

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

What's Your Excuse Not to Refi?

It would take too long.

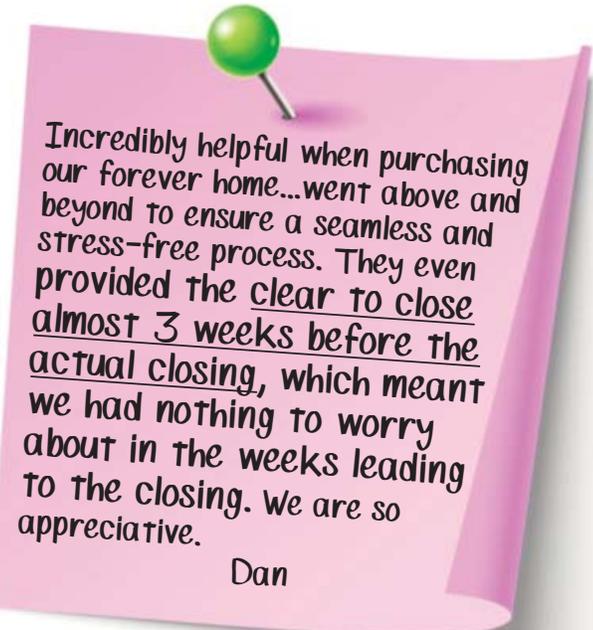
Our FLY program is helping us move many Conventional Refinance loans **from application to Clear to Close in just 14 days or less!** Of course every loan is different and we can't guarantee this turnaround on each one, but our entire team is committed to providing a smooth, fast and stress-free process.

"We had tried to refinance with two other companies before working with you, and we kept getting the run around. From first point of contact to time we closed I believe was just under a month." - Rebekka

I doubt I could save much money with a refi.

Even if you purchased or refinanced just six months ago, recent increases in home values, continuing low rates, and the removal of the adverse market fee (see inside for details) may mean you can save even more on your payment and/or access additional cash from your home's equity. **Ciara bought her home with us in August 2020 then refinanced with us at the end of June to a lower rate and payment:**

"Amazing as always. Talented professionals... made the whole process seamless. They took the time to explain everything to us and saved us \$400 a month by lowering our rate and helping us drop PMI." - Ciara



Incredibly helpful when purchasing our forever home...went above and beyond to ensure a seamless and stress-free process. They even provided the clear to close almost 3 weeks before the actual closing, which meant we had nothing to worry about in the weeks leading to the closing. We are so appreciative.

Dan



My Study Life – keep track of class schedules, projects, homework, etc. Get alerts about unfinished tasks and upcoming exams with reminders.

Evernote – organize notes, files, pics, emails and more so you can have access any time and from any device.

Quizlet – create flashcards and share with friends, play time-based games to help with memorization.

Coursera – access free courses from over 200 universities and companies.

Camscanner – scan, save and edit class notes.

Goodwall – find scholarships/internships/jobs, share ideas/chat with others with similar interests.

Alarmy – an alarm clock app with a twist, wake up to a photo, math, barcode or shake mission.

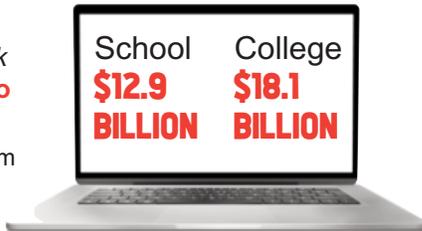
BACK TO SCHOOL STATS

Total back to school spending is expected to reach an all-time high **\$37.1 billion** this year, up from \$33.9 billion last year. *Do you think that's a lot?* Total expected **back to college** spending is **\$71 billion!**

Source: NRF.com



TOP SPENDING CATEGORY: Electronics



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

The 4-letter word: MOLD

Steps to reduce moisture and avoid mold growth:

Use dehumidifiers to keep indoor humidity below 60%.

Keep air conditioning drip pans clean and make sure drain lines are free of obstructions and flow properly.

Make sure gutters are working properly and directing water to run away from the house.

Have a heating and cooling expert make sure your system is operating properly to remove humidity.

Check the basement floor and walls for leaks regularly.

In the Kitchen

Use exhaust fans to move moisture outside when cooking, washing dishes, or cleaning.

Check for leaks around the sink and refrigerator.

In the Laundry Room

Vent your clothes dryer to the outside.

Don't leave damp clothes in a basket/hamper or in the washer or dryer.

In Bathrooms

Use exhaust fans to move moisture to the outside when showering.

Check for leaks around toilet, sink, shower and tub.

Avoid leaving damp towels on the floor or in a hamper.

Referrals...

The Ultimate Compliment



Another Referral Closed!

We helped **Bob** refinance last year, dropping his rate by .875% and paying off a huge Home Equity Line of Credit. Then we helped him again this year with a Rate/Term Refinance that reduced his rate another .5%. He referred his **brother John** to us and we guided him through a Cash Out Refinance. It was only **14 business days** from application to clear to close and now he has \$24,000 for home improvements.



I'd love to help them buy now and **get more home** for their money with today's LOW Rates.

Please have them call me for a stress-free process!

"With your prompt response, professionalism and excellent customer service I was able to get rid of any worries, and went through the whole process with happiness. I appreciate all of the endless help and support you gave to me during the process of buying my first home." - Tahany



Snack Attack

- 1 cup oats
- ½ cup peanut butter
- ½ cup ground flax seed
- ½ cup chocolate chips
- ⅓ cup honey
- 1 teaspoon vanilla

Combine ingredients, chill for an hour. Roll into balls or press into a baking dish and cut into bars.

Refrigerate up to a week in sealed container. **Other add-ins:** alternate nut or seed butter, shredded coconut, chia seeds.

Questions to Ask Kids After School:

- What was your favorite part of your day?
- Did you raise your hand in class?
- Who did you sit next to at lunch?
- What did you eat for lunch?
- Did you learn something new today?
- Were you able to finish all of your work?
- Who is the friendliest person in your class?
- Did you make any new friends?
- Was there anything that made you sad today?
- What are you looking forward to tomorrow?
- Did you do something kind for someone today?
- Did someone do something nice for you?
- What did you do in gym/music/art/library?
- Did you do anything that you didn't enjoy?
- What was your favorite class? Why?
- Is there anything that you don't understand?
- What is something that made you laugh today?
- Who is your nicest teacher?
- What is one thing your teacher said today that you remember most?
- Is there something you heard today that you're excited to learn more about?



Think Outside the Box...of Cake Mix

Some days you just need cake, and with a few simple steps you can take a cheap box of cake mix and create a confection that tastes like it is from an expensive bakery. To bring your box cake up a notch, follow the instructions on the box, plus:

- ▶ Add an additional 1-2 eggs.
- ▶ Use melted butter in place of oil and double the amount directed.
- ▶ Replace the water with milk (whole milk is best). For chocolate cake, use strong-brewed coffee instead of milk or water.
- ▶ Add a small box of instant pudding mix.
- ▶ Add a teaspoon of vanilla and a ¼ teaspoon of salt.
- ▶ Add two tablespoons of mayo.
- ▶ Fold in up to a cup of mix-ins: chocolate chips, dried fruit, berries, shredded coconut, or chopped nuts before baking.
- ▶ Use homemade frosting.

Click [here](#) for great recipes to try using a box of Cake Mix!

Tips for a Better Signal

Location, Location, Location - Keep your router in the middle of your home, up high and out in the open.

Stay Attached - Link your laptop, TV, or video game console directly to the router with an Ethernet cable.

Check Yourself - Consider what devices are using the network and make sure they're all necessary.



Wild Statistic
76% of those polled feel internet service is as important as electricity or water.
Source: Consumer Reports

Add a WiFi Extender - Stretch your signal further with a range extender. The extended signal can be only half as fast as the rest of your WiFi network so this isn't a great option for streaming movies.

Invest in Mesh - A mesh router involves a hub and one or two satellites that work together to spread the WiFi across your entire home. Move the satellites around to eliminate dead zones and extend the network's reach.

How to Land a Discount with Your Internet Provider:

- 1) Call on a weekday.
- 2) Don't take the first offer, they have a better deal.
- 3) Never use the online chat tool to negotiate, call in.
- 4) Say you're switching to a competitor, or if you bundle, that you want to cut your TV or phone service.

Tip: Once you reach an agreement, ask the rep to send you an email with the details so you don't lose the deal.

Refinancing is **EASY!**

With rates this low, think about a shorter mortgage term!



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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."

Back to School Movie Quote Contest!



Match each quote below with the title of the school-related movie it was from. Text or email me the answers by 9/1/21 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.)

School Movie Quote:

1. A-ca-scuse me?
2. You can't just walk out of a drive-in!
3. Get in loser, we're going shopping.
4. Life moves pretty fast. If you don't stop and look around once in a while, you could miss it.
5. Who would steal 30 bagged lunches?
6. Yeah, and on the same day I invented the space shuttle *and* microwave popcorn.



Movie:

Billy Madison ____ High School Musical ____
 Ferris Bueller's Day Off ____ Mean Girls ____
 Grease ____ Pitch Perfect ____

Your Name: _____

A New Reason to Refi

Despite today's low interest rates and strong home values, some homeowners are still holding on to high interest rates and paying more than they should. **Recent industry news provides yet another reason to move forward:** *The Federal Housing Finance Agency has removed an "adverse market fee" that was an added cost to refinance. The change has the potential to save homeowners thousands of dollars.*

Call for your refinance savings options:



Reduce Term



Lower Rate & Payment

Reduce/Remove Mortgage Insurance



Buy an Investment or Second Home



Consolidate Bills or Pay off Student Loans



Get Cash Out for a Remodel, Vacation, College, Wedding, etc.

3 SCHOOL ZONES YOU NEED

Reimagine spaces in your home to make your daily school routine easier and less stressful for all.

1. The Entry – Take control of clutter and chaos at the entrance of your home, by creating an entry that catches everyone (and everything) before they get inside too far. Designate an area with a bench or seat for removing dirty shoes and other outdoor gear. Add hooks for backpacks and jackets. Place baskets under the bench for each family member's smaller items. Getting everyone in the habit of leaving their stuff in their assigned spot will make leaving the house the next morning a little smoother.

2. A breakfast and snack station – Depending on the size of your kitchen, it can be as simple as the lower drawer of a cabinet to a full pantry or cabinet complete with a mini fridge for drinks. If possible, choose a spot that isn't in the way when you're cooking or washing up. Keep bowls, utensils and lunch boxes in a lower area that's easy for younger kids to reach. And keep it stocked with their favorite healthy cereals, snacks and drinks.

3. A kitchen homework spot – The kitchen is the heart of the home and also a great area to set up a small homework spot. And you can make sure homework is getting done while you prepare dinner! Create a mailbox system where they can drop their homework, papers, folders, or anything else you need to see. Keep scissors, glue, pencils, markers and other homework essentials corralled in a basket.

Source: mymove.com

Tips to Share the Road

- ⇒ When following behind a bus, allow a greater stopping distance than if you were behind a car.
- ⇒ Never pass a bus from behind or from either direction if you're on an undivided road when it is stopped for kids.
- ⇒ If the yellow or red lights are flashing and the stop arm is extended, traffic must stop.
- ⇒ The area 10 feet around a school bus is the most dangerous for kids; stop far enough back to allow them space to safely enter and exit.
- ⇒ Don't block a crosswalk when stopped at a red light or when waiting to make a turn.
- ⇒ In a school zone when flashers are blinking, stop and yield to pedestrians in the crosswalk or intersection.
- ⇒ Always stop for a school patrol officer or crossing guard holding up a stop sign.
- ⇒ Take extra care to look out for children in school zones, near playgrounds and parks, and in all residential areas.
- ⇒ Don't honk or rev your engine to scare a pedestrian, even if you have the right of way.
- ⇒ Never pass a vehicle stopped for pedestrians.

It is illegal in all 50 states to pass a school bus that is stopped to load or unload children.

Source: National Safety Council

"Education is the most powerful weapon which you can use to change the world." - Nelson Mandela

"Superb customer service, friendly tones, and such a supportive attitude...the only mortgage agent I'll ever recommend." - Justin

"Self employed is a tough situation to navigate and they made it a piece of cake. Couldn't recommend more." - Jamie

"Everything was done as expected, very responsive and everything was done on time." - Lana

"I was working with another company for 7 months and could not get to closing. From first contact to closing with your company was less than 30 days and an even better interest rate." - Scott

"Very professional... extremely quick and very transparent. Provided good options for my situation and recommended the best step forward. The company was also very fast in completing the entire refinance process." - Narasimhan

Raving Fan Comments



EQUAL HOUSING OPPORTUNITY

AUG 2021

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