

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

June is
Great
Outdoors
Month!

Halfway Point Goal Review

Can you believe we are nearly to the halfway point of 2021? It's a good time to check in with yourself and your goals for the year to see how you're progressing. If you didn't have any specific goals at the beginning of the year, have you realized some you would like to focus on for the next 6 months?

If you have only made a small amount of progress toward your goal, don't give up! Remember your 'why'. Unexpected things happen. It may make sense to adjust your goal. Decide if it's still something that is important to you, then take what you've learned the first half of the year and make a plan for the rest of the year.

Was saving money one of your goals? Did you want to take a vacation, plan a wedding, renovate your home, or go back to college? Rates are still low and a refinance may free up money to help you achieve all of those goals. Please call for a mortgage savings review.

Wood You Look at Those Prices?

If you've been to your local hardware store lately to purchase something for a DIY project, you've probably noticed the insane prices for lumber. According to the National Association of Home Builders (NAHB), **lumber prices have tripled over the past 12 months.** This has caused the price of an average, new single-family home to increase by \$35,872, according to new analysis by the NAHB Economics team. It has also added nearly \$13,000 to the market value of an average, new multifamily home. This translates into households paying \$119 a month more to rent a new apartment. And it's not only lumber, building material prices have been steadily rising since 2020.



Timeout for Nature

Spending time outside is good for our mental and physical health. A study by researchers at Stanford University showed that spending time in nature reduces rumination, or the repetitive thought patterns about negative emotions. And who doesn't need a little help with that?



Embrace adventure and plan a day or weekend where you'll try to spend the majority of your time outdoors. Time away from technology, experiencing nature translates into healthier, more fulfilling lives.

Read, draw or journal under a tree, have a picnic in a park, stargaze, volunteer at a community garden or go for a hike, walk, run or bike ride. To find a trail, go to [alltrails.com](https://www.alltrails.com) or [hikingproject.com](https://www.hikingproject.com) where you can filter your results by difficulty level, trail type, distance and more.

A Refi After Forbearance



If your mortgage was in forbearance due to the pandemic, you may still be eligible to refinance and take advantage of the near historic low rates. **Don't miss out on your savings, call today to see if you qualify.**

To watch our short video about refinancing after forbearance, go to <https://youtu.be/8rhvHrjscXg>

After you've enjoyed this newsletter, please forward 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

Clothes Dryer Fire

The U.S. Fire Administration estimates nearly 3,000 house fires a year are caused by poorly maintained dryers. **Watch for these warning signs:** clothes feel overly hot coming out, the outside of the dryer itself is hot, the laundry room feels humid, there's a burnt smell, or the exhaust flow is weak. Reduce your risk of a dryer fire by taking these steps.

After each use - Remove all lint from the lint trap.

Monthly - Gently scrub the lint trap with soap and warm water to remove the build-up of fabric softener and detergent residue, rinse well and dry completely before replacing. Vacuum underneath the dryer (there's an inexpensive attachment tool you can get to make this easier).

Yearly - Unplug your dryer and perform a thorough cleaning. Make sure the exhaust hose is clear and vacuum inside to remove lint. If possible, remove one of the dryer panels and vacuum inside to remove lint buildup. Be careful to avoid wiring, belts, and other mechanical parts. If you don't feel comfortable doing this yourself, call an appliance repair specialist.

Referrals...

The Ultimate Compliment



Another Referral Closed!

We helped **Jim** buy a home in 2018 and a year later refinanced him to a lower rate and payment. He referred his church friend, **Meg** to us and we helped her with a cash out refinance last month. **In only 11 business days** we eliminated her private mortgage insurance and gave her almost \$18,000 to pay off bills, update the bathrooms in her home, and to start a savings account for her children.



Shuckingly Good Tip

The next time you're shucking corn, use a small piece of rubbery shelf liner to help remove those pesky silks. Just rub it over the ears and it will grab the silks and pull them away easily.



Donut Jumble

National Donut Day was June 4th. Unscramble the letters and fill in the word to find a list of donut types.

1. FSDRTEO _____
2. ELOCATCHO KCEA _____
3. NCMONIAN RGSUA _____
4. ONSBOT RAMEC _____
5. DZGALE _____
6. ROSU MRAEC _____
7. LAPEP TERFITR _____
8. RLRULEC _____
9. DWPDREOE AUGSR _____
10. GLNO HNJO _____

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 7/1/21.*

Entry From: _____

Coco-Nutty Cleaning

Although most often used for its beauty benefits, coconut oil is also great for many household uses. In honor of National Coconut Day on June 26th, check out these ways to use it around the house.

Keep your stainless steel appliances fingerprint and streak-free. Rub a teaspoon of coconut oil into the surface, using a soft, dry cloth in a circular motion, starting at the top and moving downward. Once you've covered the whole surface, wipe a fresh cloth over it in the same direction as the grain. The same technique will keep water marks away from stainless steel sinks and faucets.

Make your ceiling fans repel dust. Clean your fan blades with an old pillowcase to help contain the dust. Then dab a little coconut oil onto a clean microfiber cloth and apply directly to each fan blade to help prevent static electricity that attracts dust.

Source: bobvila.com

*Using virgin, unrefined coconut oil is best.















“You exceeded my expectations in all areas of the home buying process. Great professionalism, knowledge of the mortgage process, and consistent communication! As a first time home buyer, you really helped clear a lot of the home buying jitters. Your team was an absolute joy to work with!” - Shetia

Know someone looking to purchase their Home Sweet Home? I'd love to help, please pass this newsletter on to them!

Best Burger Tips

-  Grass-fed beef is best and no matter the meat type, go for at least 18% fat. Freshest meat is best.
-  Add an egg for every pound of beef to improve the flavor and consistency and to keep patties from falling apart on the grill.
-  When forming burgers, make the outer 1/2-inch slightly taller than the middle to help them cook evenly, and to avoid a bubble in the middle.
-  Make all of the patties the same size and don't over handle the meat.
-  Keep patties cold until they hit the grill.
-  When pan-frying burgers, cast iron is best.
-  Always salt your burgers just before placing on the grill or skillet, not ahead of time. Salt the patties on one side and grill salt side down, then just before you flip the burgers salt the top.
-  Flip once and never press down on the burgers while they're cooking.
-  Let burgers rest 5-10 minutes after removing from the grill before serving, preferably on a rack instead of plate.
-  Put toppings on the bottom of your burger to keep everything contained when you take a bite.

For ways to add maximum flavor to your burger, check out <https://bit.ly/34WroH4>



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

25.5 S Park Place * Newark, OH 43055

 fb.com/Equity.Resources   @callequity



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



Great News for Nat'l Guard Members...



Certain members of the Army National Guard or the Air National Guard of the United States who were not eligible in the past may now be eligible for a VA mortgage loan.

Updated Eligibility Guidelines

- 1) The member must have performed not less than 90 cumulative days of full-time National Guard duty, of which, at least 30 of those days must have been consecutive.
- 2) Full-time National Guard duty includes training or other duty in the member's status as a member of the National Guard for which they are entitled to pay or have waived pay from the United States.
- 3) Full-time National Guard duty **does not include** inactive duty, such as monthly drills. It also **does not include** basic or initial training.

Call for more details about this great opportunity!



#1 Buy Tools - Thanks to Father's Day, June is the month for deals on tools. Look for package deals that offer several at once. These can be a huge savings of 30% off or more over buying the tools individually.

#2 Clean Your Siding - Scrub away dirt, mold and mildew that shortens the life of siding. Use gentle products such as dish soap

and water, or vinegar and water. Or buy a commercial vinyl siding cleaner. Apply the solution and clean the siding using a soft-bristled brush or microfiber cloth, then rinse with a hose. Start from the bottom, working your way up.

#3 Focus on Your Foundation - Check your foundation for crumbling mortar, cracks in the stucco, or persistently damp spots (especially under faucets). Then call a pro to fix any issues now, before it becomes an emergency later.

#4 Seal Your Driveway - For best results, repair cracks in the surface of the driveway before applying a final coat of sealant. Check the weather forecast before you begin this project, you'll want 24 to 48 hours without rain showers.

#5 Update Outdoor Lighting - Avoid solar landscape lights and go for electric for the brightest glow. LED bulbs are the best choice as they last up to five times longer and use less energy than standard bulbs.

Source: houselogic.com

Tips for the Tastiest Tea!

It Starts with Quality H₂O. Be sure to use clean, filtered water when making the tea, and also for the ice cubes.

Watch the brew time. Steep tea bags for 10 to 12 minutes. If you prefer your tea stronger, use more tea bags rather than lengthening the steeping time. Oversteeping brings out the tannins in the tea and can make it bitter. For weaker tea, reduce the steeping time rather than taking away tea bags for better flavor.

Contain your tea properly. Make and store tea in a sealed, glass pitcher or jar. Plastic and metal containers will alter the taste.

Try a Southern trick. Add a pinch of baking soda to the hot water as the tea bags are added for a smoother taste.

Time for Sugar. Add sugar or sweetener when the tea is warm for maximum dissolving.

Cool Slowly. To avoid cloudy tea, allow it to reach room temperature before refrigerating.

Jazz it up. For great ideas to add a little flavor to your tea with fruits and herbs, check out <https://bit.ly/3geMAgI>



Who do you know looking to buy a home this Summer? I'd love to help!

"Look deep into nature, and then you will understand everything better." - Albert Einstein



"The team made my life so easy. They told me what they needed and made me feel completely comfortable with the entire process."

- Mariah



"Top notch for your financial needs. I recently refinanced my mortgage and it was seamless. Always professional and available for questions. The online process was beyond easy and quick. Highly recommend!"

- Mary

"Your team made the whole loan process extremely smooth and painless. It was great to be able to work with someone who had a local presence and I would be happy to work with you again in the future."

- Devin

Raving Fan Comments

"Always super fast responses anytime day or night 7 days a week. This is my 4th loan with you, I don't even shop around for loans anymore. I just go straight to you due to the high bar of customer service."

- Ryan



EQUAL HOUSING OPPORTUNITY

JUNE 2021

NMLS ID #1579. AL 20405.002, 20405.005, 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, MLDB12787, IN 9940 & 11055, KY MC824, MC726530, MA Mortgage Lender ML1579, ML1315500, MD 14944, 19299, 19954, 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