

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

***“If March comes in like a lion,
it will go out like a lamb...”***

According to *The Old Farmer’s Almanac*, this saying is not a factual, reliable weather predictor (*shocking, right?*). Instead, it may refer to the fact that the constellation Leo (the lion), rises in the east at the beginning of the month, while Aries (the ram or lamb) sets in the west at the end of March.



“Buying a home can be extremely stressful especially when it’s your first rental property. The Equity Team made this experience incredible and seamless. They were consistently available to answer any and all questions and ensured we were up-to-date during all the steps of the process. I will definitely be using them for any lending needs in the future.” - Shawna

A Referral Tree of Family Purchases

Here’s to Firsts!

This year our company is celebrating 30 years in business and we’ve never had such a cool Raving Fan story. Five years ago we helped **Nicole** purchase

a home. She referred her **sister Jessica** to us two years later and we helped her with a home purchase. Then last month we also helped **their two brothers, Cody and Patrick** each buy a home. So we have helped all four siblings become homeowners!



In the past we may have worked on loans for siblings at the same time, but it was definitely a first to have two brothers get their offers accepted on the same day, plus close on the same day **and in less than 15 days!**

If you loved your experience, spread the news and start your referral tree.

Please pass this newsletter on to anyone we could help with a home purchase or refinance!



Give Yourself Some Credit

We’re all dealing with higher costs and inflation which may make paying bills more difficult. Missing just one payment on a retail card or credit card can have an impact on your financial future. Your Credit Score determines more than just the rate you get on a mortgage. It can also affect:

- How much you pay when you buy a car.
- How much you pay for homeowner’s insurance.
- Your approval, interest rate and credit limit when you apply for a credit card.
- Plus, cellphone providers and even utility companies may charge fees or higher rates because of your credit score.

If you know someone struggling financially, have them call me to discuss how I may be able to relieve some stress by lowering their overall monthly payments.

Excited for Spring Planting?

Enter your zip code into *The Old Farmer’s Almanac* 2023 Planting Calendar to find the best time to start in your area.



*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.

National Day CORNER

Potato Chip Cookies



Ingredients

- ½ c. butter or oleo
- 1 c. brown sugar
- 1 c. granulated sugar
- 1 tsp. vanilla
- 2 eggs
- 1 tsp. baking soda
- 2 c. flour
- 1 c. crushed potato chips

March honors one of our favorite snacks on the 14th, **National Potato Chip Day** and again on the 23rd, **National Chip and Dip Day**. Try these perfectly sweet and salty cookies to celebrate!

Instructions

Heat oven to 350°F.

Beat together butter, sugars, and vanilla in a large bowl until creamy, add eggs and mix to combine. Stir in baking soda and flour until incorporated. Fold in potato chips (salty, plain chips). Drop by spoonful onto ungreased cookie sheet or parchment paper. Bake 10 minutes, or until golden brown. Let cool and enjoy.

Your Referrals

Are the Greatest Compliment

Another Referral Closed!

We helped **Kayla** purchase a home in 2020. This year she and her **fiancé Joe** decided to sell both of their homes and buy something new together. They quickly realized they could save money by renovating his house for their growing family. Kayla referred him to us and last month we helped him secure a 2nd mortgage to use for the renovation.



Who do you know in need of mortgage guidance? We know 'life happens' and can lead to tricky financial situations. Trust our team to provide honest answers and advice.

Top 10 Most Popular Snacks in US

- | | |
|----------------------------|----------------------|
| 1) M&Ms | 6) Planters Peanuts |
| 2) Hershey's Chocolate Bar | 7) Jif Peanut Butter |
| 3) Reese's Cups | 8) Oreos |
| 4) Ritz Crackers | 9) Lays Potato Chips |
| 5) Doritos | 10) Pringles |

SOURCE: YouGov Survey



Unscramble the letters to find words related to the month of March. Email or text a pic of your answers to me by 4/1/23 and we'll enter you in a drawing for a \$50 gift card of your choice!

1. MCSRKHAO _____
2. HLARCUENPE _____
3. GSNIRP _____
4. YTGLAHID _____
5. LAEKABBLKST _____
6. SNDMSEA _____
7. SNIUSHEN _____
8. BRINOAW _____
9. KLCYU _____
10. HWSROSE _____



Entry From: _____

What's for Supper?

Oh the dreaded question! It helps to have a plan, but deciding a weekly menu ahead of time is overwhelming. Try assigning a theme for each day, then look up a recipe or use an old favorite that fits the theme. Here are a few ideas to get you started:

- Casserole
- Dump Dinner
- Kids Choice
- Grill Something
- Meatless
- Mexican
- Japanese or Sushi
- Breakfast For Dinner
- Pasta
- Rotisserie Chicken Recipe
- Salad
- Slow Cooker
- Soup and Salad
- Stew
- Stir Fry



We love that you work on the jumble with family!



Andrea and her daughter were our February Words Jumble Winners.

Answers: Black History, Groundhog, Shadow, Chocolate, Valentine, Heart, Flowers, Football, President, Kindness.

Specialty Loan Story



No Down Payment Program!

We helped First Time Home Buyer Kelcie buy a home with the USDA program last month. **With this great Specialty Loan, she did not need a down payment and brought no money to closing!**

You may be surprised, but buyers often use the USDA program just outside of major metropolitan areas. Let's take a closer look at this great option:

- ▶ No down payment needed. Buyers who lack funds for a down payment can buy their dream home!
- ▶ Lower mortgage insurance than an FHA loan.
- ▶ Credit scores as low as 580.
- ▶ Closing costs can be financed or gifted. If equity exists between the contract price and the appraised value, closing costs may be financed. Plus, they may be paid by the seller, gifted, borrowed or paid for by a non-profit.
- ▶ Homes in suburban subdivisions are often eligible.

Know someone looking for a no down payment option? Have them reach out for more information.



USDA Loan Review

"Great to work with."

We were nervous using a specialty loan and they put us at ease and kept us informed throughout the process. They were patient with us and guided us through every step." - Kelcie

Who Can We Help?

Pass on my info!



Equity Resources
Your Mortgage Specialist
NMLS 1579

Call or Text: 800-270-7082

Email: info@CallEquity.net

Apply at www.CallEquity.com

25 S Park Place * Newark, OH 43055

Please give me a review!

www.fb.com/Equity.Resources

www.zillow.com/lender-profile/equityresourcesinc/



Download my app and you'll be able to contact me with a push of a button. Or refer me to a friend with one click! To download, enter <https://calleequity.page.link/igFo> on your smartphone browser or click the link above from your smartphone.

Need More Space? Look Up or Down...



If you took advantage of the super low rates back in 2020/2021, you may have decided you're never moving again. That's great unless your home is a little smaller than you'd like. If you have an unfinished attic or basement, these are prime areas to add living space. First consult with your local government or Homeowners Association if applicable, to see if there are restrictions on these projects. Next here are a few things to consider before you put your DIY cap on.

Basement Renovation

What are the chances for flooding and what is the ceiling height? If you live in a flood-prone area, it's probably not worth refinishing and if you don't have enough space to stand up straight, there isn't much you can do.

A finished basement will almost always add value to your home, but don't overlook the maintenance and additional



cost required. Humidity control in a basement is important, so you'll need a plan for that. Also take into account that adding heated square footage with a finished basement can add to your property taxes as well as to your utility bills.

Attic Renovation

What is the ceiling style/height and structural outlook? Step one from *Better Homes and Gardens* is to take a look at your attic. If you have a network of W-shaped trusses that support your roof, it is probably not cost-effective to remodel. If you find rafters that form an A shape to support the roof with open space underneath, it may be possible to renovate.

According to *Family Handyman*, be sure to check for height. Most building codes require a minimum 7-foot clearance. If you'll have that space, take the next step and hire a pro to do a structural analysis and go over any floor and roof structural modifications needed. Once you know an attic renovation is even possible, decide if the cost is going to be worth the return on your investment before moving forward.



Travel Savings Tips:

- ✈ Use an online travel agent like Expedia to book a package that includes hotel and flights for one price.
- ✈ Stay somewhere with a kitchen, have groceries delivered and try to eat at least one meal a day in your room (dine out for lunch instead of dinner to really save).
- ✈ Consider an all-inclusive resort that bundles your food, drinks and even entertainment in the nightly rate.
- ✈ Search online for free local things to do and you're sure to find something fun like bands, parks and hiking trails.



The top trending Spring Break 2023 destinations include:

1. San Juan,
2. New Orleans,
3. Punta Cana,
4. Montego Bay and
5. Fort Myers

SOURCE: Google



Time for a Spring Fling!

Plan a Fun Day with Friends

As the weather is warming up it's a great time to get out and re-connect with your favorite people also coming out of hibernation. Here are a few fun theme ideas you could try.

- | | |
|-------------------------|---------------------------|
| 1) Garden Brunch | 5) Fondue Fun |
| 2) Taco Bar | 6) Flower Arranging Party |
| 3) Smoothie Sip | 7) Spring Wreath Creating |
| 4) Potluck Patio Picnic | 8) Spill the Tea Party |



Who do you know looking to Spring into a New Home?

We love referrals!

“The only thing that overcomes hard luck is hard work.” - Harry Golden

Spring Has Sprung Raving Fan Testimonials!

“The Equity Resources team made getting my mortgage about as stress free as I could hope for. There wasn't a single time where I felt out of the loop or that I was waiting too long for the next step in the process... consistently went out of their way to make our first mortgage a good and quick experience for me and my wife.” - Nick

“The absolute best. They made my homebuying experience so easy, and guide you through the entire process so smoothly. They are extremely knowledgeable and always available to help and answer any questions.”

- Naomi

*“This was not the first house that I have purchased but the easiest. Super service! This team was **equally patient and helpful.**” - Marilyn*



EQUAL HOUSING OPPORTUNITY
MAR 2023

NMLS ID #1579. AL 20405, CT ML-1579, ML-BCH-1315500, ML-BCH-2274520, DC MLB1579, MLB318356, DE 9521, 11829, FL MLD880, MLDB1629, MLDB5937, MLDB11739, MLDB12787, MLDB14549, MLDB15088, MLDB15537, MLDB15748, MLDB17135, GA 1579, IN 9940 & 11055, KY MC824, MC812435, MA Mortgage Lender ML1579 & Mortgage Broker MC1579, MD 14944, 19299, 19954, 2102433, MI FR0018548, NC L-134393, NH 21234-MB, 21328-MB-BCH, 23282-MB-BCH, 25047-MB-BCH, OH RM.850263.000, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-888992, MLB-1780442, MLB-2227912, MLB-2410567, MLB-1770532, MLB-2102433, VA MC-4491 nmlsconsumeraccess.org, WV ML-38569, MLB-38772, MLB-200404. 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