

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

From First Homes...



First time home buyers.

- ☑ Qualified for state housing Down Payment Assistance and **brought \$0 to this purchase closing!**
- ☑ Application to clear to close in just 23 business days!

...to Next Homes!



Next home buyers.

- ☑ Downsized into a new chapter, one-level living and less upkeep.
- ☑ Application to clear to close in only 16 business days on their purchase.

Strategic Savings

We helped Isabel purchase her home in April 2024, and she came back to us for a refinance last month. She brought cash to close to reduce the loan balance and secured a significantly lower rate, plus eliminated monthly mortgage insurance. **This refinance lowered her principal and interest payment by about \$700 per month, and is projected to save her over \$200,000 in interest over the life of the loan.**

Don't delay your savings, call for a FREE mortgage review!

Smart Savings: By refinancing early in the amortization period (when interest costs are highest) and combining a lower rate, lower balance, and PMI removal, Isabel dramatically improved both her monthly cash flow and long-term financial picture.

See inside for more...

Refinance Savings!

may be higher than they were a few years ago, still creating real opportunities. Many homeowners are saving money by refinancing.

Celebrating one year of

**0%
EQUITY
ZERO**

**OUR
\$0 DOWN
PAYMENT
OPTION**

MAKING HOMEOWNERSHIP A REALITY.

*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.

We were honored to receive this Realtor review:

*"I've been a Realtor on Cape Cod for over 10 years, so when it came time to purchase my own home in North Carolina I was referred to a local NC mortgage broker, by another trusted broker. From start to finish, they went above and beyond, guiding me through every step of the financing process and **handling each obstacle with patience and the highest level of professionalism. I would confidently work with them again and gladly recommend to my own clients. Thank you, truly exceptional service!**" - Cynthia*

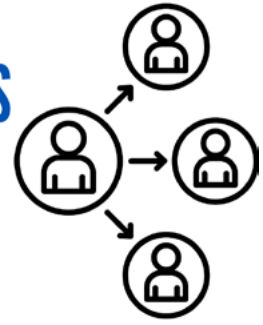
Know someone who needs a lender they can trust? I am licensed and ready to help with loans in FL, PA and WV. Have them reach out to get started.

Larry Bye

203-980-9335 ★ Lbye@CallEquity.net
www.CallEquity.com/Larry-Bye

Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



Jim was referred to us by his realtor and we helped him buy a home in 2014, then assisted with a refinance to a super low rate in 2021. When his **daughter** Taylor was ready to buy her first home, he referred her to us and we closed last month. **Thanks to state housing down payment assistance, she brought less than \$350 to closing on her new home!**

Who do you know that needs help with a down payment to buy? Introduce us.

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

**May is Gardening for Wildlife Month
Bring Back Fireflies!**

Firefly populations have declined as lawns have become more manicured. A simple change can help bring them back: choose a small, out-of-the-way area of your yard, and allow grasses to reach 6–12 inches to create the shelter they need to rest, mate, and lay eggs.

Firefly Fun Fact: There are over 150 firefly species in the US, and each has its own flash pattern used to communicate and attract mates.



5.19.26 - Plant Something Day

Design the Perfect Planter!

Thriller: Add one taller plant for height

Filler: Add medium plants to add fullness

Spiller: Add trailing greenery or flowers to soften edges



Scan for a [handy plant and mulch calculator](#):



Hi, what can I help you with?

What is the best recipe to bring to cookouts for Memorial Day?

Creamy Street Corn Pasta Salad

Crowd-pleasing, easy to transport, and not something everyone already brings.

Ingredients

- 1 lb pasta (rotini or bowtie)
- 4 c corn (grilled is preferred or uncooked frozen)
- ½ c mayo
- ¼ c sour cream or Greek yogurt
- 1 lime (zest + juice)
- 1 tsp chili powder
- ½ tsp smoked paprika
- ½ tsp garlic powder
- Salt and pepper to taste
- ¾ c cotija or feta, crumbled
- 1½ c cilantro, chopped
- ½ c red onion, finely diced
- Optional: diced jalapeño

Instructions

Cook pasta in **well-salted water** according to package. Drain and cool completely. If using fresh corn on the cob, grill until lightly charred and cut off the cob. In a large bowl, whisk mayo, sour cream, lime zest/juice, spices, salt and pepper. Fold in pasta, corn, onion, cheese (note: if 8+ hours before serving, do not add the cotija until right before), and cilantro. Chill at least 1 hour. Just before serving: taste, and add salt or lime if needed.

Pro Tips: Sprinkle more cheese and chili powder on top and serve with lime wedges on the side. Make it the night before, it's even better the next day!



RAVING FAN, TAMI
First-Time Homebuyer



*A pleasure to work with. Not only did they take the time to answer mine and my husband's questions, but they also made sure that if we had additional questions to reach out anytime. **They were totally respectable, professional and considerate of our time frame.** We worked as a team to close sooner than any of us could have imagined. We would definitely use them again and tell others.*

★★★★★ **5.0**



Larry Bye
Mortgage Specialist
NMLS 49959

📞 203-980-9335

✉️ Lbye@CallEquity.net

📍 28 School Street
Branford, CT 06405

Visit My Webpage!

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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.

Huge Refinance Savings!

Mortgage rates may be higher than they were a few years ago, but they're still creating real opportunities. Many homeowners are saving money by refinancing to eliminate high-interest debt, shorten their loan term, or switch to a fixed monthly payment. **A fast, no-pressure review can reveal your savings opportunities.** Reach out today!



Savings Success #1	Savings Success #2	Savings Success #3
\$20,000 CASH RECEIVED	\$53,000 CASH FOR LIFE MOMENTS	\$14,000 CASH AT CLOSING
✓ Paid Off \$59,000+ in Debt	✓ \$110,000+ Non-Mortgage Debt Gone!	✓ 6 High-Interest Bills Paid Off
✓ Included Home Equity Line of Credit	✓ Added New Spouse to the Mortgage	✓ Over \$80,000 in Debt Eliminated
✓ Consolidated After Major Renovations	✓ Paid for Honeymoon & Wedding Bills	✓ Less Stress, More Savings!
<i>Bought in 2024, used equity to eliminate debt!</i>	<i>Consumer debt free and ready for new adventures!</i>	<i>One payment and cash in hand!</i>

Please pass my info on to anyone we can help!



Unscramble to find items you might see at a cookout. Send answers to Lbye@CallEquity.net by 6/1 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. UEBRRSG _____
2. CLSAOWEL _____
3. AKYDBARC _____
4. SLPEOCISP _____
5. NROELOHC _____
6. NOGST _____
7. KERWESS _____
8. OHRCAALC _____
9. EMDAOLEN _____
10. SOERMS _____



Entry From: _____

and **our April winners are...**

Congrats to Jake & Savannah!

Easter Basket Jumble: Grass, Chocolate, Bubbles, Sunglasses, Kite, Swimsuit, Jellybeans, Stickers, Peeps, Sandals.

Curb Appeal to Skip

Not every home trend helps when it's time to sell a home. According to real estate experts, some popular exterior updates can actually turn buyers off and even *hurt* a home's value.



Painting natural brick: While it looks modern, painted brick requires ongoing maintenance and can be a red flag for buyers looking for low upkeep.

Bold or wacky colors: Using bright or highly personalized colors on your exterior may force buyers to budget for repainting, lowering perceived value.

Poorly placed trees or oversized shrubs: Landscaping too close to the house or blocking windows can raise concerns about damage and future removal costs.

Oversized front doors: A door that's out of proportion with the home can throw off the exterior balance.

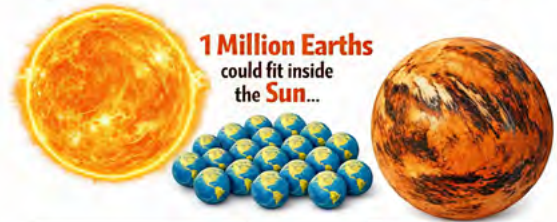
High-end, complex outdoor lighting systems: They can be expensive to maintain and deter buyers cautious about long-term costs or those who are non-tech-savvy.

Source: bhg.com

Call 203-980-9335 to see if a refi could free up cash for your reno!

Crazy Space Facts

In honor of National Space Day on May 1st, enjoy these facts from natgeokids.com.



There is running water on Mars!

NASA found liquid water on the Red Planet!



You can't walk on Jupiter, Saturn, Uranus or Neptune...

They have no solid surface!

Car-sized asteroids

burn up in Earth's atmosphere about once a year!



The Sunset on Mars Looks Blue!



"We must dare to be great; and we must realize that greatness is the fruit of toil and sacrifice and high courage." - Theodore Roosevelt

"ABOVE and BEYOND! They not only provided me with the opportunity to purchase my first home, but also made the process easy and stress free!...worked hard to be sure to find programs that fit my financial needs to make owning my home affordable." - Aleca

"Unbelievable experience purchasing my first home. Never been more nervous about anything in my life, but you guided me through this process with such ease and expertise. I can't express in words what you did for me...held my hand through every step, answered every question in the way I can understand, and I would never think to look anywhere else if I were to ever do this again." - William

"Consistently excellent. This is the second time I have worked with them. Always lays out the options in ways I can understand. Never pressures or presses. A customer-first attitude at all times."

- Bradley

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



EQUAL HOUSING OPPORTUNITY

MAY 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, MLDB23821, 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