

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

A Behind the Scenes Miracle

When Danielle's previous lender dropped the ball, she thought she was going to lose the house she loved. We stepped in and saved the day, **closing within 10 business days from start to finish**. The seller didn't even know there was a hiccup since we kept the original closing date!

“We are so grateful for your tireless work. Thanks to all the time and effort you and your team has put in, we can finally start life in our first home. We owe so much to you, and it would be our pleasure to genuinely recommend you to anyone.”
- Danielle

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

Please pass on this newsletter to them.

Did You Know?

You Can Request a Short Year Escrow Analysis

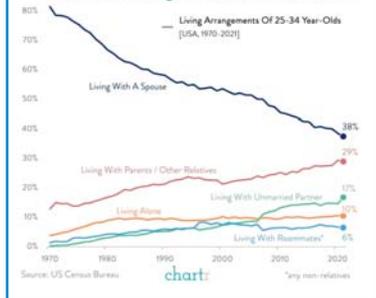
Wait, what is that and why would I need it? If you change homeowners insurance providers for a lower rate and want to have your mortgage payment adjusted accordingly, you can request a short year escrow analysis at no cost. Reach out to our customer service line at 888-288-1789.

Whatever “home” looks like... we'd love to help!

Millennials in the US are far more-likely than previous generations to live in a multigenerational household, according to a report from Pew Research Center. Census data shows 29% of 25-34 year-olds live with parents or other relatives. That's more than double the 13% that used to live that way back in 1970. This is likely due to many factors, including the high cost of housing and low home inventory.

The best advice we can give those looking to buy is to tell everyone you know that you're searching for a home... Someone may be thinking of selling their own home or a rental. That's exactly what happened with our Past Client Referral story, see inside!

Modern Families: How Households Have Changed Since The 1970s



- STEP #1** Get the word out that you're looking to buy.
- STEP #2** Call us for a Pre-Approval so you're ready as soon as you find your home.
- STEP #3** Become a Raving Fan of Equity Resources.
- STEP #4** Refer everyone you know!

BEST LENDER

SCHOOL SUPPLY FUN FACT

The first patent for a refillable pencil with a lead-propelling mechanism (mechanical pencil) was issued in 1822 in Britain. It was perfected in 1915 by a Japanese metalworker and was introduced as the 'Ever-Ready Sharp Pencil'.



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



Chalk

Freshen Closets - Hang a bag of chalk in a closet to keep out moisture and prevent a musty smell.

Remove Grease Stains from Clothes - Rub chalk on the stained area and let it sit for 10 minutes, then wipe off any chalk dust and toss it in your washing machine.

Keep Silver from Tarnishing - Add a few pieces of chalk where you store your silver items, including in your jewelry box.

Stop Ants - If you see a line of ants in your house, sprinkle chalk across their scent path to stop them in their tracks. Sprinkle around doorways, windowsills and wherever else the ants seem to be coming in.

Fix Sticky Keys and Locks - Rub a piece of chalk along the teeth and tip of a key, then slide the key in and out of the lock a few times. The chalk will help absorb dirt and moisture inside the lock and help the mechanisms slide more smoothly.

Hang Art with Precision - Apply chalk to the hanger on the back of a frame or decoration, then press it against the wall where you want it to go. The chalk will leave a mark on the wall, and you'll know exactly where to put your nail or screw.

Build a Better Budget

According to the National Retail Federation, families with school aged children plan to spend an average of \$864 on school items, about \$15 more than last year. Total back-to-college spending is expected to reach nearly \$74 billion, up from last year's record of \$71 billion (and the highest in the survey's history).

With prices for everything soaring, it's a great time to look at your finances and stick to a budget. Consider adopting the 50-30-20 budget rule. This is where you spend up to 50% of your after-tax income on needs and obligations (musts). The remaining half is split between 20% savings and debt repayment and 30% to anything else that you might **want (not need)**. If you find you spend more on wants than that, find ways to reduce those expenses. You'll be surprised how much you're spending on some things you don't really need!

Sit down with your kids and get them involved. Set savings goals together for a vacation or a large purchase for everyone. If they're older, take them shopping and give them a list and a budget. Let them compare prices and see the difference between wants and needs.

Reach out if you need help getting started!



Your Referrals

Are the Greatest Compliment

Another Referral Closed!

In 2020, we helped **Kate** buy her home. Fast forward two years and she decided to sell her rental property to **her friend, Kaitlyn**. Kate introduced us and we were able to provide the financing. We guided them through the For Sale by Owner purchase and Kaitlyn officially became a first time home buyer last month.

Please don't keep our amazing service a secret. Tell all of your friends!



Time for S'more Fun!

In August we celebrate Campfire Day 8/6, National S'mores Day 8/10 and National Eat Outside Day 8/31. What better time to check out new ways to enjoy s'mores. Scan or **click**:



Kool-Aid® Popcorn

In honor of National Kool-Aid® Day on the 12th, mix up this fun and colorful snack! Add it to clear bags and it would be perfect for a baby shower favor, using blue and pink. Or, make some in your school colors for an after school snack or to give to friends, teammates or teachers.

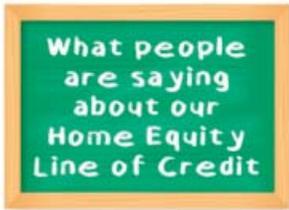


Ingredients

12 cups popped popcorn	1 envelope Kool-Aid®
1 cup sugar	Unsweetened Drink Mix,
½ cup light corn syrup	any flavor
¼ cup butter	½ tsp. baking soda

Directions

Heat oven to 225° F. Pop two (3.5 oz.) bags of microwave popcorn, pour into a large bowl and remove unpopped kernels. Grease a large baking sheet. Bring sugar, corn syrup and butter to a boil in medium saucepan over medium-high heat; cook 3 minutes, stirring frequently. Remove from heat. Add drink mix and baking soda; mix well. Pour mixture over popcorn; stir gently to evenly coat. Transfer coated popcorn to baking sheet. Bake, stirring every 10 minutes, until coating has hardened (about 30 minutes). Spread onto sheet of waxed paper sprayed with cooking spray; cool completely, then break into pieces.



*"We didn't even know what our options were to get funds to update and repair our pool. You explained the different options, showed us some numbers and helped us get the line of credit. You made the process easy and painless even though we are in different states. You connected us with a local title company which was also great and made the closing very easy. **I highly recommend for an easy and organized loan process.**" - Christian*



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

Email **Info@CallEquity.com**

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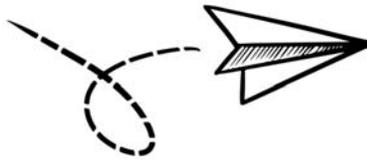
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Enter **https://calleequity.page.link/igFo** on your Smartphone to download my new Mortgage Calculator app!

WHO DO YOU KNOW THAT WE CAN HELP?

Please pass on my info & this newsletter!





BACK To School Jumble

Unscramble the letters to find words related to this time of year students dread. Email or text a pic of your answers **by 9/1/22** and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. HARETCE _____
2. NSUTDET _____
3. OTXTOBEK _____
4. EPMTCROU _____
5. KPBAACCK _____
6. XLONHUCB _____
7. PLEIPSSU _____
8. NRAIGED _____
9. NWGTIRI _____
10. DEWEKLN OG _____

Win \$50!

Entry From: _____

Congrats to our July Drawing Winner, Chris Dolan!



Last Month's Ice Cream Jumble Answers: Toppings, Cherry, Hot Fudge, Sprinkles, Chopped Nuts, Whipped Cream, Chocolate Sauce, Double Scoop, Waffle Cone, Sundae.

SCHOOL WORLD RECORD



The longest line of backpacks is 3,892 backpacks, achieved by DLP Realty in Allentown, PA, on August 7th, 2021. The backpacks were filled with school supplies and donated to children in need.

Source: guinnessworldrecords.com

Care Package Ideas

Have a loved one away from home? Here are a few things you could send.



- Gift cards for coffee, restaurants, etc.
- Cereal, microwave oatmeal, muffins.
- Their favorite candy, snacks, bags of microwave popcorn, and homemade cookies.
- A shower caddy with a loofah, body wash, shampoo and conditioner, and a few razors.
- Soft slippers, face masks, foot massager, nail polish, nail clippers, lotion, lip gloss, and hair accessories.
- School apparel such as a new sweatshirt.
- An extra long phone charger so you never miss a call because of a dead battery, a bedside hanging organizer, string or LED strip lights, a lapdesk.
- Sticky notes, Sharpies, dry erase markers, USB drive, mechanical pencils.
- Silly string, playing cards or card games, a Bop It, Silly Putty, slime or Play-Dough, a Chia pet or bonsai tree.



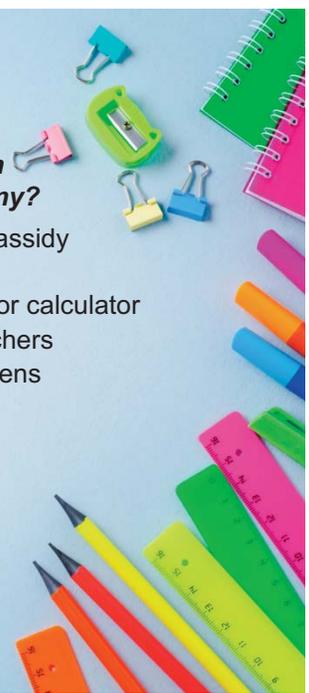
Safety Tips!

- ⇒ Walk with your young kids to the bus stop and wait with them until it arrives.
- ⇒ Teach kids to stand at least three giant steps back from the curb as the school bus approaches and board the bus one at a time.
- ⇒ Teach kids to wait for the bus to come to a complete stop before getting off and not to walk behind the bus.
- ⇒ If your child needs to cross the street after exiting the bus, he or she should take five giant steps in front of the bus, make eye contact with the bus driver and cross when the driver indicates it's safe. Teach kids to look left, right and left again before crossing a street.
- ⇒ Instruct younger kids to use handrails when boarding or exiting the bus. Be careful of straps or drawstrings that could get caught in the door. If your child drops something, they should tell the bus driver and make sure the bus driver is able to see them before they pick it up.
- ⇒ Drivers should follow the speed limit and slow down in school zones and near bus stops. Remember to stay alert and look for kids who may be trying to get to or from the school bus.
- ⇒ Slow down and stop if you're driving near a school bus that is flashing yellow or red lights. This means the bus is either preparing to stop (yellow) or already stopped (red), and children are getting on or off.

School Supplies Through the Years

How many do you remember from your school days? Did we miss any?

“Superstar” notebooks with David Cassidy and Donny Osmond
 Texas Instruments the Little Professor calculator
 Scratch and Sniff Stickers from Teachers
 Paper Mate Eraser Mate Erasable pens
 Trapper Keeper
 Floppy Disks
 Character Lunch Box and Thermos
 Speak & Spell
 Lisa Frank
 Colored Pencil Grips
 Gelly Roll Pens
 Sillary Bandz



BEE SURE TO HAVE A FUN SCHOOL YEAR!

E U I T
RESOURCES, INC.

“It is what we know already that often prevents us from learning.” - Claude Bernard

“Went above and beyond what I expected of a lender. The service I received was top-notch and I confidently went to the closing table quicker than I expected. Great communication, excellent customer service and integrity were provided every step of the way. I never had to guess where I stood in the process and I’m so grateful for it.” - Safiyah

“Awesome to work with, your team worked fast and always answered their phones, they got me in my new home fast and easy, will gladly work with them again. I couldn’t be anymore pleased!” - Avery

“Getting qualified was easy and fast and being a local lender, we were credible buyers instantly. Home buying was made transparent and as simple as possible.” - Peter & Sarah



EQUAL HOUSING OPPORTUNITY
AUG 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 & Mortgage Broker MC1579, 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. DBAs: 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