

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Still a Great Time to Buy!

As rates have increased, some buyers have put their purchase plans on hold. Don't wait! Think about this. Housing inventory is still at all-time lows while demand remains high. Home values will continue to rise. If you wait 2 years to buy a home, you will pay 10-15% more for your home. Yes, interest rates are higher today, but in 2 years you can refinance to a lower rate. So, our advice: Marry the house, but date the rate. I'm always here as your Lender for Life. **Do you know of anyone who is:**

- ▶ looking to sell or purchase a home this summer before the new school year starts,
- ▶ renting and wants to know if they can buy but don't know where to start, or
- ▶ going through a life change such as divorce and needs guidance on what to do with the property?

I would be honored to assist anyone you refer to me. Applications for Adjustable Rate Mortgages (ARMs) have doubled over the past three months, according to the Mortgage Bankers Association, and depending on the situation, an ARM may be a great option. Or, if they have the cash available and plan to stay in the home long enough, paying points to get to a lower rate may be right for them. I'm always happy to put together a program comparison and go over payments.

Know any first-time home buyers tired of renting?

We may be able to use on-time rent payments to help them qualify to buy a home. **Going to weddings this summer?** Tell the happy couple they could use their wedding gift money as a down payment to buy a home.



Happy Birthday America!

Fun Fact: There's only one U.S. state capital without a McDonald's. Montpelier, Vermont. It also has the smallest population of any state capital, with just 7,186 residents.

The American Dream

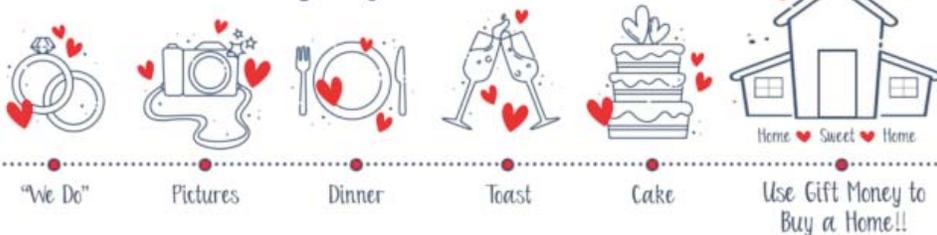
“As a first time home buyer in today's environment, finding a mortgage banker that doesn't see you as a dollar sign is a challenge. **We could not have found better fortune than working with Equity Resources.** Their underwriting process allowed us to reduce our closing timeframe so we were able to stand toe to toe with extremely competitive offers. The timeframe they provide used to only be possible by offering cash (we closed in 18 business days).

Equity Resources also actively educates their customers. They aren't <a big bank company>, you aren't going to see their ad at the pump of a gas station. But they do work directly with Fannie/Freddie and provided us the absolute lowest interest rate available when we made our offer.

Thank you...the future we are building with our little one on the way would not be possible without you. ”

Michael & Katie

The Big Day Timeline



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



Please pass on this newsletter to them.

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



Plastic Jugs

Disposable Funnel - Cut off the handle from a plastic jug and use to drain anything from wood

glue to old oil. This handle funnel will help you get to hard to reach places and small bottle openings.

Protect Plant Sprouts - Cut a plastic jug two-thirds down the bottom to create an enclosure to protect planted seeds and new starts from birds and pests. Use a marker to write the name of the plant on the jug.

Pet or Bird Food Scoop - Cut off the top of a plastic gallon jug and make an angled cut so that the side opposite the handle is slightly longer to use as a scoop. Keep the cap on to use for pet food, potting soil, etc. or remove the cap to scoop and fill a bird feeder.

Garage Storage - Use clean laundry detergent jugs to create storage containers for nails, screws and other garage items. Label each one so you know what's inside at a glance.



Your Referrals

Are the Greatest Compliment

Another Referral Closed!

We helped **Stacey and Brent** buy a home in 2017 and then gave them cash to pay bills with a refinance in 2019. In 2018 we sponsored their **son, Teegan** in wrestling and



we were so happy to help him buy his first home last month at just 18 years old! Wow, talk about being goal-oriented and financially responsible! Teegan worked during high school, switched to full time when he graduated, and was able to buy his own first home. Congrats Teegan, we were so happy to help!

From Your First Home to Your Kid's First Home.

We Want to be Your Family's Lender for Life.

Who do you know that we can help?



In July we have National Fried Chicken Day and National Chicken Wing Day. Interestingly, when you look up "Best Fried Chicken in Every State" you find several different lists. Below are the winners for our lending states according to **mashed.com**, but google it yourself and try each one for your state!

- AL: Martin's Restaurant - Montgomery
- CT: Black-Eyed Sally's Southern Kitchen & Bar - Hartford
- DC: Roy Boys - Washington, D.C.
- DE: Kick n' Chicken - Multiple locations
- FL: The Regional - West Palm Beach
- IN: Fireside Inn - Greensburg
- KY: Merrick Inn Restaurant - Lexington
- MD: The Food Market - Baltimore
- MA: Brassica Kitchen + Cafe - Boston
- MI: Green Dot Stables - Detroit and Lansing
- NH: Puritan Backroom - Manchester
- NC: Dame's Chicken and Waffles - Multiple locations
- OH: Boomtown Biscuits & Whiskey - Cincinnati
- PA: Bud & Marilyn's - Philadelphia
- RI: Winner Winner - Newport
- SC: Edmund's Oast - Charleston
- VA: Mama J's - Richmond
- WV: Olde Country Diner - Martinsburg

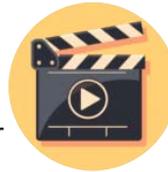
Good Clean Fun!

Try these to make house cleaning more fun.



Time Lapse Video

Set your phone so you can see the whole room and record a video of your cleaning. This helps you stay on task and focused.



Bonus Cleaning Tip To Easily Move Heavy Items to Clean Under or Behind Them

Furniture on carpet: put a piece of cardboard under each leg to easily slide the item a few feet.
Furniture on wood or tile: put towels or dish rags under each leg to slide.



Race The Clock

Grab a basket and set a timer on your phone for 10 minutes and race the clock to see how much you can accomplish in just a few minutes. This works great to get kids helping.

“As a First Time Homebuyer I had ZERO knowledge of what I was embarking on, especially in this market... You not only treated me with respect as you educated me, but I felt as if you were virtually holding my hand in a supportive way, during each step! It meant a lot to me to have you share this life milestone with me, as a child of immigrant parents in the US.” - Anna-Maria



Please pass on my info!



National Ice Cream Day was July 17th. Unscramble the letters to find words related to ice cream. Email or text a picture of your answers **by 8/1/22** and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. PTPIONSG _____
2. RHCREY _____
3. THO GDFEU _____
4. SELNKPSRI _____
5. PCODPEH UNST _____
6. DWPIPHE ECMAR _____
7. CLCOHOTEAEACSU _____
8. BEDUOL OPSOC _____
9. EFWFLA NECO _____
10. DESNAU _____



Entry From:

Congrats to Julia Parsley, our June Drawing Winner!

Last Month's Travel Jumble Answers:
Suitcase, Adventure, Sightseeing, Cuisine, Layover, Souvenir, Passport, Tourist, Tour Guide, Ticket.



Phone **1-800-270-7082**

Email **Info@CallEquity.com**

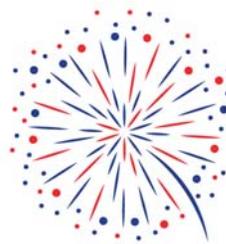
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Enter <https://callequity.page.link/igFo> on your Smartphone to download my new Mortgage Calculator app!



Fun Fact: There is only one active diamond mine in the U.S., the Crater of Diamonds Mine near Murfreesboro, Pike County in Arkansas. The state also has over 600,000 acres of lakes, rivers, and hot springs.



Insurance for a Fridge Restock

Summer storms often lead to power outages which can eventually require a refrigerator/freezer cleanout. **Check your homeowner's insurance policy for food spoilage coverage.** Most policies include coverage for food that spoils during a power outage, but only if the loss of power was caused by a covered peril. For example, if a windstorm blows a tree down in your yard, and the downed tree knocks out the power, your homeowner's policy may help pay to replace the food. However, if an electrical grid failure caused the power outage and food loss, your insurer may not be the one paying. In this case, you should ask your *utility company* if they're able to pay you for the loss. Some utility companies provide food spoilage reimbursements in instances where they're at fault for the outage. Check with your utility company to see if this is the case.

Cinnamon Sugar Pretzel Bites

From crazyforcrust.com

Ingredients

1 (16.5 oz) can breadstick dough	1 cup sugar
8 cups water	3 Tbsp cinnamon
1 Tbsp baking soda	4 Tbsp salted butter
1 Tbsp kosher salt	

Directions

Bring water to a boil in a medium-large pot. Preheat oven to 350° F. Line two cookie sheets with silicone baking mats, or parchment paper sprayed with cooking spray.

Unroll and separate the breadstick dough. Use kitchen scissors or a serrated knife to cut each breadstick into four pieces.

When the water boils, add the baking soda and salt. Working in batches, place 4-6 pieces of dough in the boiling water for about 15-20 seconds. After a few seconds, flip them over. Remove from pan with a slotted spoon, tap to remove all water, and place on prepared cookie sheets. Continue until all are boiled, then bake for 12-14 minutes, until they start to turn golden on top. (About 13 minutes.)

Melt salted butter in a small bowl. Add half the sugar and half the cinnamon to a gallon ziploc bag, seal, and shake to mix. Dip pretzels into the butter and place in the cinnamon sugar (a few at a time) and shake carefully to coat. Place on a cookie sheet and repeat until all pretzels are done, replenishing the sugar and cinnamon about halfway through because it will get clumpy because of the butter. Serve warm. Icing optional.

A
Perfect
Snack!

Looking Ahead.
August is...

Admit You're Happy Month
Family Fun Month
International Pirate Month
National Catfish Month
National Eye Exam Month
National Golf Month
National Picnic Month
Peach Month
Romance Awareness Month
Water Quality Month

Did you Know?

To make yourself happier, try helping someone else. Studies have found spending two hours a week helping others is the optimal time needed to enrich our own lives.



“When we strive to become better than we are, everything around us becomes better too.” - Paolo Coelho

“Professional, fast, and friendly. We've had three mortgages through Equity Resources now. No complaints at all! Their systems are up-to-date, user-friendly, and easy to use/follow. Support after the closing is equally professional.” - Keith

“An awesome team, very helpful, supportive and professional.” - Lana



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JULY 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, MLDB15088, MLDB15537, MLDB15748, 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-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