

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Raving Fan  
TESTIMONIAL

“  
 ★★★★★  
 I have used Equity Resources to refinance my home 3 times now and each time has been a very pleasant and smooth experience. They are phenomenal in every aspect! - Laura  
 ”

## Fast Refi Savings on a Recent Home Purchase



Purchased home last year with a VA loan, used our VA Special Rate offer for a VA IRRRL last month!

Who can we help save \$\$?



Dropped Rate  
**1.50%** ↓

Lowered Payment

**\$372** ↓



**\$134,000**

Life of Loan Savings!

**PLUS:** Application to Clear to Close in 15 business days!

## 3 Refinances = Big Savings for this Raving Fan Client!



**\$19,000**

Cash-out for home improvements & to pay off debt.



**\$63,000**

Cash-out. Home value had gone up \$50,000!



Dropped Rate  
**1.25%** ↓

Lowered Payment

**\$120** ↓



**\$39,000**

Life of Loan Savings!



Reach out and let's see how much you could save!



Spring has Spring  
**HOMEBUYERS**

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.

## Proud to be a Lender You Can Trust

Sometimes our work is about so much more than closing a loan or even helping someone buy a house. **It's about helping people feel safe again.** A wonderful couple came to us after a difficult first home-buying experience with another lender. The process had left them feeling overwhelmed and unsure about buying a home again. We slowed things down, answered every question, and made sure they felt informed and comfortable at each step of the way.

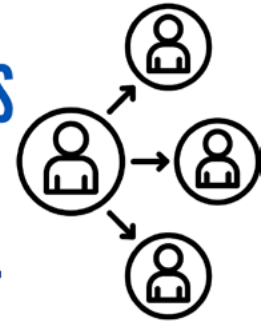
Even with that extra care, we were able to close in just 15 days, without rushing or pressure. Seeing their smiles at the closing table was a reminder of why trust and care matter most. **Know someone who needs a lender they can trust? Introduce us!**

Larry Bye

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Share your experience!

## YOUR REFERRALS ARE THE GREATEST COMPLIMENT



**Ben** was referred by his realtor and we helped him and his wife purchase their first home last year, stress-free. He recently introduced his **mom, Judy** to us and we were happy to guide her through a For Sale By Owner (FSBO) home purchase last month.

**Whether the home is a condo, townhouse, multi-family, FSBO, new build, manufactured or modular, we would love to guide anyone you know through a purchase or refinance!**

Please introduce us.



Follow [www.fb.com/LarryByeMortgageSpecialist/](http://www.fb.com/LarryByeMortgageSpecialist/) for quick updates on when to refi & save!

### 4.23.26 - National Teach Your Children to Save Day

The earlier we start teaching kids how to manage money, the better! Here are a few ideas to help.

- 1) Use clear jars labeled *Save, Spend, and Give* to make budgeting easier to understand.
- 2) Tie an allowance to a simple chore chart so they learn to earn what they spend.
- 3) Encourage them to save a portion and work toward a goal. You can even start a savings challenge by setting a family goal, like a vacation or special activity.
- 4) Talk about the difference between needs and wants while shopping to reinforce smart money choices.

### 4.24.26 - National Bucket List Day

Take this day to stop and write down everything you have ever wanted to do, see, or experience without taking into account feasibility, and be specific. Here are a few ideas:

#### Epic Travel & Adventure

- ★ Drive the Pacific Coast Highway in a convertible.
- ★ Swim with sea turtles/manatees/sharks in \_\_\_\_\_.

#### Personal Growth & Skills

- ★ Write a book or start a blog.
- ★ Learn to speak another language fluently.

#### Unique Experiences & Challenges

- ★ Run a 5k/marathon/half marathon.
- ★ Sleep under the stars and camp in a national park.

## No-Bake Cherry Cheesecake Balls



Celebrate National Cheesecake Day 4/17 and National Cherry Cheesecake Day 4/23!

From [southernplate.com](http://southernplate.com)

#### Ingredients

- 16 oz cream cheese, softened
- 14 oz can sweetened condensed milk
- 2 boxes graham cracker crumbs
- 21 oz cherry pie filling
- 1 tsp vanilla extract
- 1 Tbsp lemon juice, optional

#### Instructions

Add condensed milk, cream cheese, vanilla and lemon juice (optional) in a mixing bowl and beat with mixer until smooth and well blended.

Add 1 box of graham crumbs to mixture and mix again until it is the consistency of cookie dough. Add the cherry pie filling and mix gently until just blended. Don't overmix.

Cover with plastic wrap and place in the refrigerator for at least an hour.

Roll into one-inch balls and roll those in the additional graham cracker crumbs. Once all the cheesecake balls are made, store them covered in an airtight container in the fridge until ready to serve. For best results, let them chill for at least 4 hours before serving.



*An outstanding experience from start to finish... They took the time to walk us through multiple scenarios, clearly explaining the pros and cons of each so we could make a confident, informed decision. Communication was excellent. Every question was answered quickly and thoroughly, which made what can often be a stressful experience feel smooth and manageable... Their responsiveness and attention to detail really set them apart...they helped us land on the option that was the best fit for our situation, and we couldn't be happier.*



First-Time Homebuyer, Drew



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### Visit My Webpage!

[www.CallEquity.com/Larry-Bye](http://www.CallEquity.com/Larry-Bye)

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### Download my FREE Mortgage Calculator App!

Our cutting-edge technology designed to make the loan process easy, efficient, and stress-free. To download, click the URL or enter <https://equity247.app.link/6nEAXVGx5Fb> on your smartphone browser.



Unscramble to find common Easter basket items. Send your answers to Lbye@CallEquity.net by 5/1 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. SRGSA \_\_\_\_\_
2. TECAOHOLC \_\_\_\_\_
3. UBSBLEB \_\_\_\_\_
4. SSSANSGLEU \_\_\_\_\_
5. TIEK \_\_\_\_\_
6. STWMISUI \_\_\_\_\_
7. BLSYJANELE \_\_\_\_\_
8. SRIKTCES \_\_\_\_\_
9. EPESP \_\_\_\_\_
10. ALSSNDA \_\_\_\_\_



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

and **our March** winners are...

Congrats to Danielle & Rusty!

**Spring Break Jumble:** Resort, Roadtrip, Passport, Adventure, Getaway, Sunshine, Relax, Escape, Beachfront, Recharge.

## The Mortgage Dash

Every home loan has a dash: the space between saying "What if?" and closing day. That dash can feel exciting, emotional, and sometimes overwhelming. Every dash is different, but our goal every time is to make clients say "Why didn't we do this sooner?". **Our Equity Zero program and Bridge Loan are making more dashes possible and even smoother!**

### New Grandpa/New Home

Jeremy came to us hoping to purchase a home, but he didn't have savings for a down payment. The house he found did not fit USDA requirements and his low credit score kept him from qualifying for state bond programs. Jeremy was so excited to be clear to close once we got him approved for an Equity Zero loan! **This program enabled him to buy a home close to his son who had just welcomed a new baby.** Jeremy is very excited about being a grandpa and a new homeowner! Our Equity Zero program made it happen.

### A Purchase Made Possible

Aubrey found a home that was perfect for her and her teenage daughter. Thanks to a Bridge Loan, they were able to submit a strong offer without needing a contingency. **This flexibility was what set them apart and helped them win the bid,** which likely wouldn't have happened otherwise. Now they are absolutely loving their new place and didn't have the added stress of selling a home at the same time!

“  
**This still feels like a dream. I will never, never forget what you did for us here.**  
 - Lisa  
 ”



*Who can we help with a home purchase or refinance?*

**Have them reach out!**

## The Biggest First-Time Homebuyer Mistake

**A**fter years of helping people buy homes, the biggest mistake we see is waiting for the “perfect” market. Too often, buyers sit on the sidelines for lower rates or prices, and end up losing buying power instead. **Here’s what many first-time buyers don’t realize:**

- Homes rarely get “cheaper” across the board. Individual markets may shift, but long-term home prices historically trend upward.
- Most people won’t live in their first home forever, it doesn’t need to be perfect, just start building equity.
- Time builds wealth. Homeowners who bought just a few years earlier most likely have significantly more equity than those who waited.

For homes to become dramatically more affordable, one of three *unlikely* things would need to happen: mortgage rates returning to historic lows, incomes doubling quickly, or home prices falling substantially. While buyers wait for those conditions, the market keeps moving.

**That’s why our advice as lenders is simple:** time in the market matters more than timing the market. If rates improve later, refinancing is an option.

If you know someone thinking about buying their first home, introduce us! We’re always happy to talk through their options and help create a smart, realistic plan.

## Small Actions, Big Impact

This month we celebrate Earth Day and National Arbor Day. Both are reminders that we should all do our part to care for our planet. Trees and green spaces help clean the air, conserve energy, and make our neighborhoods healthier and more beautiful.

### Simple ways to celebrate:

- 🌱 Plant a native tree, flowers, or bushes that support local pollinators like butterflies and bees
- 🌱 Clean up a local park or neighborhood
- 🌱 Start composting or recycle unused electronics
- 🌱 Walk, bike, or carpool for the day
- 🌱 Teach kids about nature with a scavenger hunt or go on a hike and identify birds and trees

“What you do today can improve all your tomorrows.” - Ralph Marston

## Sunny Testimonials

*“Absolutely amazing people. I’m so glad we went with them.”* - Alysha

*“Amazing to work with. Not long ago we closed on our house and they told us they’d keep an eye on the interest rates so that when they went down we could refinance. Well it happened a lot sooner than we guessed and **they were instrumental in our refinancing with a better interest rate and a lower monthly payment.** We can’t recommend them highly enough!”* - Randy & Kimmy

**“Just closed our fifth loan with this team, and would not use anyone else. Knowledgable, responsive, and trustworthy, with excellent processes in place that make everything easy and straightforward from start to finish.”** - Matt

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



EQUAL HOUSING OPPORTUNITY

APR 2026

NMLS ID #1579. AL 20405, CT ML-1579, ML-BCH-1315500, ML-BCH-2274520, ML-BCH-2050966, DC MLB1579, MLB318356, DE 9521, 11829, 039138, 044690, FL MLD880, MLDB1629, MLDB11739, MLDB14549, MLDB15748, MLDB17135, MLDB20700, MLDB22853, GA 1579, IN 9940 & 11055, KY MC824, MC812435, MA Mortgage Lender & Mortgage Broker MC1579, ME 1579, MI FR0018548, NC L-134393, NH 1579MB, 1579MB1860036BCH, 1579MB2050966BCH, OH RM.850263, PA Department of Banking 20488, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-2102433, MLB-2340595, MLB-2558638, MLB-894620, TX 1579, VA MC-4491 nmlsconsumeraccess.org, WV ML-38569, MLB-2102433. 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. Equity Resources, Inc. Corporate: 25.5 S Park Pl, Newark, OH 43055