

July is National  
Ice Cream  
Month, Yum!

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



**Hello!**

Our entire Equity Resources team is excited to share a huge announcement with you. We have released "Equity Zero"—a truly innovative, fixed rate conventional loan coupled with our gift of 3% of the sales price to solve America's #1 obstacle to home buying: the down payment.

**We have pledged half a million dollars for gifts** to help families achieve the American dream today!

**What's the catch, you ask?** There is no catch! This is a true gift from Equity Resources. There is NO repayment required, NO recapture period, No second mortgage, No silent second. It is a straight up gift of 3% for a down payment on a home.

Equity Resources was founded and built by the Core Value: "To improve the lives of families". This isn't just something we say, it's something we do, day in and day out. Equity Zero is another example of how we are living out our purpose.

An Ohio sample scenario of this loan program could look like: Buy a \$300,000 home (Loan Amount \$291,000) with a 4.50% fixed interest rate/5.083 APR for 30 years and have a \$1,663.60 monthly payment. (Payment is Principal & Interest + Mortgage Insurance, does not include amounts for taxes and insurance premiums.) **In this example, Equity Resources would give you as a gift \$9,000 for the down payment!** This means ZERO cash is needed at closing. Please contact your Mortgage Specialist for a sample loan scenario in your state or to refer a friend.

This down payment gift is being offered for a limited time, so **share the good news right away.** We're excited to help more families own a home!

Sincerely,  
*Ed Rizor*

President  
Equity Resources, Inc.



THE DOWN PAYMENT IS A GIFT!

## THE RALSTON TEAM



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**FREE Savings Analysis!** [www.TheRalstonTeam.com](http://www.TheRalstonTeam.com)

**Congratulations to our City Nickname  
Winner, Katie McGaw.**

*Thanks to all who played!*

**ANSWERS:** Detroit; Pittsburgh; Akron;  
Atlanta; Louisville; Chicago; Baltimore;  
Philadelphia; Boston

Did you know?

For every degree you raise  
the temperature on your  
thermostat, you'll **SAVE 3%**  
on air conditioning costs.

SOURCE: Consumer Reports



*See inside for tips to beat the heat!*

*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  
Home Loans.



## Sudoku Challenge

Every row, column and mini grid must contain the letters **T R A V E L F U N**. Email or Text a pic of your completed puzzle and we'll enter you in a drawing for a \$50 gift card. *Entries must be received by 8/7/17.*

	A			R	F	N	T	
E		U						R
	N		V				E	
		L		U		F		
	V				L		A	
A						V		F
	L	R	T	E			U	

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

## Tips to Beat the Heat

- ☀ Cool your room by placing a shallow bowl of ice in front of a fan or a wet sheet over an open window.
- ☀ Soak your feet in cold water.
- ☀ Chill lotion in the fridge and then apply to arms.
- ☀ Lightly mist pillows and sheets with water and use breathable 100% cotton sheets.
- ☀ Use a wet towel to wipe your face, neck, arms and the underside of your feet.
- ☀ Eat smaller, lighter meals and avoid protein-rich foods.
- ☀ Spritz your face with water.
- ☀ Wear loose, light cotton clothing.



# Referrals... **The Ultimate COMPLIMENT**

## More Referrals Closed!

Dylan was referred to us by a realtor and we helped him purchase his first home in 2014. He became a Raving Fan and we refinanced his home last year in March. Over the years he has sent us a number of referrals, including his parents and brother! Last month Dylan referred his friend Bret to us and we helped him and his fiancée, Jacquelyn purchase their first home.

We ❤️ Referrals!

## Credit Scores Are Jumping Up!



About 12 million people may notice a boost to their credit scores as the national credit reporting agencies wipe tax liens and civil judgments from their records.

On July 1st the three credit reporting companies began enforcing stricter rules on the public records they collect. They now require each citation to include the subject's name, address and either their Social Security number or date of birth. Nearly all civil judgments and at least half of the nation's tax lien records do not meet the new standards, and will be eliminated from consumer credit reports. The typical increase will be 20 points or less, according to Fair Isaac's analysis.

**So what is the impact to borrowers?** Some may qualify for a better interest rate as a result of their higher score. Even better, we may qualify a borrower who would have been turned down before the change.

*More changes are coming this fall!* Starting in September, credit reports will **eliminate medical debt collection accounts** that are less than six months old. This change is intended to reflect the sometimes-lengthy process of sorting out health insurance reimbursements.

**Call today if you'd like information on improving your credit score!**

Spread the incredible news!



- ★ Conventional fixed rate loan with a down payment gift from Equity Resources at closing.
- ★ Minimum credit score of 660.
- ★ Income restrictions in certain areas.
- ★ Maximum 3% Seller Contribution.
- ★ Available for a limited time.

**The Down Payment is a Gift.**  
It's that simple. Call to get started!

## You Were By My Side

"This last month has been a rollercoaster... I am so thankful that you were by my side. Words cannot express my gratitude for all the hard work you put into this loan. It means so much that you really believed in me and inspired others to believe in me too.

I know on paper, I do not look like the best option, but I sincerely appreciate the "human factor." Your ability to see beyond paper, and view me as a person... I know how many people worked so hard to make this happen, and I will make you all very proud."

- Billie, Raving Fan Customer for Life

## Don't Miss the Total Eclipse!

Mark your calendars for **August 21st!** A total solar eclipse (when the Moon passes between the Earth and the Sun) will be visible from the contiguous

United States for the first time since 1979. Make it a family event and end the summer



viewing this spectacular sight. Our next chance to see a total solar eclipse in the U.S. won't be until 2024! Here are a few tips for safe viewing:

- 1) Visit <https://eclipsemega.movie/simulator> and type in your city/state to find out when the eclipse will be visible in your area. *Want the best view?* Click on their **resources page** for a guide to find the best city closest to you. Some of our team is driving to Kentucky for a better view. *(Cue Bonnie Tyler!)*
- 2) NEVER look directly at the Sun unless you have special eye ware. They can be purchased online for a lot less than you would think, or create a Pinhole Projector to view the eclipse safely.
- 3) Check out our Pinterest page for viewing tips, pin hole projector plans, crafts for kids and more!  
<https://www.pinterest.com/equityresou0534/>

**FUN FACT:** This will be the first time a total solar eclipse has gone from one American coast to the other since 1918 and the first time in U.S. history that it will be visible exclusively on U.S. soil. (SOURCE: [space.com](http://space.com))

## Ouchless Bandage Tip

Summer means scraped knees! To remove a stuck-on bandage pain-free, saturate the adhesive area with rubbing alcohol, let it sit for a minute, then peel away! No tears!



## Back to School Shopping For a Great Cause!

As you may know, raising money for research and a cure for Rett syndrome is close to our hearts. It is a rare, non-inherited genetic postnatal neurological disorder that occurs almost exclusively in girls and leads to severe impairments, affecting nearly every aspect of the child's life: their ability to speak, walk, eat, and even breathe easily.

**Back to school shopping?** Donate at least \$5 to [rettsyndrome.org](http://rettsyndrome.org) from now until **August 9th** by visiting <https://www.crowdrise.com/rett-syndrome2> and you will receive an exclusive **Macy's Shop for a Cause savings pass**. Perfect for back to school shopping!

Please consider making a small donation to help find a cure for Rett and help these girls be able to enjoy all the things in life that we do.

For all the happy moments you're ready to make in a home...



The Equity Zero home loan will help you  
**start your journey!**

To promote homeownership, Equity Resources has set aside \$500,000 in down payment money for those wishing to buy a home, but don't have the savings for the down payment. The best part – no repayment ever.  
**Zilch. Nada. None.**

- This is a Conventional fixed rate loan with a down payment grant.
- Credit score needs to be at least 660.
- There are income restrictions but only in certain areas.
- Seller contribution of 3% max is allowed.
- It will only be available for a limited time.

**Buy a Home. Your Down Payment is a Gift. It's that simple.**

*Call to get started.*

**Peace, like charity, begins at home. - Franklin D. Roosevelt**



## Cherry On Top Customer Comments

### Perfection!

*"This was my very first experience with the homebuying process, and it was perfection. Truly. At no time was I frustrated, scared, or uneasy... I will forever hold your team in the highest esteem, and will always see them as dream facilitators."*

- Lysa

### Super Positive Attitudes!

*"Made my dream come true... Super positive attitudes!"*

- Harold



### Benefited from your Professionalism

*"As first time home buyers, we benefited from your professionalism to successfully go through the process. You paid attention to details that could have ruined our chances of getting a loan if not addressed."*

- Anne Marie

### Came through for me!

*"Although it took me five years to find the perfect home, it only took speaking with you one time to know I have found the perfect mortgage specialist... I put my trust in you and you most definitely came through for me."*

- Lori



Rating with the  
Better Business Bureau

We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC and VA.

NMLS ID #1579. AL MC20405.003, CT ML-1579, ML-BCH-1315500, ML-BCH-1627019, DC MLB1579, MLB318356, MLB206792, MLB1244789, & MLO1477823, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629, MLDB2489, MLDB5545, & MLDB5937, IN 9940 & 11055, KY MC824 & MC76900, MA ML1579, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, 21641, & 22144, 22436, MI FR0018548, NC L-134393, NH 21234-MB & 21749-MB-BCH, OH MBMB850263, PA Department of Banking, RI 20153125LL, SC MLS-1579 MLB-1087981 & MLB-1133899 and VA ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). 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 limitations apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055



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