

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



*Thank You*  
WE PROUDLY WON  
**BEST MORTGAGE  
LENDER  
&  
BEST PLACE  
TO WORK**

Receiving these awards in the county where our company was founded and where our corporate office remains after 32 years is a huge honor. We are grateful to the families that trust us as their lender, and to the community for the support.

## Is It a Good Time to Refi?

This 4-Part Series will dive into this common question.

**T**he old myth that you need to save at least 1% in order to refinance is somewhat antiquated. Our approach is that it is not a "one size fits all" mentality, but a very tailored process. Every family has different needs, and when it comes to you and your mortgage, we take the conversation very seriously.

If high credit card bills are eating away at your financial future, it's time to explore your options. Call to see if a refinance or a fixed second mortgage makes sense. Tap into your home equity to pay off high-interest debt at a much lower rate to improve your financial stability. Consolidate debt into a single payment and free up cash flow for emergency savings or investments. Please reach out to ensure you are on the best path possible! **See inside for examples of recent real customer savings.**

**\$311,000**

Estimated equity average homeowner holds.  
Source: CoreLogic

**\$1.211 trillion**

Americans' total credit card balance.  
Source: Federal Reserve Bank of New York

## Lucky to Be Your Lender

Check out these pics of a few of the First-time Homebuyers we've helped so far this year and what they said about our stress-free purchase process!



*"Truly patient, kind, caring, & uplifting."*

*"The comfort their knowledge & professionalism provided me is something I will never forget."*



*"I can easily attest that this team is the perfect match for anyone in any situation."*



*Quenton & Ton*



*Wesley*

*"We wouldn't have been able to do this without them."*



*Zenobia*

*"This is a team that I would recommend time & time again."*

*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.

## College Bball Stats

There are over 350 schools in Division I men's college basketball, and 15 teams have won multiple national championships. Are you able to name them without looking online? Here are the top 6...

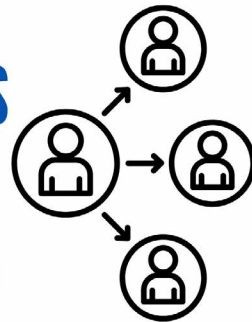


School	Wins	Last Win	Final 4 Visits	Runner-up Finishes
UCLA	11	1995	18	2
Kentucky	8	2012	17	4
UConn	6	2024	7	0
N Carolina	6	2017	21	6
Duke	5	2015	17	6
Indiana	5	1987	8	1

Sources: ncaa.com and espn.com

Share your experience!

## YOUR REFERRALS ARE THE GREATEST COMPLIMENT



**Another Referral Closed.  
Another Happy Client.**

We helped Zach purchase a home in 2018 with a zero down USDA loan. Then in 2020 he came back to us for a refinance to a lower rate and payment. He introduced his **brother** Josh to us and we guided him through his first home purchase last month.



Follow [www.fb.com/AmberJamesMortgageSpecialist/](https://www.fb.com/AmberJamesMortgageSpecialist/) for updates on when to refi in 2025!

## We Are Proud to Offer Creative Mortgage Solutions

It's our job to think outside the box, look at each buyer's situation from all angles, and then present their options.

We truly believe every client interaction is special and that it's an opportunity to share our knowledge and make buying a home possible for people who never thought they could! And if buying now isn't an option, we provide the steps to a future approval.

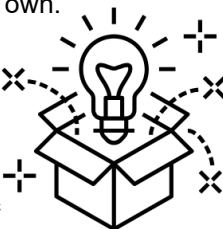
We do our research and educate them on opportunities for down payment assistance, low down payment options, and the use of gift funds. Graduation and wedding season is coming. **Did you know cash gifts from both can be used as a down payment with proper documentation?**

Another option would be buying a home with a friend or family member if they don't qualify on their own.

**Reach out if you know anyone in need of an outside the box mortgage option!**

**Did you Know?** In 2024, nearly **45% of young homebuyers** had co-applicants.

Source: CoreLogic



### Who Can We Help with a Pre-Approval?

We would love if you could introduce us to anyone you know in need of a creative mortgage option. **Pass on my number and have them call 727-946-7066.**

## A Perfect Easter Brunch Recipe

Easter is on April 20th.



### Glazed Ham & Cheddar Muffins

From thebakermama.com

#### Ingredients

2 c all-purpose flour	1/3 cup honey
1/4 c granulated sugar	1 egg
2 tsp baking powder	1 1/2 c chopped cooked ham
1 tsp baking soda	1 c shredded cheddar cheese
1/2 tsp salt	<b>Glaze</b>
1/4 c butter, melted	1/4 c honey
1 c milk	1 Tbsp butter, melted

#### Instructions

Preheat oven to 350°F. Lightly grease a 12-cup muffin pan with cooking spray or line with muffin liners.

In a large bowl, whisk together flour, sugar, baking powder, baking soda and salt. In a separate bowl, whisk together melted butter, milk, honey and egg. Stir the wet ingredients into the dry ingredients until just combined. Fold in the ham and cheese.

Divide batter among muffin cups, filling each almost full. Bake 20 minutes or until a toothpick placed in the center comes out clean. Let cool in pan 5 minutes, then remove the muffins to a wire rack with a baking sheet underneath to catch glaze drippings.

In a small bowl, whisk together the glaze ingredients, then brush the top of each muffin evenly with the glaze. Serve warm or at room temperature. Store in an airtight container in the refrigerator for up to 5 days.



## Real Refinance Stories & HOW WE HELPED FAMILIES

- #1** We helped a borrower consolidate over \$31,000 in high-interest debt into a Home Equity Loan, **saving them an incredible \$1,400 a month!** They now have one manageable monthly payment with a much lower interest rate.
- #2** We did a Rate/Term Refinance on an investment property, reducing the rate by 3.5% and **saving them over \$375 a month!**
- #3** Another Rate/Term Refinance dropped a borrower's rate by 5%, helped them get away from an Interest Only loan to a Fixed Rate and monthly **savings of over \$575.**
- #4** A Cash-out Refinance reduced another client's rate and also helped them **pay off an old business loan over \$142,000 and a lien of \$35,000!** *Imagine the stress relief here.*
- #5** Another borrower's rate was reduced by an incredible 1.625% with their Rate/Term Refinance. They are now **saving almost \$1,800 a month** and we had them clear to close in 14 business days\*!
- #6** We helped with a Cash-out Refinance after a divorce to **remove the ex-spouse from the loan and deed.** The borrower was able to keep the home.

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



March 23rd is National Chip and Dip Day! Unscramble the letters and enter the words below (brands, flavors or dips). Then email or text a pic of your answers by 4/1/25 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. CBBERUEA \_\_\_\_\_
2. NRIAEVG \_\_\_\_\_
3. OIRSOTD \_\_\_\_\_
4. TKEELT \_\_\_\_\_
5. ESFRFLU \_\_\_\_\_
6. STOITTSO \_\_\_\_\_
7. AUGCOEALM \_\_\_\_\_
8. UOQSE \_\_\_\_\_

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



*Great Job!*

Congrats to Boden, our February winner.

**February Pizza Words:** Margherita, Neapolitan, Mozzarella, Sicilian, Pepperoni, Sausage, Prosciutto, Mushroom, Anchovies, Veggie



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stress-free. To download, click the URL or enter <https://equity247.app.link/0xBO7YBo5Fb> on your smartphone browser.

*"As a first time homebuyer, I was stressed & anxious, but the team was super helpful..."*

*They were very knowledgeable and informative throughout the process...customer service was excellent, very professional, responsive and reachable at all times. They made my home buying experience a great one; I will definitely recommend and work with them again."*

- Madelin

### March is National Credit Education Month!

We are always here for you and anyone you know who would like tips on increasing their credit score.

**REMINDER:** Under federal law, you have the right to a free copy of your credit report every 12 months from each of the three credit reporting agencies. **When was the last time you reviewed yours?** The ONLY source authorized to provide this is [www.annualcreditreport.com](http://www.annualcreditreport.com). This free report does not include your actual credit score. The purpose is to review the information and report any discrepancies/errors.

## Ways to Brighten Your Space

**N**ow that Daylight Savings is here, we're enjoying longer days, but some rooms of your home may still feel dark. Here are a few tricks to make spaces bright and airy with minimal time and effort.

- ★ Wash your windows inside and out with a simple mixture of one part white vinegar and two parts water in a spray bottle.
- ★ Add mirrors strategically such as across from a window, add a gallery wall using mirrors of various sizes, place a mirror at the end of a cramped hallway to make the corridor seem more spacious.
- ★ Switch out heavy window treatments for lighter ones such as sheers which let in maximum light while still providing privacy.
- ★ Trim any low-hanging tree branches or overgrown hedges, and when adding new landscaping in front of windows, consider how large the new plants will be when fully grown.
- ★ Change out heavy fabrics like wool, velvet, and fur with lighter picks such as cotton, linen, and lace to help a small room feel more open and bright.
- ★ Replace solid doors with French doors in rooms that don't require privacy. The transparent glass panels will instantly make a room feel more spacious.



FIRST DAY OF SPRING 3/20

Who can we help  
Spring into a  
New Home?

## Credit Score Tips

**T**here are several factors that influence your credit score, but two that are especially important to pay attention to when you're working on building your credit. Since your **debt payment history accounts for 35%**, it's really important to pay your bills on time. Set up autopay for at least the minimum amount due and create calendar reminders and alerts to remind you.

The next biggest factor at **30% of your score is how much you owe, or the percentage of available credit you're using**. If you regularly pay your credit card off in full but still have a high utilization rate due to low credit limits, try making two or more payments throughout the month to keep your balance low.



Average  
American  
credit card  
balance.

Source: LendingTree

We are here for you  
and anyone you  
know who would like  
tips on improving  
their credit score!

"Whatever you are not changing, you are choosing." - Laurie Buchanan

*"They made our mortgage process smooth and stress-free! And we have used them on three separate occasions! Their expertise, attention to detail, and commitment to finding the best loan options were outstanding. They answered our questions, provided clear guidance, and ensured everything stayed on track. We truly appreciate their professionalism and dedication."* - Andrea

*"We have worked with this team over several decades with various mortgage and other financing needs and we have never been disappointed. The friendly and professional advice has always led us to make the right decisions on our present and future needs. I would highly recommend to anyone buying a home or refinancing. You won't find anyone better."* - Dan

Please forward this newsletter on to a family member, friend, neighbor or coworker.



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