

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

*“Got it done when no one else could!*

*I've worked in the title industry for almost 20 years, working with lenders day in and day out. Some talk a big game but when it comes down to it, they can't get it done when the situation is less-than-ideal or out of the norm. **Not Equity!** They tackled it head-on, with solutions in mind from the beginning. **They not only found a solution for us with our tough credit and DTI issue, but got it done timely and professionally. I could not be happier and cannot recommend them enough. They've got a customer for life!**”*

- Jana

## A Second Chance Closing

Jo was working with her builder's preferred lender and was excited to close on her brand new home. She received little communication along the way and then a couple weeks before closing was told her loan was denied. Not wanting to lose her dream home, she called us to get a second opinion. We took her application and found that the other lender denied it because Jo had just set up a payment plan for past due Federal Tax obligations. **They said she had to wait three months before she would qualify for a loan.** It was NOT a tax lien, so that was not the case per FHA guidelines. We just had to verify that the first payment was made and we were set to close.

We had Jo from application to closed on her dream home in 11 business days\*!



**Who do you know that was turned down by another lender?**

Have them reach out to us for a second opinion!

\*Turn time varies by transaction, we cannot guarantee loan process time on every loan.

After you've enjoyed this newsletter, please pass it on to a family member, friend, neighbor or coworker.

## Homes Are Shrinking

New build home buyers today are less worried about the size of the home and more concerned with customizing it to fit their needs, according to a recent report from the National Association of Home Builders (NAHB). As home prices and mortgage rates have gone up, buyers are giving up square footage in order to have other comforts.

Newly constructed homes have shrunk to their smallest sizes in 13 years. The average home was 2,479 square feet in 2022. The higher cost of materials, lumber, labor and land is causing buyers to look for homes that are around 2,070 square feet, according to NAHB. Smaller homes cost less to build and are often cheaper to heat, cool, and maintain.

In the NAHB survey, about 86% of buyers said they wanted a dedicated laundry room. Another top item was a full bath on the main level. Having an eat-in kitchen was another necessity for 78%. As square footage shrinks, many homes may no longer have actual dining rooms. If there is one, most buyers want it to double as a home office or playroom.



## We Love this Charger!



Whether you're at the ball fields, on a trip, or hanging out by the pool, having a reliable portable charger is important. This one has a built-in wall plug, integrated cables, and an LED screen showing the battery level, plus super fast charging!

Check it out on Amazon at <https://a.co/d/hWn9wMd>.

*God Bless the troops  
serving to preserve  
our freedom.*

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# National Day CORNER

## Blueberry Watermelon Refresher

Celebrate **National Blueberry/Watermelon Month** with this refreshing drink guaranteed to help you hit your daily water goal!

### Ingredients

- |                             |                               |
|-----------------------------|-------------------------------|
| ¼ large watermelon cubed    | ½ cup blueberries*            |
| 2 ½ cups cold water divided | 20 mint leaves*               |
| ½ cup fresh lime juice      | Lime slices for garnish       |
| 2-3 Tbsp granulated sugar   | Watermelon slices for garnish |
|                             | *plus more for garnish        |

### Instructions

Add watermelon, ½ cup water, and lime juice to blender and puree until smooth. Add sugar to taste, blending well. Optional: strain mixture through a mesh sieve over a medium bowl. Use a spatula to press and extract the liquid. Discard solids. Pour the liquid into a large pitcher and add 1-2 cups cold water. To make it a party drink, replace half of the water with an equal amount of your preferred clear liquor. (Please drink responsibly.) Stir well and refrigerate until ready to serve.

Divide blueberries and mint into 4 glasses, gently crush with a cocktail muddler. Fill each glass with ice and divide the liquid between them.

To make it fancy for a party, garnish glasses with whole blueberries, mint leaves, and a watermelon slice.



## Your Referrals

Are the Greatest Compliment.  
*Tell all of your friends!*



### Another Referral Closed!

We helped Terry purchase her first home in 2021. She had been referred to us many years before that but was finishing up college and changing jobs and took a while to find a home she loved. She referred her **daughter** Kate to us last year and we worked with her to get her credit where it needed to be. We were so proud to help her buy her first home last month.

## We Love Helping First-Time Buyers!

*Who Do You Know?* 800-270-7082

“  
 I am a first-time homebuyer, and your team was a godsend. I was shocked at how easy they made the process by sending everything online. It was wonderful! I am extremely happy that I have a home of my own...and it is all thanks to you. There are not enough thank-yous that I can give. **You changed my life.**  
 - Ms. Martin  
 ”

## Celebrate the Drive-Thru

**N**ational Drive-thru Day is July 24th and it's interesting to look at the history of this invention we use so often. Drive-thru banks, grocery and liquor stores came about first. Then the food drive-thru was born in the 1940s with Red's Giant Hamburg. In-N-Out Burger in California was the first with a two-way ordering system in 1948. Check out this allrecipes.com list of the most searched fast-food drive-thru restaurants for the states we're licensed in.



- |                      |                    |
|----------------------|--------------------|
| AL: Church's Chicken | MI: Little Caesars |
| CT: Five Guys        | NH: Dunkin' Donuts |
| DE: Popeyes          | NC: Bojangles'     |
| FL: McDonald's       | OH: Skyline Chili  |
| GA: Waffle House     | PA: Wawa           |
| IN: Steak 'n Shake   | RI: Dunkin' Donuts |
| KY: KFC              | SC: Bojangles'     |
| ME: Dunkin' Donuts   | TX: Whataburger    |
| MD: Chick-fil-A      | VA: Chick-fil-A    |
| MA: Dunkin' Donuts   | WV: Krispy Kreme   |

Go to <https://rebrand.ly/DriveThruHistory> for more Drive-Thru History!

## Driveway Weeds Be Gone!



**W**eeds can quickly overtake a gravel driveway or walkway. A tidy driveway makes a home look well-maintained and adds to the curb appeal, even increasing the value of a home.

The key to eliminating pesky weeds may be on your table! Sodium chloride or table salt and rock salt may be used to kill weeds. It's important to be careful since it can create barren areas lasting for years, and also kill surrounding plants. Lawn experts advise using salt as a weed killer only where the long-term health of the soil is not an issue such as gravel driveways or walkways, around patios, between pavers, and spaces where other plants do not need to grow. For these areas, mix a ratio of three parts salt to one part water. Note: use care spraying saltwater around concrete and asphalt as it can damage those materials.



## Tap into Your Equity

According to the June CoreLogic Homeowner Equity Insights report, homeowners with mortgages collectively **gained \$1.5 trillion in equity since the first quarter of 2023!** That's an average increase of \$28,000 per borrower, the greatest gains in equity since late 2022. Here are a few reasons our borrowers refinanced and used the equity in their homes in the past few months:

- \$ Pay off debt and increase monthly cash flow.
- \$ Remove ex-significant other from the loan.
- \$ Make renovations to home.
- \$ Settle an estate for an inherited property.
- \$ Buy a Manufactured Home to put on the land owned.
- \$ Get cash to build a garage.
- \$ Pay off family member's interest in property.

**Know someone needing cash, but afraid to touch their low mortgage rate? We have other options. **Have Them Call!****



### Who Can We Help?

*Pass on my info!*



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**Please give me a review!**

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[www.zillow.com/lender-profile/equityresourcesinc/](https://www.zillow.com/lender-profile/equityresourcesinc/)

## Picnic Words



### Jumble

It's National Picnic Month! Unscramble the letters to find picnic words. Email or text a pic of your answers by 8/1/24 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. OANMTELWER \_\_\_\_\_
2. KEALBTN \_\_\_\_\_
3. NSAIEWDHSC \_\_\_\_\_
4. RSIEFBE \_\_\_\_\_
5. ROCEOL \_\_\_\_\_
6. BAUELRML \_\_\_\_\_
7. OEELDNMA \_\_\_\_\_
8. GYORNPLADU \_\_\_\_\_
9. SORODOTU \_\_\_\_\_
10. TTAPOO DLAAS \_\_\_\_\_



Entry From: \_\_\_\_\_



Awesome job to Cath Hastings and her grandson, our May Jumble winners.

**June Answers:** Cornhole, Badminton, Croquet, Frisbee, Horseshoes, Bocce, Kan Jam, Ladder Toss, Four Square, Spikeball



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## Family Code Word

**W**hile Artificial Intelligence (AI) is being used to detect and prevent fraud, it is also being

used to *create* fraud. Fraudsters are using AI to create realistic documents to support a fraud scheme, and with inexpensive, voice-cloning services they can call and sound just like someone you know asking for emergency money.

*Scientific American* reported the most common fraud in the U.S. over the past year was the impostor scam. **More than 856,000 cases, extracting \$2.7 billion nationwide,** were reported to the Federal Trade Commission in 2023. It involves a call, text or e-mail claiming to be a friend, relative or bank representative and they attempt to have you send them money.

*How can we stop this?* Create a family code word. If you feel like anything is 'off' about a call/text/etc. ask for the code word. If they can't give it, stop right there. Call the family member directly and check that it was really them.



# What Can You Give



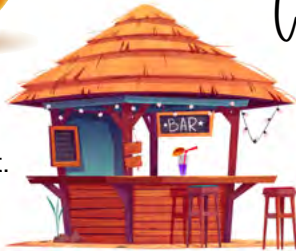
In honor of **National Give Something Away Day** on the 15th, we challenge you to go through your home and collect a few things you no longer need. Here are a few items you could donate, but you could also give your time, a smile, a compliment, or a helping hand.

- Sign up to donate blood if you're able.
- Take extra towels to a local animal shelter.
- Drop off food items to a food pantry.
- Good condition clothing to a homeless shelter.
- Books to local schools, libraries, doctor's offices.
- Arts and crafts supplies to a school, daycare, church, or children's art center.
- Toys to a homeless shelter, daycare, church.
- Magazines to nursing homes, preschools (for crafts), doctor's offices, the military, or shelters.

## July 24th is National Tell an Old Joke Day



- ☺ Two men are on opposite sides of the river. The first man shouts, "How do I get to the other side of the river?" The other man yells, "You **are** on the other side of the river!"
- ☺ What is red and smells like blue paint? Red paint.
- ☺ What do dentists call their x-rays? Tooth pics.



## Step Aside Charcuterie Board!

According to *Better Homes & Gardens*, we'll be seeing lettuce, veggies, dressing and croutons in place of meats and cheeses at parties this summer! Here's how to make your own Salad Board.

**Start with a Platter:** Place it where you plan to eat. Add bowls for the toppings or dressings. Add serving spoons, tongs, forks, and small plates.

**Add Lettuce:** Group different types of lettuce around the board such as iceberg and romaine.

**Layer on Veggies:** Fill in with groups of veggies like avocado, carrots, cucumbers and cherry tomatoes.

**Add Toppings:** Fill remaining areas with toppings like dried fruit, nuts, cheese, beans, etc. To keep them crunchy, put croutons in a bowl instead of out on the board.

**Dress it up:** Use wide-mouth jars for dressings so guests can dip their lettuce or pour it. Include a variety of creamy dressings and vinaigrettes.



## Where Everybody Knows Your Name

According to *thespruce.com*, there has been increased interest in backyard bars. A bar hut encourages conversation and can make you and your guests feel like you're on vacation. Go to <https://rebrand.ly/OutdoorBarIdeas> for inspo.

"The strength of a nation derives from the integrity of the home." - Confucius



*"Super Helpful! My daughter and her fiancé were making a first-time home purchase and were having trouble navigating the process, dealing with lenders, etc. You were able to guide them through the process, calm their fears, and get them the best possible rate. Was extremely impressed with your knowledge, work ethic and simple human kindness!"* - Michael

*"5 Star Rockstar! There through the entire home buying process and always answered our calls. Any questions or doubts, they would walk us through and tell us pros, cons and program benefits. They were knowledgeable in their field, and I will be recommending to anyone I know that is in the market. I'll definitely be coming back in the future."* - JT



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