

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

A Competitive Advantage

Other Lenders...

I applied through a credit union and they are saying **at least 12 days to get a pre-approval letter.**

The Equity Way...

We typically provide pre-approvals same day, usually within hours of the request!

"If it wasn't for your quick responses we never would have been able to get our new home! Highly, highly recommend." - Samantha

Medical Collection Changes Coming in July

Nearly 1 in 10 Americans carry medical debt over \$250 according to a Kaiser Family Foundation report. Medical collection debt in your credit report can decrease your credit score by as much as 110 points. What's even worse, it could appear on your credit report for up to seven years—even after you've paid the debt.

Great News!

Starting July 1, 2022 **paid medical collection debt will no longer be included on consumer credit reports.** This is a game-changer for millions of Americans who had their credit scores lowered because of medical collections that were already paid. Plus, it will now take one year before unpaid medical collection debt appears on a consumer's report, instead of six months, the previous standard.

More Great News Coming!

Starting in the first half of 2023, medical collection debt less than \$500 will no longer be included on credit reports.

What does this mean?

This may help people with medical collections increase their credit score and qualify for a mortgage!

The Spring Purchase Season is here!



Know someone buying a home in the next 3 months?

Please pass on this newsletter!

Put Your Home's Equity to Work!



Get Cash to Remodel, Consolidate Debt, etc.

It's that time of year when we start making home updates. You may be able to tap into your home's equity to pay for your projects.

There are two common ways to get cash from your home and **we now offer both!**

With a Home Equity Line of Credit (HELOC), you add an additional loan to your current mortgage. With a cash out refinance, you still have only one loan. Another difference: HELOCs have adjustable rates, while most home loans are fixed.

New!

Reach out to discuss a consolidation plan or text me for my Debt Consolidation Analysis Calculator!



Remove Conventional Mortgage Insurance

If you have a conventional loan, you may be able to use your home's value to drop Mortgage Insurance (MI) and save money each month. Depending on the value of your home, how long you've owned it, and how much you owe, you may even be able to drop MI without refinancing.

Scan or **click** to watch our video for more details and call or text with questions.



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



Coffee Filters

Cleaning All-stars.

Coffee filters are lint-free, which makes them great for cleaning eyeglasses,

stainless steel, computer monitors, televisions, mirrors, and windows. The most reflective surfaces will be clean and streak-free!

DIY Dryer Sheets. Dampen a coffee filter with white vinegar, add a few drops of your favorite essential oil and toss into the dryer with your clothes. They'll come out static-free and smelling great!

Keep Dirt in Place. Position a coffee filter over the drainage hole in a pot before pouring potting soil in to allow excess water to escape but keep dirt in place.

Store Plates Safely. Protect fancy dishes from wear by stacking them with coffee filters between each dish.

Season Soup. Some recipes call for ingredients to be removed before serving. Place those ingredients in the center of a coffee filter, twist it closed and tie it off with a piece of twine. Drop the sachet into simmering soup, and you'll be able to easily remove it when ready.

Manage Messes. Place a coffee filter over a plate of leftovers to avoid splatter when microwaving them.

Remove Oil. Drain french fries, ground meat or bacon on a coffee filter to pull away excess fat and grease.



Your Referrals

Are the Greatest Compliment

Another Referral Closed!

We helped **John** refinance his home in August last year and reduced his rate, term and monthly payment. He referred his **friend Abe** to us and we helped him purchase a For Sale By Owner condo last month in just 21 business days. Abe and his wife are first time home buyers and we helped them qualify for their purchase using Fannie Mae's new positive rent history guidelines.

Did you Know?

We're now able to consider first-time homeowners' history of consistent rent payments when working to qualify them for mortgages. **Call me for details!**

Win \$50!



In honor of Deep Dish Pizza Day (April 5th), unscramble the letters to find pizza related words. Email or text a picture of your answers **by 5/1/22** and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. EPPINLAPE _____
2. CEIASVHNO _____
3. VSLOIE _____
4. NRVELOOPO _____
5. ZARZMEALL _____
6. HTRMAIGREA _____
7. RAAMNIAR _____
8. MPERSEU _____
9. EFUTSFD SRUCT _____
10. DOWO RIFED _____

Entry From:

Last Month's Cereal Jumble

Answers: Cheerios, Cookie Crisp, Crispix, Frosted Flakes, Fruity Pebbles, Honeycomb, Lucky Charms, Raisin Bran, Rice Krispies, and Wheaties. Congrats to Rebecca Dallas, our winner!

Pizza Fun Fact

Little Caesars was the most popular pizza chain in 2021!
Source: Top Data Report



Don't forget...

Mother's Day is May 8th!

A Picture Perfect Present

If you're looking for a great gift idea for a special lady, look no further! The PhotoShare Friends and Family Cloud Frame is a perfect choice. It takes a few simple steps to set it up (and requires a WiFi connection). Then you can send pictures directly to the frame anytime to let mom know you're thinking of her.

Send photos and video clips from your phone directly to the frame with the free App, Email, or Google Photos. They will appear in minutes on the PhotoShare Frame and a chime alerts your loved one a new memory has arrived.

You can send multiple photos and messages to up to 10 PhotoShare Frames at once, plus each frame holds over 5,000 photos!

Scan or **click** for gift ideas.



Out of Control Rent Increases

U.S. single-family rent growth increased 12.6% in January 2022, which

was the fastest year-over-year increase in over 16 years, according to a CoreLogic Index. This marked the **10th consecutive month of record-level rent growth**. Plus, that is the average, there are much higher increases (35-74%) in metro areas!

If you have a friend, relative, or coworker renting, please give them this newsletter. The current home shortage means it takes time (3-6 months) and patience to find a dream home. This means they should call 4-6 months before their lease expires. We'll give them the facts, see if they qualify to purchase a home, and they can make an informed decision that fits their future goals.

Who do you know that needs a mortgage advisor for life?
Please pass on my info!



"Explained the process to me with the upmost and honest professionalism. Your customer service and prompt responsiveness to all my needs and questions made me feel comfortable, heard, and respected. You made recommendations and suggestions including on shopping for new homeowners insurance. You connected me with an agent who was able to shop a lower rate." - Feva



Genius Grocery Hack

Keep a laundry basket in your trunk for grocery trips, or two baskets if you buy a lot. Here's how it works:



If you don't like bags, at checkout ask the cashier to load the groceries right back into your shopping cart.

At your car, load the groceries from the cart into the laundry basket. At this point you can even organize frozen items together, heavy items away from delicate ones, etc.

When you get home, grab your basket of groceries and carry it inside. *How easy was that?!*

Even if you have your groceries bagged, using a laundry basket will prevent your groceries from sliding around the trunk, plus you'll be able to bring everything inside in one trip (or two if you have multiple baskets).

Rates are Rising!



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

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5 Spring Gardening Tips

Stick with an odd number. When planting flowers, it's best not to use an even number. Using odd numbers helps the eyes move across the field of vision and gives your landscape a more natural, dynamic feel.

Avoid clashing colors. Choose flowers that stand out from their surroundings such as yellow, white, and orange flowers in front of a dark house.

Pay attention to surrounding architecture. A Victorian home with a modern style garden doesn't look appealing. Let the design of your home flow to the garden.

Look natural. A huge garden design fail is when plants are spaced far apart in a row and surrounded by mulch. A more natural and fully planted design looks better, and doesn't need as much weeding.

Keep it blooming. Choose plants with staggered bloom times. Try to include spring-blooming shrubs, summertime perennials and bulbs that bloom in the fall.



Spring Home Checklist

It's time to prepare your home for spring! On top of your regular spring cleaning, you'll also want to consider these general upkeep tips from Better Homes and Gardens:

- Inspect roofing for missing, loose, or damaged shingles and leaks.
- Change the air-conditioner filter.
- Clean window and door screens.
- Dust light fixtures.
- Power-wash windows and siding.
- Remove leaves and debris from gutters and downspouts.
- Replace the batteries in smoke and carbon monoxide detectors.
- Have a professional inspect and pump your septic tank if needed.
- Inspect sink, shower, and bath caulking for deterioration and replace if needed.
- Vacuum lint from dryer vent.
- Inspect chimney for damage.
- Repair or replace caulking and weather stripping around windows, doors, and mechanicals.
- Remove insulation from outdoor faucets and check sprinkler heads.
- Have air-conditioning system serviced.
- Fertilize your lawn.



Eat Green

Here are some creative ways to eat more leafy greens without resorting to salads.

Kale Chips - when a chip craving hits, grab kale chips.

Raw Wraps - add your sandwich ingredients onto romaine or Bibb lettuce leaves, de-stemmed collard or Swiss chard leaves, Belgian endive, or cabbage leaves.

Soups - stir a handful of spinach into a soup or stew during the last three to five minutes of cooking. Or blend de-stemmed kale or chard leaves into your next batch of creamy soup.

Smoothies - throw in spinach or de-stemmed kale or chard leaves. Add a handful of fresh or frozen berries such as raspberries and blackberries to hide the taste.

Juice - an especially mild blend is romaine lettuce, kale (stems and all!), cucumber, celery (include the leafy tops), green apple or pear, lemon, and ginger.

Sauces - spinach or beet greens can be blended raw into marinara sauce.

Pesto - replace half or more of the basil in any pesto recipe with the leafy green of your choice.

Hummus and Guac - adding half a cup of spinach in your hummus will add micronutrients without adding bitterness. If you puree your guacamole, add a handful of leafy greens. Or use romaine or butter lettuce leaves in place of chips or crackers to scoop up hummus and guac.

"Don't be pushed by your problems. Be led by your dreams." - Ralph Waldo Emerson

"I just want to thank you and Equity Resources for the outstanding work you did to help me move into my next chapter of my life. You from start to finish went above the five star rating. Your dedication to your customer and your willingness to go the extra mile is off the charts. If you are looking for a lender who cares about you and wants to have your best interest to heart you need to look no further."

- Andrew

"I don't know how to say thank you to you and all your team members, you do not give up on people, you push to make people's dreams happen." - Harry

"We closed in less than 30 days. Locked in a great rate and you made it so easy. It was perfect. Thank you for everything."

- Stacy



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