

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Spring Purchase Season is here!

The extra cash from a stimulus check or tax refund may help more people become homeowners this year. A lack of homes on the market will require buyers to act fast as interest rates are creeping up. Clever Real Estate's latest market survey of 1,000 millennials revealed they're ready to go to great lengths to purchase. Of those surveyed, **29% would need nothing more than photos or a virtual tour to make an offer on a home, and 44% claimed listing photos would be all they needed to make an offer.**

Do you know anyone looking to buy? While we don't advise purchasing a home without a walk-through, we do believe a Pre-Approval is absolutely necessary. Please pass this newsletter on to anyone you know considering a home purchase and in need of a trusted advisor in this fast-moving market. We'd be happy to help with a smooth process, just like we did for Shawn below.

Would you buy a house based only on photos, no tour?

## Quick & Easy Condo Purchase!

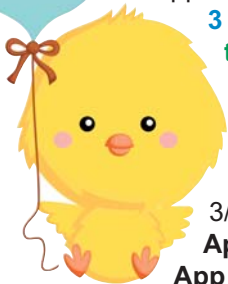
Clear to Close in 7 Business Days!

Shawn was working with his credit union to purchase a condo. When it fell through and they were unable to help him, we took his application. **He was hoping to close in**

**3 weeks or less. We had him at the closing table 10 business days after application.**

2/28 Application Date  
3/8 Appraisal Cleared  
3/9 Cleared to Close (CTC)  
3/12 Closing Day

**App to CTC - 7 business days!**  
**App to Closing - 10 business days!**



## Introducing our FLY Loan

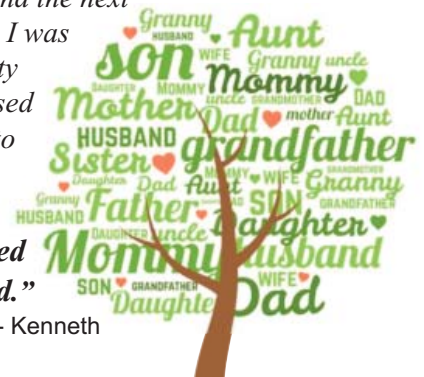
We are continually looking for ways to streamline and improve our lending process to ensure you have the best experience possible. **We're proud to announce our new FLY Program**

**which will enable us to move many Conventional Refinance loans from application to Cleared to Close in just 14 days or less!**

Of course we can't guarantee this turnaround on every loan, but we are working to provide the peace of mind of a clear to close as soon as possible. We believe in "walking the talk" and living up to our commitments.

*"Six months ago I applied for a refinance at my local bank. Every month they called to give me an update and that we are on track to close in two weeks. This would never happen and the next month the same thing. I was recommended to Equity Resources and we closed in 3 weeks from start to finish. I am very happy with my service and I received what I was promised."*

- Kenneth



Nearly two-thirds of Americans, 63%, say they've been living paycheck to paycheck since the start of the pandemic.

Source: CNBC

*Who do you know struggling financially?  
Start your referral tree of savings,  
have them call me to apply free!*

*God Bless the troops  
serving to preserve  
our freedom.*

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& Construction  
Home Loans.



## Home Mayhem of the Month

### Water Wasting Woes

Household water leaks can waste 180 gallons per week, and toilets are the main offender. A leaky toilet is most commonly due to an old or worn-out valve seal which is a quick and easy fix. Toilets account for nearly 30% of an average home's indoor water use, and older toilets can waste up to 6 gallons per flush! It's important to replace old, inefficient toilets with WaterSense labeled models. By upgrading to these environmentally friendly toilets, the average family can save nearly 13,000 gallons of water every year or more than \$140 per year in water costs.

If all inefficient toilets in the United States were replaced with WaterSense models, we could save 360 billion gallons of water per year, or the amount of water that flows over Niagara Falls in about 9 days.

Source: epa.gov

## SPRING Clean Your Mattress

**Step 1:** Add these ingredients to a spray bottle and shake to combine (be sure to shake before each use).

- 1 cup cooled boiled water
- 1 cup white vinegar
- 8 drops each essential oil: lavender, eucalyptus, & peppermint

For more great household uses for vinegar go to <https://bit.ly/3tOVbMp!>

**Step 2:** Spray mixture directly onto bare mattress and allow to sit for a few hours.

**Step 3:** Vacuum the top and sides of mattress.

**Step 4:** Re-make with clean linens and enjoy!

Source: theorganisedhousewife.com



## Happy National Kite Month!

The record for the **most kites flown by one person simultaneously is 43**. This was achieved November 7, 2006 by Ma Qinghua in Weifang City, China. **Looking for a Challenge?** Try flying

more than one kite at a time without getting them totally tangled! (Be sure to practice proper kite safety.)



## Referrals...

*The Ultimate Compliment*



**More Referrals Closed!**

**20 DAYS!**

**Jack and Stephanie** were referred to us by their REALTOR back in 2018 and we helped them purchase a home. Stephanie recently referred her coworker **Brittany** to us and we had her clear to close to refinance last month in 20 business days! We dropped her rate by 2.500%, reduced her term, paid off a credit card, dropped her monthly payment by \$26, plus she got \$1,800 at closing!

*Who do you know?*



## Create A Kitchen

One of the most-used rooms in the home is the kitchen. When friends and family gather, it's not only where food is made, but memories also. If your small kitchen is feeling extra tight, make it appear larger by incorporating some of these tips.

- Create a color scheme with little difference between the shades of walls, countertops, cabinetry, and woodwork. Use various shades of white and contrasting textures.
- Install a backsplash with rectangular tile horizontally to make the kitchen space look wider.
- Add uplighting above the upper cabinets as well as under-cabinet lighting to ease the contrast created by shadows and make the room feel more open.
- Install open shelving or either remove a few cabinet doors or replace the solid fronts with glass. This only works if you keep the contents organized and visually pleasing. (No more mismatched cheap plastic cups!)
- Maximize the light by keeping windows free of curtains and blinds and adding reflective surfaces such as ceramic tile, marble countertops, and stainless steel. Consider adding a skylight.
- Choose wider plank wood or large tiles for flooring and run it diagonally to stretch the floor space even more.
- Clear off counters, windowsills, and cabinet tops, and hide as much as you can behind closed doors.
- Use minimalist cabinetry with sleek, flat-panel doors and no hardware.
- Add storage without taking up floor space by recessing a shelving unit into the wall space between studs.
- Consider using shallow lower cabinets, it's hard to reach things at the back of deep cabinets anyway.

*"You went above and beyond for us and it was really appreciated. We were stunned that you would contact us on a Friday evening and even returned emails over the weekend. That is true dedication. You are most certainly the best financial associate we have ever worked with, and we will most certainly tell anyone we know who is looking for a mortgage, or to refinance, to contact you first. Thank you for everything you did for us."*

- Mary & Steve



## Rates are Still LOW!



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



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### Smart Puppy Brain Twister



**D**og walker Kelsie trained her dog clients to pick up balls in the yard, then run to a hula hoop and sit. She decided to have a race to see who could do it fastest. **Read the clues below to find:** *what color ball each pup collected and in what order they made it to the hoop to sit.*

**DOG NAMES:** Penny, Willow, Milo, and Max  
**BALL COLORS:** blue, red, green, and purple

- |   |  |
|---|--|
| #1: Milo did not finish 2nd.                              | #5: Penny did not find the blue ball.                              |
| #2: Willow was not the first dog to sit in the hoop.      | #6: Max did not finish in 2nd.                                     |
| #3: Milo found the red ball.                              | #7: The dog that found the blue ball did not finish in 1st or 2nd. |
| #4: The dog that came in 2nd did not find the green ball. | #8: Penny was the last pup to sit in the hoop.                     |

Finished	Pup Name	Ball Color
1st		
2nd		
3rd		
4th		

Email or text me a picture of your answers by 5/1/21 and I'll enter you in a drawing for a **\$50 gift card** of your choice!

Entry From: \_\_\_\_\_

*"Our Purpose is to Improve The Lives of Families."*

## Ramp Up Your Curb Appeal

- 1) Replace the front door, or for a cheaper change just replace the hardware or add a fresh coat of paint.
- 2) Install window boxes with a mix of flowers and plants, or arrange different sized potted plants around the entry.
- 3) Install a new porch light and/or landscape lighting.
- 4) Consider replacing your walkway or add new mulch and lighting along the sides.
- 5) Add new shutters or paint existing ones in good condition.
- 6) Create an outdoor living space on your porch with furniture.
- 7) Replace boring old house numbers with new ones.
- 8) Add a bright new welcome mat or a larger outdoor rug.
- 9) Spruce up the mailbox by painting the post to match your home's exterior, plant flowers and add mulch.
- 10) Replace old gutters or powerwash to remove mold and grime.





## Just for Laughs

In honor of April being National Humor Month, here are a few Dad Jokes!

Why did the old man fall in the well?  
Because he couldn't see that well!

Yesterday I ordered a chicken and an egg from Amazon. I'll let you know...

I can't take my dog to the pond anymore because the ducks keep attacking him. That's what I get for buying a pure bread dog.

I didn't want to believe that my dad was stealing from his job as a traffic cop, but when I got home, all the signs were there.

What rock group has four men that don't sing? Mount Rushmore.

Why couldn't the bicycle stand up by itself? It was two tired!

Did you hear about the restaurant on the moon? Great food, no atmosphere!

What's the difference between a poorly dressed man on a tricycle and a well-dressed man on a bicycle? Attire!

How many apples grow on a tree? All of them!

Did you hear about the guy who invented Lifesavers? They say he made a mint!

Want to hear a joke about construction? I'm still working on it!

I was just reminiscing about the beautiful herb garden I had when I was growing up. Good thymes.

Do you know the last thing my grandfather said to me before he kicked the bucket? "Grandson, watch how far I can kick this bucket."

## Keep America Beautiful!

We should all try to take greater responsibility for our community environment and what better time than now since it is Keep American Beautiful Month? Here are a few ways you can take action to help create beautiful spaces in your community:

**Don't just Jog, Plog** - Plogging is where you integrate picking up litter while jogging. Not a runner? Walking is fine too, when you're out on a walk pick up any litter you see and dispose of it properly. (Be sure to wear gloves.)

**Practice the 3 R's** - Take steps to reduce, reuse, and recycle during spring cleaning and every day.

**Get Planting** - Celebrate National Arbor Day on April 30th, and consider planting a tree or even a garden in your yard. Trees provide oxygen, create habitats for wildlife and beautify our green spaces. When planting trees or a garden, try to incorporate native species.



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Your Lender for Life.

"Our words have power, but our actions shape our lives." - Rachel Hollis

*"It was a no-fluff and a no-sales-talk experience. It was clear, fast and transparent."*

- Anandaraman

### Available & Responsive

*"The process moved extremely quickly. The staff was always available and responsive. The most important thing I can say is that we locked and closed at the lowest interest I have ever heard of in my 72 years! I am most appreciative."* - Robert

### Looking out for me

*"This is the first time I have felt someone has truly been looking out for me and my welfare and betterment and not their own. Everyone was very friendly and communicated very well with me. Everything was done in a timely manner."* - Martha

*"I am blown away by how quickly and easily the entire home purchasing process went!"* - Christiana

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



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OPPORTUNITY

APR 2021

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