

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Home Project Dreams

Is It a Good Time to Refi? Part 2

We get an extra pep in our step as the most magical time of the year hits: SPRING! It's wonderful to be outside and get our hands dirty with home projects. It's also a wonderful time for a Spring Savings Check-up with your Mortgage Specialist! If you are looking at an overgrown yard and thinking, "what if..." wondering how much a new patio or deck would cost, we are here for you. There is no project too big or too small for the dreams you have for your home! It is normally your largest investment, and you want it to serve you and your family well.

A refinance utilizes home equity for your family's needs:

- \$ Home improvements: new kitchen, roof, patio, deck, pool, solar panels, driveway, lawn mower...
- \$ Fund events: weddings, vacations, college
- \$ Plan investment strategies for your future
- \$ Pay for large items: a car, truck, boat or RV
- \$ Consolidate debt to one payment. Less stress!

Spring is a great time to take action on the plans you have for your home. Turn your dreams and 'what ifs' into reality. **Reach out to discuss your options!**

Fun Fact: Nearly half of US homes are 40+ years old... does your kitchen need an overhaul?

Source: NAR.com



It's Spring Purchase Season!

Know someone buying a home in the next 3 months?

Please introduce us.

Raving Fan Review

*"We have worked with them for several years and they were recommended by our family who worked with them even longer. **They are an incredible resource... provide excellent recommendations and consider all of your life circumstances to help you determine the best path forward.** They will go above and beyond for you... never make you feel judged for your concerns or worries. Money is tricky, homes are a part of our family, and we are bonded to them, they truly understand the depth of the decisions you are making and will always meet you with compassion and understanding, and all of your options."* - Allee

Sharing Happy Moments

Check out these Happy Homebuyers and their unique situations. We take the time to listen to each client's goals so we can find the best loan for them!



Anthony & Teresa

An Educator and a Pastor, these heroes saved big money on their home purchase!



Kathryn

Bought her first home after a year searching, and many offers made.



Holly & Dan

Starting a family and bought a home near relatives.



Piero & Nathan

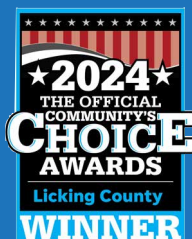
Bought their first home with a VA loan: from contract to closing in 17 business days!*



Becky

Purchased a home from family friends!

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



Voted Best Mortgage Lender & Best Place to Work!

EQUITY
RESOURCES, INC.
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We proudly offer FHA, VA, Conventional, Jumbo, USDA Rural Development, & Construction Home Loans.



"The greatest threat to our planet is the belief that someone else will save it."

- Robert Swan

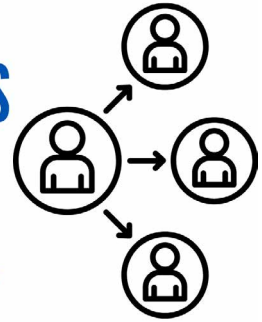
For 52 ways you can make a difference, go to earthday.org/earth-day-tips.

Make Each Day Earth Day at Home

- ✧ Swap out old appliances for energy efficient ones.
- ✧ Install solar panels.
- ✧ Upgrade your home's insulation.
- ✧ Replace old showerheads with WaterSense ones.
- ✧ Install a smart thermostat.
- ✧ Switch to LED bulbs.
- ✧ Invest in a tankless or on-demand water heater.
- ✧ Upgrade your windows to ones with Low-E coating.
- ✧ Only use eco-friendly cleaning products.
- ✧ Plant a garden and compost food scraps.
- ✧ Limit single-use paper and plastics.

Share your experience!

**YOUR
REFERRALS
ARE THE
GREATEST
COMPLIMENT**



Another Referral Closed. Another Happy Client.

We helped Shelbi buy a home in October 2023. She referred her sister Shannon to us and we helped her and her fiancé Jacob purchase a For Sale By Owner home last month. Now they can settle into their new place and concentrate on planning their wedding for later this year. Congrats!



Follow www.fb.com/LarryByeMortgageSpecialist/ for quick updates on when to refi in 2025!

Storm Season Home Tips

Severe thunderstorms typically increase in April, but destructive weather has started earlier than usual this year. Storms from January through March 2025 generated more than 3,200 reports of tornadoes, hail and damaging wind nationwide according to cnn.com weather.

Is your home storm-ready? If your roof is reaching the end of its life, it may be time to tap into your home equity and have it replaced. It may even lower your homeowner's insurance premium to do so. Discuss your plans for a new roof with your agent before you proceed, as they can advise you on potential discounts and the best materials for your location and policy.

Storm Home Checklist

- ☐ Before a Storm: Walk around your property and secure or move items that could be blown away such as lawn furniture and decor, tools and toys.
- ☐ Replace missing/damaged shingles.
- ☐ Repair loose siding.
- ☐ Keep gutters and downspouts clear and make sure connections are secure.
- ☐ Ensure water flows away from your home.
- ☐ Test your sump pump and keep a backup pump.
- ☐ Ensure doors and windows are properly sealed.
- ☐ Check for loose fence posts.
- ☐ Regularly trim your trees.
- ☐ Keep generator serviced and ready.
- ☐ Have a storm safety plan for your family.



Scan or go to <https://rebrand.ly/50GCS> for **50 Insanely Good Grilled Cheese Recipes** from *Good Housekeeping*. The Raspberry Cheesecake French Toast one looks insane!



April is National Grilled Cheese Month! Unscramble below to find wacky things people add to their grilled cheese sandwich. Email or text a pic of your answers by 5/1/25 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. IHPCNSA _____
2. NCCKIEH _____
3. AARMANRI _____
4. AOTTOMSE _____
5. ISNONO _____
6. AEOJSNPLA _____
7. EPOPRIEPN _____
8. DCAAVOO _____
9. RSMOUSOHM _____
10. ARCNRYBRE CUEAS _____

Entry From: _____



*Great
Job!*

Congrats to Janell, our March winner.

March Potato Chip Words: Barbecue, Vinegar, Doritos, Kettle, Ruffles, Tostitos, Guacamole, Queso.

Thank you for your referrals and your trust!

...worked tirelessly to lower our closing costs significantly.

Was able to get me a much better rate and lower my closing costs compared to <big box company name>.

...recommended the best options, did their best to find me the best rate.

Who Needs a 2nd Opinion?



The comments above were from three separate reviews our company received on Zillow just last month! **IMPORTANT: If you know someone who is working on a purchase or refinance right now, please have them reach out to us for a second opinion.** This is especially essential if they're working with a large, national mortgage company instead of a local lender. Fees, points and rates are confusing, and we will do a comparison to make sure they aren't being misguided or overpaying!

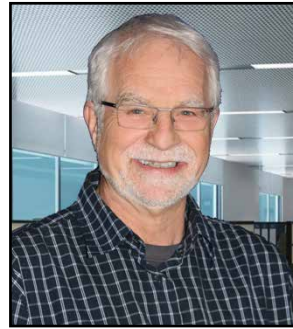
We had a buyer call us because the fees from a big lender they were working with didn't make sense and they couldn't get a straight answer from anyone. A friend told her to call us and we discovered the other company was charging over \$1,800 in junk fees. Bigger isn't always better. We are independent, LOCAL, privately owned and we don't charge extra fees to pay for our advertising.

Please pass this newsletter or my information on to anyone I can help!

March Closing Stories

& HOW HOME EQUITY HELPED FAMILIES

- #1** A Cash-out Refinance helped a family **pay off nine credit cards for over \$63,000 of debt, plus get \$21,000 cash.** They're planning a summer wedding for their child and also pre-planning for their own retirement.
- #2** Another borrower came to us for a refinance after their spouse passed away to **pay off medical debt, plus a \$4,000 credit card and got \$76,000 cash.**
- #3** A Second Mortgage helped borrowers **pay off \$78,000 in debt, plus they got \$68,000** to build a pole barn and add a new swimming pool.
- #4** A Cash-out Refinance helped a client move the home into her name after her father passed away, and she got **\$16,000 cash out** to replace the roof. Plus, she has a lower rate and payment.
- #5** Another client used a Second Mortgage to **pay off over \$40,000 in debt, plus got \$46,000 cash.** Now they only have a car payment and a mortgage payment and are saving \$1,000 a month.



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"Nothing but Great Things to Say..."

*My husband and I were born and raised in California but wanted a change for our growing family. **This is our first time buying a home.***

We were referred by a family friend and we're really glad we made the decision to work with them!

They made our purchase a breeze.

A purchase this big, living in a different state can be challenging.

There were times I'd forget the time difference and would text or call and they'd always be so understanding.

From the beginning of the process to closing, they went above and beyond to help us with the purchase of our home. They are simply the best. - Evelyn

From Renter to Raving Fan

Spring is here and it's a wonderful time for anyone thinking of buying a home to get out and see what's available in their area. *If you know someone who would like to stop paying their landlord's mortgage and start planting their own garden, please introduce us!*

Getting pre-approved by a local lender is essential.

Time and time again we've had realtors come to us because offers with a local lender's pre-approval letter is preferred. We know our local market, and sellers know we can close more quickly than a large mortgage company. Offer price isn't the only negotiating factor in a purchase. We are here to make homeownership happen, and we can get creative with these options, and more:

- \$ Use a tax refund as a down payment.
- \$ Wedding/graduation cash can be used as gift money for a down payment!
- \$ We offer low and no down payment options.
- \$ Down payment assistance for those who qualify.
- \$ Temporary Buydown Options to lower the monthly payment for the first 1-3 years.

We are a judgement-free lender. If you know someone who wants to buy a home but is worried about their credit score, we can offer steps to a future approval. Let's turn their dreams into reality. **Please introduce us, or forward them this newsletter and have them reach out!**

Top Kitchen Renos

According to a Houzz Survey

- ✂ Backsplashes are extending higher, even to the ceiling. 76% choose tile for their backsplash.
- ✂ White is still the top choice for countertops, but nearly one in five homeowners go with black for their island countertop to add contrast.
- ✂ Only 24% of renovating homeowners are using hardwood flooring in their kitchens. Vinyl or resilient flooring and ceramic or porcelain tile are gaining popularity at 22% and 20%.
- ✂ Nearly two-thirds of homeowners renovating their kitchen selected ovens with smart features.
- ✂ Homeowners are adding glass-front accent cabinets to display glassware and dinnerware with shaker cabinets, which are the most common style.
- ✂ The most popular kitchen design is a mix of traditional and modern known as transitional, but for renos, traditional has become the second most popular style, followed by modern and then contemporary.



"In every walk with nature one receives far more than he seeks." - John Muir

"Absolutely amazing in helping us meet our goals, especially as we are moving multiple family members from another state and buying multiple homes simultaneously. I'd highly recommend. We're super grateful." - Jessica

"Takes the time to understand your needs and goes above and beyond to make all your dreams come true! Above five stars across the board." - Jenn

"The kindest and easiest mortgage lender I have ever dealt with. Very professional yet took a personal interest in the success of the process. The process was smooth and swift. Was readily available whenever I had any questions. I highly recommend." - Kelli



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



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