

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



Happy New Year

Thank you for an amazing 2021!

While the last two years have been challenging, for some they were the two best years in business ever! I really don't "open up" much, so **let me take this time to say A BIG THANK YOU from my family to yours for your referrals.** Being a mortgage professional means I'm basically self-employed. I must create my own business each and every month, which I prefer as I enjoy working with "like-minded" individuals.

Many times my past clients ask **"How can I help you?"** The best way is by not keeping me a secret. I don't have a huge advertising budget for Super Bowl ads—referrals are the heart of my business. Every referral you send helps me and for that I am so thankful. All the friends, co-workers and family members you refer help me and my family have a great year...plus your referrals tell me I'm doing the job I should be doing in life! Please remember I'm your "resource" until you are debt-free!

Thank you, thank you and please keep it up!

Our
2021 average
turntimes*:
Refis = 18 days
Purchases = 26
days.

*From Application to Clear to Close in Business Days. Turntime varies by transaction.

"Amazing people...

Very upfront and willing to explain everything step by step. This is my second time using their services and I am just as happy the second time as I was the first time." Michele

Who do you know that would like to Buy their Dream Home?

Please give them this newsletter!

*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.

New Uses FOR OLD THINGS



Socks

Swiffer Cheaper.

Stretch a sock over your Swiffer Sweeper, or any other type of dry mop to

dust your floors cheaply. The fuzzy fibers are excellent at trapping dust and hair. Plus, they can be thrown in the laundry and reused over and over.

Protect Shoes From Paint. Slide a pair of large or stretchy socks over your shoes before your next paint project to keep paint splatters from falling on them.

Prevent Foggy Windshields. Fill a couple of socks with silica kitty litter, tie them off, and set them on your dashboard to absorb moisture. *Bonus tip:* make sure your car's air recirculation feature is turned off. The fresh air intake option will pull in dry air from outside.

Deodorize Shoes. Fill a pair of socks with baking soda and leave them in smelly shoes overnight to deodorize them.

Clean Small Areas. Pull a sock over your hand and use it (with a cleaner or dampened with water) to wipe the slats of window blinds, along baseboards and molding, in tight corners, and to get grime out of your car's cup holders.

Protect Fragile Items When Packing. Place delicate items inside a sock before packing them away to keep them safe from breaking.

Brighten Someone's Day

National Compliment Day is January 24th, make an effort to say something nice to someone and you'll brighten both of your days! Working from home has caused an increase in feelings of isolation and depression. Just making an effort to reach out with kind words can make a real difference. Here are a few to try.

"I love working with you!"

"You're so kind, you make everyone around you better."

"Your creativity is on another level!"

"You are more amazing than you realize."

"I love that you can always find a silver lining."

"Talking to you always puts me in a good mood."

"You're so inspiring, even if you don't realize it."

"Your ideas will change the world one day."

"You're one in a million. I'm glad you're in my life."

"You make the world more interesting/happy."

"You always bring out the best in people."

"I always enjoy talking to you, you are a great listener."

"You're irreplaceable."

MARK YOUR CALENDAR!

National Fun at Work Day & National Kazoo Day are on the same day, **January 28th.**
Coincidence?



Here's a quick summary:

The Conventional Loan limit for a one-unit home has increased to \$647,200 for most counties.

The FHA base loan limit for a one-family home increased to \$420,680 for most counties.

VA does not have any loan limit if the Veteran has full entitlement.

USDA does not cap loan amounts because they cap income per county.

What does this mean?

Borrowers may be able to:

- Purchase a higher priced home with more financing options, possibly including lower rates.
- Refinance an existing, higher-rate "jumbo" loan and possibly drop mortgage insurance premiums.
- Combine a 1st and 2nd mortgage.

Please Call For More Info!

Pie Jumble



Celebrate National Pie Day January 23rd. Unscramble the letters and fill in the word to find the pie flavors. Email or text a picture of your answers **by 2/1/22** and I'll enter you in a drawing for a **\$50 gift card!**

1. NECAP _____
2. NRHFCE KLSI _____
3. SIMSPISPISI DMU _____
4. NCTOOCU AMRCE _____
5. EWETS AOTTPO _____
6. BUHRRBA _____
7. OELMN ERGMENIU _____
8. EYK MELI _____
9. PRELTI YRBER _____
10. FENBEAFO _____

Entry From: _____



Your Referrals

Are the Greatest Compliment

Another Referral Closed!

At the end of 2020 we helped **Krista and her husband** with their refinance. A year later, Krista referred her friend, **Jordan** to us via our mobile app.

Jordan downloaded the application and sent his info in on 11/17. An estate attorney was involved on the sale of his new house. The file was in contract on 11/23 and **cleared to close 16 business days later!**

Using our mobile friendly online application is the quickest and most secure way to obtain your **FREE** home loan approval.



REAL LOAN SAVINGS

It is still a great time to refinance!

	Bought Home March 2019	Refinanced December 2021
Program	Conv 30 year Fixed	Conv 15 year Fixed
Rate/APR	4.875% / 5.094%	2.625% / 2.818%
Private Mortgage Insurance	\$8.33/month	\$0
Principal, Insurance, Taxes & Homeowners Insurance Payment	\$1,003.18	\$1,195.43



With the refinance, they will pay off the loan sooner and their payment increased by less than \$200/month. **Life of Loan Savings = \$73,687!**

3 Tips for Laundry Room Organization



- 1 Use the Back of Doors.** Turn any door into useful space with a pocket organizer or over-the-door hanger. Attach a towel bar to the back of the laundry room door to hang extra tablecloths or linens.
- 2 Don't Forget About Walls.** Mount clothes drying racks to the wall to fold them up out of the way when not in use. Attach two coat hooks to the wall behind the door to hang your ironing board when not in use.
- 3 Create a Sorting Station.** Assign a laundry basket for each family member and sort clean laundry into each person's bin. Then they can grab their basket, fold and put away the clothes and return the empty basket.

Rates are Rising!




Don't Miss Your Chance to Save... Call to Refinance!

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](https://www.facebook.com/Equity.Resources)   [@callequity](https://www.instagram.com/callequity)



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."

What's Ahead in

Interest rates will rise. The Fed has already indicated it will likely raise policy rates (which influence mortgage rates).

Housing inventory will remain tight. Continuing demand will create higher prices, but rates of increase will likely slow.

Upfront fees for certain high-balance and second-home loans will increase. This means higher rates on these types of loans. The Federal Housing Finance Agency announced this change will be effective April 1st.

Call me with any mortgage questions!

"Simply the Best..."

We cannot thank you enough for all you did! Your team helped us get rid of our mortgage insurance by switching from our FHA loan to a VA loan. As well as helping us save a significant amount of money per month. We also got cash back at closing, get to skip a mortgage payment and received an escrow refund from our current lender. We didn't have to bring any cash to the closing and we got a clear to close in 13 business days!"

- Jessica, Raving Fan for Life

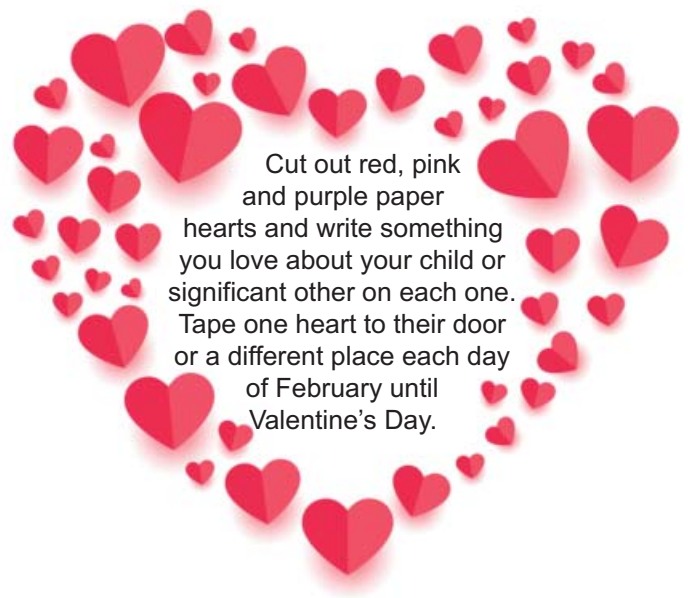
New Year Home Resolutions

Clear your home of clutter. This year resolve to go through each room clearing anything you don't use, wear or love and donate it. Then think twice about what you bring in.

Make a safe haven. Check your house for radon. Install carbon monoxide detectors on every floor in addition to fire alarms. Make sure your bathrooms and attics are vented to the outside. If your home was last built or remodeled before 1978, consider testing for lead paint and asbestos flooring.

Go green and lower your bills. Turn off the lights when you leave a room and install LED bulbs and low-flow showerheads. Dry some of your clothes on the line and wait for the dishwasher or washing machine to be full before you run them. Turn off your power strips when not in use.

Set a cleaning schedule. Clean your house each week. Keep all your cleaners, rubber gloves and spare cleaning cloths in a portable carryall that moves with you from room to room.



Cut out red, pink and purple paper hearts and write something you love about your child or significant other on each one. Tape one heart to their door or a different place each day of February until Valentine's Day.

24 Valentine Experience Gift Ideas

Hot Air Balloon Ride
Sunset Helicopter/Boat Tour
Whale Watching Experience
Drive a Racecar
Wine Tasting Tour
Whitewater Rafting Experience
Ziplining Adventure
Local Food Tour

Guided Fishing Tour/Charter
Skydiving Adventure
Private Glassblowing Class
Caving Adventure
Trapeze Lesson
Blanket Fort Movie Night
Couple's Cooking Class
Paint Night

Board Game/Cards Night
Mixology Class
Stargazing
Create a Treasure Hunt
Bake a Heart-shaped Cookie
Get a Couple's Massage
Learn Something New Together
Volunteer Together



Who do you know that we can help?

"You'll never get bored when you try something new. There's really no limit to what you can do." - Dr. Seuss

The Best of 2021 Raving Fan Comments!



'Welcome to the Family' Award

"He practically made himself a part of my family during this whole process...I always felt important. I know how hard they worked for us and I am forever grateful." - Ken

Fashionista Award

"You made refinancing my home easy and enjoyable. Couldn't deal with a nicer more well put together group." - Matthew

Don't Ask Me Comment

"Extremely professional, thorough, and very personable! I would recommend to any who ask, and probably a few that don't ask." - Aaron

Most Eloquent Comment

"The process was very professional and minimally burdensome. The company's excellent performance was commendably sensitive to the extra difficulties posed by the pandemic." - Charles

Best Disney Comment

"My LO is on top of his game. Not a worry in the world if you just follow his direction and advice!" - Maria

Cleanest Comment

"Provided a white glove service from beginning to end. Always has an exemplary attitude." - Beverly

Best Measurement Comment

"Phenomenal! Professional, courteous, very, very fast to respond and was there every millimeter of the way." - Steven

Rules of the Road Award

"Helped me work through speed bump after speed bump. I wouldn't be a home owner right now if it wasn't for the team at Equity Resources! They really do help change people's lives with what they do." - Auntiko



EQUAL HOUSING OPPORTUNITY

JAN 2022

NMLS ID #1579. AL 20405.002, 20405.005, CT ML-1579, ML-BCH-1315500, ML-BCH-1627019, ML-BCH-2274520, DC MLB1579, MLB318356, DE 9521, 11829, 031728, FL MLD880, MLDB1629, MLDB2489, MLDB5545, MLDB5937, MLDB6392, MLDB11738, MLDB11739, MLDB11743, MLDB11744, MLDB11745, MLDB12787, MLDB14549, 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-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