

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

July is
National
Picnic
Month!

Two Sweet Purchase Stories!

Tammie is a single mom of two girls, who had a rough road. Last year she almost lost one of her daughters to COVID, then this year her landlord decided to sell the home she was renting. He gave her a chance to buy it and she was working with a large mortgage company to do that. At the last minute they said they couldn't approve her loan. Her landlord was going to put the house on the market when Tammie's friend Amber, (a customer of ours from 2016) referred her to us. We took Tammie's application and had her **Clear to Close just 26 business days** later.

"I was lost and in despair when I was directed to you and your team. You heard me and came through, pushing through every obstacle, gave ease to my anxiousness and did more than I can explain for my family's future."



**16
DAYS!**

Shane came to us with a tight timeframe to buy a home. We received a Property Inspection Waiver which meant no appraisal was required. He was very happy when we had him **Clear to Close in 16 business days**.

"Extremely responsive, professional, and easy to work with. Very patient and helpful and they genuinely cared about us... also very military friendly and extremely knowledgeable. We got a great deal and the process went extremely smooth with no surprises or delays. We are 100% satisfied."



Do you know someone having difficulty purchasing a home? Please let us know of anyone we could help.

Slick Picnic Tricks

- 1) **Use pita pockets for easy to handle sandwiches.** Fill with your favorite chicken salad recipe, cold cuts, cheese or veggies.
- 2) **Protect your bum from damp grass.** Buy a cheap, plastic shower curtain to lay under your blanket or use a plastic-coated tablecloth.
- 3) **To keep salad fresh and not soggy, assemble in a Mason jar.** Start by adding dressing, then non-absorbent veggies. Next add proteins, then absorbent veggies, and then any boiled eggs, seeds, cheese and nuts you'd like, and finally the salad greens. Once ready to eat, shake the jar (with the lid on) to mix evenly.



Student Homeowners

Know someone who just graduated from college or who is a full time student? You may be surprised to hear that they could still qualify to buy a home! **To view our short video about employment requirements go to <https://bit.ly/3xrh3Qh>.**

Breaking News! FHA just updated their student loan policy to only use .50% of the balance on deferred student loans. *What does this mean?* **More people with student loan debt may be able to buy a home with an FHA loan.** On average, each year over 80% of FHA-insured mortgages are for first-time homebuyers. FHA estimates that more than 45% of these borrowers also have student loan debt.

Source: hud.gov

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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We proudly offer FHA, VA,
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Home Mayhem of the Month

Attractive Nuisances (No, not your spouse!)

An attractive nuisance is a feature on your property that may attract children and could be hazardous or dangerous. As the homeowner, you have a legal obligation to either make the attraction inaccessible to curious children or eliminate the danger entirely.

Common attractive nuisances include:

- Swimming Pools
- Trampolines
- Jungle gyms
- Swing sets
- Dangerous animals, including some dog breeds
- Decorative fountains, water features and Koi ponds

And don't forget **unattractive** nuisances:

- An abandoned, rusty car
- Discarded large appliances that can cause entrapment
- A construction area with dangerous tools, stacks of wood, sand/dirt/gravel piles or open trenches/holes
- A tractor or other rideable equipment

Protect Yourself and Others

- 1) Consider what nuisances exist on your property and take steps to secure/eliminate them.
- 2) Contact your homeowners insurance agent to set up the appropriate amount of coverage.
- 3) Enjoy your attractive nuisances responsibly.

Referrals...

The Ultimate Compliment



Another Referral Closed!

We helped **Danny** buy a home in 2018 and last month she referred her **Aunt Betty** to us for a mortgage savings review. Betty recently retired and was reviewing her bills to maximize her new, fixed income. We were happy to help with a refinance to lower her rate by 1.5% and also fixed the Deed to include her husband. This could have been a huge issue if something had happened to her.



Who can we help? Please pass this newsletter on to them!

Cell Phone Manners

July is Cell Phone Courtesy Month and now that life is going back to normal it's a good time to brush up on proper etiquette. Of course there are emergency situations when you must take a call, but try to follow these rules when possible.

- Agree on a 'phone-free space' in your home and never bring your phone to the dining room table.
- End phone conversations before checking out in a store.
- Speak softly, don't yell.
- Be courteous to those you are with; turn off your phone if it will be interrupting a conversation or activity or use "silent" mode and move away to talk if important.
- Watch your language and avoid discussing personal or confidential topics in a public place.
- Never make calls in a library, museum, theater, church, or from your table in a restaurant.
- Don't make servers and other patrons wait for you to finish a personal phone call. If the call is important, step away from the table or get out of line.



It's National Watermelon Month!

The world record holding **heaviest watermelon weighed 350.5 lb** and was grown by Chris Kent of Sevierville, Tennessee as verified on October 4, 2013.

Watermelon Lemonade

Cool off in the shade with a glass of this delicious lemonade from belleofthekitchen.com.

Ingredients

- | | |
|----------------------------|-------------------|
| 4 cups watermelon, chopped | ½ cup sugar |
| 1 ½ cups lemon juice | 6 cups cold water |

Directions

Blend together chopped watermelon and lemon juice in blender until very smooth. Pour into a large pitcher. Add sugar and cold water and stir well. Pour over ice and enjoy!





We Open Doors!

“After having several doors closed to us, you were the only one who saw a way to help... always looking for ways to drive us through the whole process. We’re really grateful!” - Claudien

Did you know?

We provide credit roadmaps for future purchases. If you know someone who wants to buy a home, but has credit challenges, please have them call me!



Ice Cream Match-up

Match the wacky ice cream name below to its delicious ingredients. Text or email me the answers by 8/1/21 and I'll draw a winner for a \$50 gift card of your choice! (You don't have to get them all right to be entered and win.)

Description:

1. Strawberry Swirls & Pie Crust Pieces Topped with White Chocolatey Ganache & Candy Sprinkles
2. Blonde Brownies, Whiskey Caramel Swirls, White Fudge Chunks, White Chocolatey Ganache
3. Crunchy Pretzel Swirls, Marshmallow Swirls & Fudge-Covered Almonds
4. Fudge-Covered Waffle Cone Pieces & Caramel Swirl
5. Toasted Marshmallow Ice Cream with Chocolate Cookie Swirls, Graham Cracker Swirls & Fudge
6. Buttery Brown Sugar Ice Cream with Fudge Flakes & Oatmeal Cinnamon Cookie Swirls
7. Coffee, Rich Sweet Cream, Salt-kissed Caramel

Ice Cream Name:

Glampfire Trail Mix™ _____ Strawberry Topped Tart _____
 Go-To Cold Brew™ _____ Whiskey Biz™ _____
 Gimme S'more!™ _____ Americone Dream® _____
 Oat of This Swirled™ _____

Your Name: _____

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

"Our Purpose is to Improve the Lives of Families."



Last year amid the pandemic, a mortgage forbearance offer was made, touted as a 'mortgage holiday'. Many people took advantage of this break, thinking they could start back up making payments when they wanted to. However, people are finding out now that this is not really the case.

Last month we had an applicant that had stopped making payments during COVID and went into forbearance. He had made 9 months of payments when he realized his mortgage statement was not showing any payments made. He called his servicer and was told they were working on processing his paperwork to get him a monthly payment again. He asked what happened to the 9 months of payments he made and they said they put it in a holding account. Those payments were not being applied and wouldn't be until the modification or workout agreement was complete, at which time a lump sum payment would be applied.

If you entered into forbearance it's important to contact your servicer and make payment arrangements.

Let's Ice Cream Party!

Summer is in full swing, and what better time for an Ice Cream Sundae Bar Party? Keep it simple with just vanilla and chocolate ice cream, then add as many options as you'd like! Here are a few suggestions:

Cones (Cake and Waffle)

A Variety of Cookies (for making sandwiches)

Brownies

Soda Pop (for floats)

Toppings

Berries & Fruit

Banana Slices

Sprinkles

Whipped Cream

Toasted coconut

Candy pieces

Gummy Bears

Chocolate Chips

Marshmallows

Cereal

Chopped almonds

Chopped peanuts

Candied pecans

Caramel popcorn

Cherries

Sauces

Chocolate sauce

Salted caramel sauce



July 28th is National Waterpark Day!

To find one nearest you, check out waterparks.org and click on **Find a Park**. If you'd prefer to stick to your own backyard for your water fun, check out Bob Vila's list of 10 ways to make your own waterpark! Go to <https://bit.ly/3yFmVfx>.

Looking forward to August, it's:

Admit You're Happy Month

Family Fun Month

International Pirate Month

National Catfish Month

National Eye Exam Month

National Golf Month

National Picnic Month

Peach Month

Romance Awareness Month

Water Quality Month



Source: holidayinsights.com

"Man cannot discover new oceans unless he has the courage to lose sight of the shore."
- Aristophanes

"The Equity team made the home buying process so easy for us. They were very efficient, walked us through every step, and answered all our questions along the way. They were very professional and **we were cleared to close well ahead of our actual closing date, which was such a relief.** Highly recommend this team and will definitely be using them if we move again!" - Cassie

"We were in the midst of getting married while also closing on a house and you were always a phone call away to answer all of our questions. **Made the process easy and stress free.** Couldn't have asked for a better person to work with." - Cassandra

"**The ultimate in professionalism.** Always informative and available for anything you may need. Makes the process so very easy. I couldn't have asked for a better experience." - Jackie

American Dream Raving Fan Comments



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JULY 2021

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