

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## September is National Mortgage Professionals Month!

*"What especially stood out compared to other lenders I contacted was the personal care and service that was provided."* - Tony

If our team provided a great mortgage experience, please don't keep us a secret.

## Previous Customer #1 Fan Refinance Savings



### September 2020

We helped Gina and her son refinance their home.

- ✓ Lowered rate by 3.575%!
- ✓ They got \$100,000 cash-out for a remodel



### August 2021

We helped them with another refinance. The remodelled home was appraised for **\$111,000 more** than last year!

- ✓ Paid off Credit Card
- ✓ Paid off Car Loan
- ✓ Cash-out \$56,767!

### June 2019

We helped Ed buy a home.



### March 2020

We helped Ed with a refinance.

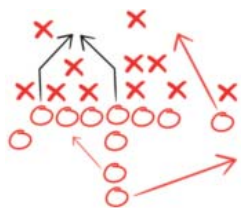
- ✓ Lowered rate
- ✓ Same term
- ✓ Reduced payment by \$105.



### August 2021

Ed refinanced again to save.

- ✓ Lowered rate
- ✓ Lower term
- ✓ Reduced payment by \$365!



*What would you do with your savings?!*

Call for a game plan.

## Find Your Fortune



According to [eatthis.com](http://eatthis.com), the fortune cookie was actually invented in California.

Today, most of the fortune cookies in the United States are made by Wonton

Food, Inc. factories in Brooklyn, NY; La Vergne, TN; and Houston, TX. Each day, four million fortune cookies are made by the company. Although we missed Fortune Cookie Day on September 13th, you could still save a fortune over the life of your loan with a refinance. **Call today for a savings review!**

**Need a laugh?** [Click here](#) for a list of funny fortune cookie sayings!

## Creating More Homeowners!

On-time rent payments can now help with a home loan!



Fannie Mae (FNMA) will now use on-time rent payments as a factor when granting a mortgage. FNMA estimates that **17% of previously denied applications could have been approved if rent payments were considered**, so the change promises to help a lot of homebuyers.

Though we've always documented rent payments as part of our application process, they can now make up for insufficient credit accounts and add real merit toward approval to buy a home.

**If you know someone who has put off buying a home for fear of inadequate credit, it may be worth taking a second look. Please have them call!**

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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*more than* a mortgage company

We proudly offer FHA, VA, Conventional, Jumbo, USDA Rural Development, & Construction Home Loans.



## Home Mayhem of the Month

### A Smelly Kitchen Drain

Whether you have a garbage disposal or not, your kitchen drain can easily start smelling funky. Follow these steps to freshen it up.

Clean the sink, around the drain and underneath any guards or seals. Pour a bucket of hot water down the drain to warm up the pipe and loosen any food debris that may be stuck inside.

Pour about 1 cup of baking soda into the drain and let it sit for a few minutes.

Measure 2 cups of white vinegar into a microwave-safe container and microwave until it's hot. Carefully pour the hot vinegar down the drain, and leave it for about 15 minutes.

Prepare several cups of boiling water and pour down the drain to flush out the baking soda and vinegar.

If the smell persists, contact a plumber to get to the bottom of the problem.

**Smart tips:** The next time you clean your coffee maker with vinegar, pour a cup of baking soda down the sink drain followed by the hot vinegar from your coffee maker. *Have hot water from your pasta?* Pour baking soda in the drain before dumping the boiling water.

[Click here for more clever ways to freshen a garbage disposal and get rid of sink stink!](#)

### Student Loan Freeze Extended



Last month the U.S. Department of Education announced another extension of the freeze on interest rates and payments for federally held student loans until January 31, 2022.

The interest waiver covers all loans owned by the U.S. Department of Education, which includes Direct Loans, subsidized and unsubsidized Stafford loans, Parent and Graduate Plus loans and consolidation loans.

**Have you benefited from the pause on paying your student loans?** Rates are low! Call to see if a refinance could help you pay off your student loans so you never have to worry about them again!

## Referrals...

The Ultimate Compliment



### Another Referral Closed!

We helped **Stacy** refinance earlier this year to a lower rate, and dropped her payment down almost \$200 a month. She is a Real Estate Agent and not only trusts her clients to us, but also referred her **son Blake** to us. We guided him through purchasing his first home last month and had him clear to close only **15 business days** after taking his application. Did we mention he is a 2020 graduate? A great example of the importance of teaching kids the value of good credit and saving money!

You helped us 5 years ago with a mortgage. Our son is looking for a lender on a new build. Can you assist? Thanks, Jackie



Yes! We would love to help!

Please have anyone you know looking to purchase, refi or build a home call us for a stress-free process!



### Meal Prep 101

- ▶ Plan a meal schedule for the week, then from that form a shopping list. There are free printable templates online, handy phone apps or magnetic pads to buy on Amazon.
- ▶ Look for crossover ingredients and prep them all at once. Need chopped carrots for two meals? Wash, peel, and chop them using the slicing attachment on your food processor.
- ▶ If you're making pasta, double the sauce to make two dishes. Leftover sauce from spaghetti night can become pizza or lasagna.
- ▶ Cook two types of protein such as chicken and lean red meat and store to use in salads, sandwiches, grain bowls or pasta. In a pinch, just grab a rotisserie chicken from the grocery to use!
- ▶ Make freezer-friendly meals ahead of time so you can have lasagna, casseroles, soups or stew ready.
- ▶ An organized fridge/freezer is key, label and date as you prep and store.
- ▶ Find a few one-pan or one-pot recipes you love.

[Click here for a list of helpful Meal Prep Apps!](#)

“Very thorough and great communication. Your team was very patient with any questions or concerns I had. They **took the stress off of my husband and I, which was huge.** Nothing drug out, they were on it and we could have closed sooner if it wasn't for the other side of the equation with our house being sold.”

- Lori, Raving Fan Homebuyer



## Handy Hack



To clean up broken glass safely, press a slice of soft bread onto the floor like a stamp to pick up all the tiny shards and save your feet.

## Lip Gloss is the Balm

Chances are, if you aren't a lip gloss fan, you know someone who is. Some people even claim to be addicted to it! ChapStick is actually a valuable tool in many ways. Here are a few uses beyond keeping your lips from feeling dry.

Apply along a zipper's teeth to **unstuck a zipper** and help it glide more smoothly.

Apply lip balm containing SPF under your eyes, on cheeks and along the bridge of your nose for **Sun/Wind Protection** in a pinch.

To **remove a tight/stuck ring**, apply to your finger to help it slide off more easily.

Dab some (preferably mint flavored) on a bug bite to help **relieve the itch**.

### Ingredients to Avoid

Menthol-, camphor-, and phenol-based balms, and ones with salicylic acid, cinnamon oil or peppermint oil.

### Better Ingredients

Coconut, olive, jojoba, almond, and avocado oils; shea, mango, and cocoa butters.

Source: MarthaStewart.com

Wipe a bit of clear ChapStick on your brows to **smooth down the hair**.

Rub along your heels and other areas of your feet to **prevent blisters** from forming.

Apply to papercuts, hangnails, and other small cuts to help **relieve the pain and stinging**.

Stash cash safely, **store rolled up money** in an empty tube.

To **remove long-lasting lipstick**, apply ChapStick, wait a few minutes, then wipe with a damp cloth.

Dab a small amount on the lens of glasses and buff with a clean cloth to **reduce fogging**.

Rub into cotton balls or dryer lint and ignite to **start a fire** that will burn longer.

## Refinancing is EASY!

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



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

## USPS Postage Increase

On August 29th the U.S. Postal Service (USPS) implemented the second postage rate increase this year. The increase only impacted First Class Mail letters, postcards and mailing services. It did not include package services such as First Class Package Service or Priority Mail.

The rate for a First Class Mail Letter purchased at the Post Office increased 3 cents to \$0.58. Each additional ounce for First Class Mail remained at \$0.20. The rate for a First Class Mail Letter postage printed online increased by 2 cents to \$0.53.

## Stamptastic Trivia Contest



**Question:** What year was the first Forever Stamp released by the USPS? **Bonus Question:** How much did the first Forever Stamp cost?



Text or email me the answer(s) by 10/1/21. I'll draw a winner for a \$50 gift card of your choice!



## Fall is Coming Yard Hacks

**Clean Your Gutters and Downspouts.** An old plastic spatula makes a great tool for cleaning debris from gutters! It won't scratch the gutter, and you can cut it to fit with snips.

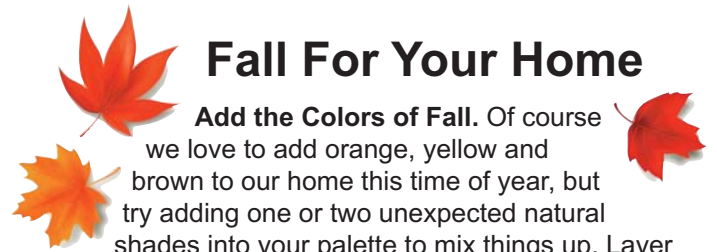
A plumber's snake is a great tool for pulling clumps of wet leaves out of clogged downspouts.

**Water Your Yard.** Fall watering helps your lawn recover from the heat of the summer and gain strength for winter ahead. Don't put your sprinklers away until the ground starts to freeze.

**Aerate Your Yard.** This is the single most important task you can do to maintain a healthy, good-looking lawn. Aerating creates space in the soil, allowing air, nutrients and water to enter. All of that helps roots to thrive. You can rent a lawn aerator at any home and garden equipment rental store. Be sure to get one that actually removes plugs of soil rather than one that just pokes holes in the ground.

**Fertilize Your Yard.** Apply the fertilizer about three weeks before the last mowing of the season. For the last mow, set your mower to cut at 1½ or 2-inches.

Source: familyhandyman.com



## Fall For Your Home

**Add the Colors of Fall.** Of course we love to add orange, yellow and brown to our home this time of year, but try adding one or two unexpected natural shades into your palette to mix things up. Layer in a few pillows in a rich navy blue or line your dining room table with a forest green runner to set off the rest of your orange and yellow decor. You can also incorporate a bit of shine through metal decorative accents.

**Bring on (F)all the Scents.** Add candles, essential oil diffusers, or try a stovetop simmer. The smells of fall can add even more coziness into a space.

**Never Enough Blankets.** Layer chunky knitted blankets and decorative pillows with velvets and other rich, textured fabrics.

**Create a New Space to be Cozy.** Outfit a window seat with soft pillows and a plaid throw, transform an unused closet into a quiet space with a built-in bench and extra storage, or just pull an armchair into a corner to form an instant reading nook.

*The First Day of Fall  
is September 22nd!*



*"Never try to be better than anyone else, but never cease to be the best you can be. That's achievement." - John Wooden*

"You were wonderful to work with from the very first contact. Always helpful with clear and easily understood instructions. If everyone communicated as well as you did, what a wonderful world it would be. You made the mortgage process incredibly easy." - Mellissa

"Made this process seamless. They were very quick to respond, knew exactly what documents we would need for our situation and working with this team was wonderful! We were able to close quicker than expected."

- Kelley

"Very fast and made the process of refinancing extremely easy and smooth. I appreciate the fast and thorough communication." - Jon

"Easy to work with, very personable and knowledgeable. Met all our needs. Goes above and beyond to ensure you're getting the best rate and deal. Great staff, exceptional communication skills." - Shakil



## Raving Fan Comments



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SEPT 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, 23282-MB-BCH, OH RM.850263.000, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-1133899, MLB-888992, MLB-1770532, MLB-1780442, MLB-2014122, MLB-2227912, 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