

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



The Perfect Solution for Any Situation

We're excited to see our new programs help more people realize their dreams of owning a home! Plus, we're here every step of the way to educate clients on their options now and for their future. **Adjustable Rate and Interest Only loans** may sound scary, but can sometimes be the perfect fit. We will explain the options and break down the numbers so buyers are confident in their loan choice.

Our **Bridge Loan** has already been helping clients who wanted to move but felt stuck in their current home. Having the ability to buy before selling and not have to liquidate any investments or retirement is a great option. In today's market, submitting an offer with no contingencies and a speedy clear to close may help your offer get accepted. We'd love to help!

Another great option we're seeing more of is a **Gift of Equity** where a family member buys a home from a relative with no down payment. For a short video about a Gift of Equity, scan or [click](#) here:



Reach out with questions, we're always here as your Lender for Life.

*"We were looking for a Family Opportunity loan to help my parents get a home near us. You made the whole process so easy! Both the pre-approval and the loan process were completed quickly and without any issue. Our situation was a bit complicated because of the special program, but you did an amazing job helping us with all the steps/requirements. **Everything was done on time and with no worries!**" - Ezequiel*

Who do you know that's renting?

"I was up against a wall with the house that I was renting being sold. I had to find a perfect home and move fast. You led me every step of the way. Memorial Day would have been 30 days and you were able to help get things done and push the closing to the 27th!" - Karen

Brand New Home Owners

We helped Jody refinance her home in 2020 down to a crazy low rate. When her son JJ was ready to buy his first home, she trusted us to guide him through the process.



We had JJ and his fiancée, Amanda **clear to close in 15 business days!**

They used gift money for their down payment, which was no problem with proper documentation, and we used his college transcripts to show a full 2-year work history since he's a newly licensed teacher! We're honored to be their trusted mortgage advisor until they are debt-free.

Who do you know that we can help become a home owner?

Please pass on this newsletter to them.

Summer Getaway

We want to know...

Win \$50!

What is your favorite vacation spot? Email or text with all the details, pictures are optional, by 7/15/22 (see contact info on page 3). We'll draw a winner for a \$50 gift card of your choice!

BONUS CHANCE TO WIN \$50... Monthly Jumble Inside!



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

Bread Bag Clips

The plastic tag or metal tie on your bread bag tell you which day of the week it was baked so

you can determine freshness. The codes are, Monday: blue, Tuesday: green, Thursday: red, Friday: white and Saturday: yellow (the colors go in alphabetical order).

Here are a few uses for the plastic tags:

Clip on the top of a page and use as a bookmark.

Label computer, monitor and other electrical cords so you know what you're unplugging.

Stick under tape to mark the end of the roll.

Secure strands of twinkle lights to tree branches.

Use as markers in your herb or flower garden to label plant names.

Wine glass charms—put your guests' initials on them and clip on to glass stems to tell them apart.

Label spare keys so you know what they unlock.

Hold broken flip-flops in place from the bottom.

Keep rubber bands organized in a drawer.

Clip hair ties together.

From Your First Home to Your Forever Home.
We Want to be Your Lender for Life.



Another Referral Closed!

We helped **Jill and Dustin** buy a home in 2016 and then lowered their rate with a refinance in 2020. They decided to sell this year, and when their **buyer Jessica** was having trouble with her lender, they came to us to see if



we could help. **We closed the loan in 14 business days!** Jessica was able to keep her kids in the same school district and she now has a home to raise both her kids in and a few chickens... Everyone was thrilled.

Who do you know that we can help?



The proposed Mailing Services price changes include:

Product	Current Price	Planned Price
Letter (1 oz.)	58 cents	60 cents
Metered Letter (1 oz.)	53 cents	57 cents
Letters additional ounce(s)	20 cents	24 cents
Domestic Postcards	40 cents	44 cents
International Letter (1 oz.)	\$1.30	\$1.40

June is Fresh Fruit & Vegetables Month

Line your crisper drawer with paper towels to absorb excess moisture and keep produce fresher longer. Check them every few days and replace when damp. They also catch juices and plant debris which keeps your drawer cleaner. Win-win.



Household Hacks

- ▶ Wash metal floor vents in the dishwasher to remove dust and grime. Use the shortest, coolest cycle and don't add soap. If the paint is chipping, hand wash instead. Dry the vents thoroughly before putting them back in place.
- ▶ Fold the open end of frozen vegetables or fruits closed and then use a binder clip to hang them from the wire rack in the freezer. This frees up space and helps you easily see what you need to re-stock.
- ▶ Use a pot lid rack to organize clutches, wallets, and small purses in your closet.
- ▶ To keep from throwing away fresh herbs, chop them up, put them in an ice cube tray with olive oil and freeze. Use as needed.
- ▶ Repurpose an unused drink dispenser with a spigot as a laundry soap dispenser. Fill it with liquid detergent for easier and cleaner dispensing.
- ▶ Before you hammer a nail into a plaster wall, apply a small piece of masking tape or painter's tape over the area. This gives the surrounding plaster extra support and minimizes flaking and cracking.
- ▶ Attach a small magnet to the end of the handle on your hammer with super glue to hold nails.
- ▶ To keep a door from closing, tie a rubber band from one doorknob to the other, depressing the latch in between.

"Absolutely amazing to work with.... always willing to answer questions and always prompt at getting back to me. When my husband and I were looking at homes and making offers in this very fast paced housing market, you were willing to run numbers quickly for us. After finding some challenges with title to the home we were purchasing, you were right there making sure our best interest was at the forefront when it came to our loan and getting to the closing table in a timely manner. You went above and beyond." - Shannon

Rates are Rising!



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Chance to Save...
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Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

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

Please share my info!



Unscramble the letters to find words related to travel. Email or text a picture of your answers **by 7/1/22** and we'll enter you in a drawing for a **\$50 gift card** of your choice!



1. TSAUISEC _____
2. TREDVNUAE _____
3. SEGINGHSET _____
4. NUCEIIS _____
5. VRLYAOE _____
6. VNSRIOUE _____
7. SPTRSPAO _____
8. TSROIUT _____
9. ROTU EIDGU _____
10. TKIETC _____

Entry From:

Congrats to Barbara Schlicher, our May Drawing Winner!

Last Month's Burger Toppings Jumble
Answers: Broccoli, Nutella, Jalapenos, Potato Chips, Fried Egg, Pineapple, Avocado, Hummus, Coleslaw, Chili.

Travel Tidbit

A Boeing 747 can hold 48,400-57,285 gallons of jet fuel (depending on the model) and burns about 5 gallons of fuel per mile. You thought *your* fill-up was expensive!

Amazing Cucumber Uses

Swap cucumbers in place of a caffeinated soda for carbs plus B vitamins that will provide a **quick pick-me-up** to get you through an afternoon slump.

Place a few cucumber slices in a pie tin in your garden to **keep grubs and slugs out**. Chemicals in the cucumber react with the aluminum to give off a scent undetectable to humans that pests detest.

To **avoid a hangover or headache**, eat a few cucumber slices before going to bed. They contain sugar, B vitamins and electrolytes to replenish essential nutrients.

Cut up a cucumber and place it in a boiling pot of water to create a **soothing spa steam** to reduce stress.

A slice of cucumber pressed to the roof of your mouth with your tongue for 30 seconds will **eliminate bad breath**.

Rub a slice of cucumber on stainless steel to add shine and **remove tarnish**.

Cucumbers are a **cool summer treat**, great for a water infusion, cocktails and this Cucumber Ice Cream Sorbet!

You'll need:

3 large cucumbers ½ cup powdered sugar
 3 bananas ½ cup lemon juice

Blend all ingredients in a food processor until smooth; transfer to a container and freeze at least 3 hours. Enjoy!



Funny Dad Sayings

- “Don’t spend it all in one place!” (When giving a kid a very small amount of money.)
- “Can you do mine next?” (To a neighbor washing their car.)
- “Guess they let ANYONE in here.” (Seeing a friend in public.)
- “Moo!” (When driving by cows.) and “Hay!” (When driving past bales of hay in fields.)
- “Back already? How was it?” (When someone comes back in after forgetting something.)
- “No, I got all of ‘em cut.” or “Nope, just got my ears lowered.” (When asked if he got a haircut.)
- “No, your other right.” (When a kid mistakes left for right.)
- “We needed this rain.” (Literally every time it rains.)
- “It’s not that heavy. It’s just awkward.” (When lifting something that is in fact heavy.)
- “Good thing we got here when we did.” (When the people waiting in line grows by more than two people.)
- “That’s not going anywhere.” (After securing something in place.)
- “Won’t get very far without these!” (When almost forgetting the car keys.)
- (Pointing to kids) “You can give them the bill.” (When the server comes with the bill.)
- “Guess it’s free then.” (When an item doesn’t scan at register.)
- “Oh no, they’re coming for you!” (To anyone nearby when they hear police sirens.)
- “I guess we’ll have to amputate.” (To a kid with a minor cut.)

Scavenger Hunt Ideas

- Hide the ingredients to make s’mores around the house with clues for each spot. Once all the items have been found, go outside to the firepit and make some.
- Create a hunt to meaningful spots and fun activities for your partner or family. Write clues on slips of paper wrapped around flower stems. Each time your partner completes a task, give them the next clue until they’ve solved them all—and built a bouquet.
- Of course there are apps that help you find Treasure Hunts near you! Check these out:
letsroom.com - themed scavenger hunts in US cities that teach the history of landmarks.
GooseChase.com - uses suggested “missions” or create your own personalized hunt.
geocaching.com/play - find the gps location, sign the book and enjoy free adventures.



“I alone cannot change the world, but I can cast a stone across the water to create many ripples.” - Mother Teresa

“I expected the loan process to be the difficult and maybe even frustrating part of my home buying experience but it was actually the easiest and most seamless part.” - Brooke

“To use the phrase ‘above and beyond’ doesn’t even begin to describe it... If I could give 10 stars. I would!” - Samantha

“The level of care, attention to detail, and professionalism demonstrated far surpassed my expectations.” - Kassy



EQUAL HOUSING OPPORTUNITY

JUNE 2022

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