we were happy to help many of our customers with more than one loan in 2020! Some were investment properties or second homes but others were the same house both times! Here are a couple Raving Fans that we helped save money in January and again in December last year.

Don't put it off another second. If you haven't called for a mortgage savings analysis, now is the time as rates are expected to rise this year.

1/8/20
Purchased Home
12/14/20
Refi saving **\$143**
a month.

"Fast results! You and your team are 5 star."

"The process was smooth and effortless."

1/24/20
Refi saving over **\$325** a month.
12/11/20
Refi saving **\$50** a month.

Specializing in 'Doozy' loans Since 1993...

"You were beyond easy to work with, and **despite my loan being a doozy you never lost faith!** Very personable and your positive outlook kept me in high spirits through the entire process. I **can't say thank you enough for all of your meticulous work!** My interest rate is fab!"

- Carlie, Raving Fan Homebuyer



God Bless the troops
serving to preserve
our freedom.

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Home Mayhem of the Month

4 Tips to Avoid a Space Heater Fire

- 1) Always place your space heater on a flat, smooth, dry surface and never in a kitchen or bathroom.
- 2) Never operate a space heater within 3 feet of anything flammable including curtains, papers, furniture, pillows and bedding. While many space heaters have an auto-shutoff in case it overheats or falls, it can't detect if objects around it are overheating or are in danger of ignition.
- 3) Never leave a space heater running in a room unattended or while you're asleep.
- 4) Never plug space heaters into surge protectors, extension cords, timers, smartplugs or GFCI outlets and don't hide the cord underneath rugs or carpeting.

Referrals...

The Ultimate Compliment



More Referrals Closed!

Jessica refinanced with us in July and we reduced her rate and term, saving her thousands. She referred her brother in law **Sam** to us and we closed his VA Cash Out refinance last month. His goal was to pay off a HELOC, a credit card, and student loans. We dropped his rate by 2%, paid off the HELOC completely and he's saving \$251/month. Plus he got \$50,000 cash out to pay off credit cards and student loans, a \$968 escrow account refund, skipped a House Payment and still left \$90,000 of equity untouched.



What are your 2021 Financial Goals and how can we help you achieve them?

Win \$50!

Crazy Chili Jumble

Unscramble the letters and fill in the word to find a list of the strangest ingredients added to chili recipes.

1. SAMLSESO _____
2. ELOCATCHO _____
3. AEPLNPIEP _____
4. CEFEOF DURGOSN _____
5. PSROSESE _____
6. ACCO LCAO _____
7. PLAEP RTBETU _____
8. RPEAG AMJ _____
9. TNAPEU UEBTRT _____
10. NRSEUP _____

Email or text me a picture of your answers and I'll enter you in a drawing for a **\$50 gift card** of your choice!
Entries must be received by 3/1/21.

Entry From: _____

The answer to last month's Home Sweet Home Brain Twister was 182. Congrats to our winner!

White Chicken Chili

National Chili Day is February 25th! What better reason to mix up a quick batch of this yummy chili from thereciperebel.com.



Ingredients

- | | |
|--|--------------------------------|
| 4 boneless skinless chicken breasts | 1 teaspoon Tabasco Green Sauce |
| 2 cups low sodium chicken broth | 1 teaspoon chili powder |
| 19 oz can white kidney beans, drained & rinsed | ½ teaspoon onion powder |
| 12 oz can corn, drained | ½ teaspoon salt |
| 4.3 oz can green chiles | 4 oz cream cheese, softened |
| | 1 tablespoon corn starch |
| | 1 tablespoon water |

Directions

Add chicken breasts and broth to a 3-4 quart dutch oven or soup pot. Bring to a boil over medium high heat. Reduce to medium low, cover and simmer for 15 minutes or until chicken is cooked through and tender.

Remove chicken breasts and shred with forks. Place chicken back in the pot with the broth and add beans, corn, green chiles, Tabasco sauce, chili powder, onion powder, salt and stir. Cut cream cheese into cubes and stir into the pot. Cover and simmer over medium heat for 10 minutes.

If desired, stir together corn starch and water and add to chili to thicken further. Serve with your favorite chili toppings!



Title Lock Insurance is not insurance of any kind and does not protect you from a scammer transferring your title. It is a deed monitoring service that periodically checks to see if title has been transferred out of your name. If it has, they notify you *after* it has happened.

Companies offering these services are playing on a homeowner's fear that someone is going to steal their home. Attempted title theft is quite rare, and is always unsuccessful, provided the true owner keeps an eye on their property.

Stop Germs at the Door



More than ever it's important to take the precautions to protect ourselves from germs we may encounter during the day. Follow these steps to keep from spreading germs around your home.

Take off your shoes. If you don't have a mudroom or closet near the entry to your home, create a space near the door for shoes such as a boot tray or mat. Spray the soles of shoes with a disinfectant spray such as Lysol.

Wash your hands. Scrub your hands (back and front), in between fingers and under nails with warm water and soap for at least 20 seconds. Replace hand towels every day.

Leave bags at the door. Germs hide on bags and purses. Never place boxes, grocery bags, purses or bookbags on your kitchen counter or tables. Spray with Lysol or wipe down the bottoms of bags or purses and hang by the door.

Degerm your device. Clean your smartphone with an electronics-safe disinfectant or use a UV cleaner when you get home.

Change your clothes. Throw your clothes from the day in the laundry and change into comfy clothes or pajamas. If you were in an especially germey place or situation, take a shower before changing.

Bonus Germ Tips:

- 1) Disinfect door knobs and handles that get the most use every day: front/back/garage doors, bathroom, closet, refrigerator and microwave.
- 2) When possible, open mail or packages and remove the contents, discard the outer packaging material and wash your hands.

Rates are Still LOW!



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Fun Wedding Facts

February is National Wedding Month since more people begin wedding planning this month than at any other time.

Scottish tradition declares that the color green is the unlucky color of the fairies, and should not be worn at a wedding.

The term “honeymoon” came about when Ancient Norse couples went into hiding for 30 days, or one moon cycle, after their wedding. During this time, a family member would bring them a cup of honey wine.

In Greece, it was believed that a lump of sugar tucked into the wedding gown would bring sweetness to the marriage.

Queen Victoria is credited as starting the tradition of the white wedding dress back in 1840. Before that, brides often wore whichever dress they considered their very best.

Since cranes are symbols of life-long fidelity, at Japanese weddings the presence of 1,001 white origami cranes is considered good luck.

Traditionally, flower girls throw rose petals at the bride’s feet to lead her to a sweet, plentiful future.

In Great Britain, it was considered good luck for the bride to kiss a chimney sweep on her wedding day, as they were believed to have the power to sweep away evil spirits.

It was believed that demons would be scared off by loud sounds, which began the tradition of ringing bells at the end of a wedding ceremony.

Laughter as Medicine

Laughing has many health benefits. Stress, muscle tightness, and mental tension melt away, plus circulation is increased, stimulating your heart, lungs, and other organs. Your immune system is strengthened from breathing in more oxygen, pain is decreased and your mood improves because of a boost in feel good hormones. Here are a few ways to bring on the laughs.

Watch Videos - Look up pet videos, people slipping on ice, or whatever cracks you up. TikTok videos are also great. Pass the laugh on and send a favorite video to a friend every other day.

Download a Joke App - These apps send short jokes to your phone each day and come in a wide variety of topics. Or buy a joke-a-day or other funny desk calendar—they’re on sale!

Tune Into Podcasts - Download laughter into your day with a comedy or mood-boosting podcast. Subscribe and you’ll be notified when new podcasts are released.

Subscribe to a Streaming Service - Netflix, Hulu and other streaming services have so many stand-up comedy shows and sitcoms to choose from. Think of a show you loved watching for a good laugh and see if it’s streaming now. Or search by your favorite funny actor and see what they have available.

Start a New Board - Create a Pinterest board of pictures that make you laugh and look at it when you need to giggle.

Do something silly - Some suggestions are: skip down the street or across the room, sing loud or as badly as possible, go to a park and swing as high as you can, roll down a hill, do cartwheels...



“Trade your expectations for appreciation and your whole life will change in that moment.”

- Tony Robbins

Would Recommend

“I am a CEO of a credit union and have been a loan officer in the past. My experience was exactly how I would have made it for one of my members. I would recommend to anyone needing a mortgage to apply with Equity Resources.” - Danielle

“Everything was very well detailed, the entire process was right on schedule.” - Rick

We Love Raving Fan Comments

“I know how hard you worked for us and I am forever grateful.”

- Ken & Erica

Professional & Prompt

“Love the electronic communication process! This is the 4th time we’ve used Equity Resources and we are always very pleased with the professionalism and promptness of the process and the personnel involved!” - Rita



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FEB 2021

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