

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

First-Time Buyer TESTIMONIAL



From Renting to Owning

When Tonya came to us last year to buy the home she was renting, her credit score was too low to qualify. With the right support, practical guidance, and regular check-ins, Tonya **raised her score by 23 points, qualified for down payment assistance, and closed on her first home.** Now she's investing in her future and building equity instead of paying her landlord. Here's what she had to say:

"They were a beacon of light through my home buying process. With me not knowing where to begin; walked me through every step of the way. All the way to closing day!"

The heavy burden of not knowing it all was eased by their knowledge, professionalism, patience, and positive attitude.

I highly recommend."

Home Equity Gold

Whether you're planning a **major backyard renovation** or looking to unlock cash for a much-needed **vacation**, refinancing may open new possibilities. Here are two customers we helped refinance and save last month.

Reach out for a personal savings review today!

In 2021, we guided Laura through a home purchase, and last month we helped her consolidate debt and improve cash flow. Her **home value had increased significantly** over five years and a quick refi allowed her to cash out her equity.

\$ Paid off \$34,000 in high interest debt

\$ Got \$43,000 cash!

\$ Reduced her payment by over \$300/month!

**Who do you
know looking to
buy a home?**
I'd love to help!

We helped Earl buy a starter home in 2017, then upgrade to a newer home in 2023. Last month we guided him through a refi.

\$ Lowered rate by 1.875%

\$ Reduced payment by almost \$600/month!

\$ Life of loan savings of \$124,735!

*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.

A Note from Your Mortgage Specialist

March 21st was National Common Courtesy Day, a great reminder that small acts of kindness go a long way in building strong, lasting relationships.

That's the same approach I take with my clients. My goal has always been to be more than just your lender for one transaction, I'm here as your **mortgage specialist for life**. Whether you have questions, are considering a move, or need guidance on accessing your equity down the road, I'm always happy to help.

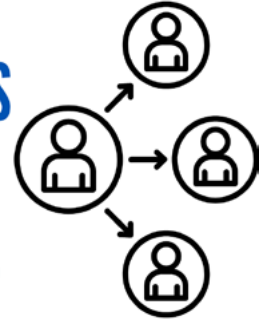
And if you have friends, family, or coworkers who could use trusted mortgage advice, I'd be honored to help them too. Thank you for allowing me to be part of your journey, I truly appreciate you.

Larry Bye

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

Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



Barb and Todd were referred to us by their Realtor in 2024. They were first-time homebuyers and we helped them with a \$0 down USDA loan, guiding them from application to clear to close in just 11 business days. After a great experience, they referred their **daughter and son-in-law**. We were honored to help Spencer and Madalyn buy their first home as well! They became homeowners last month.

I'd be honored to help anyone in your family.



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

3.21.26 - Credit Card Reduction Day

A smart strategy to reduce credit card debt is to **pay twice a month in smaller amounts instead of once**. Because credit card interest is based on your daily balance, more frequent payments keep your balance lower, resulting in less interest over time. Splitting payments can also make them easier to budget, and a mid-month payment may lower your balance before it's reported to credit bureaus, helping improve credit utilization and your credit score.

Additional Tips:

- \$** Pay more than the minimum. Even an extra \$50 can shorten your payoff timeline.
- \$** Avoid new charges. Put the card away to prevent adding to the balance you're trying to reduce.
- \$** Automate payments. Setting auto payments avoids missed due dates and late fees.
- \$** Review statements monthly. Watch for fees, charges, and spending habits you can improve such as subscriptions you no longer use.
- \$** Call 203-980-9335 for options to access your equity, consolidate debt and **SAVE!**

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. This report does not include your credit score. The purpose is to review the info and report any discrepancies/errors.



Unscramble to find spring break related words below. Email or text a pic of your answers by 4/1/26 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. SROERT _____
2. DOPRIATA _____
3. TSRPAOSP _____
4. RUVEDATEN _____
5. AWTYEAG _____
6. NHEUSNIS _____
7. AXRLE _____
8. SAPCEE _____
9. RNEFTOHCAB _____
10. GRAEERCH _____

**WIN
\$50!**

Entry From: _____

and **our February winners are...**

Congrats to Jennifer & Dustin!

Winter Jumble: Blizzard, Frozen, Toboggan, Snowmobile, Whiteout, Sledding, Icicles, Snowboard, Hibernate, Flurries.



*From start to finish, they were absolutely incredible...secured us the best rate, extremely responsive, and took the time to explain everything thoroughly so we always felt confident and informed. **We always felt like we were in capable hands.** We are so grateful for their guidance and support. - Christie*



Who can we help
SPRING into a new home?

We make the purchase process easy, from pre-approval to closing!

Please introduce us to anyone you know.



Slam Dunk Crockpot Pizza Dip

National Chip and Dip Day is 3/23.

Enjoy this delicious recipe as you watch your favorite teams compete!



Ingredients

- 8 oz cream cheese, softened
- 2 c grated mozzarella cheese, divided
- ¼ c grated Parmesan
- ½ packet Italian dressing mix
- 16 oz Italian sausage
- 13.5 oz jar pizza sauce
- 5 oz pkg mini pepperoni
- Naan or garlic bread

Instructions

With a mixer, combine cream cheese with one cup of shredded mozzarella (grated from a block melts best), Parmesan cheese and Italian dressing mix.

In a large skillet over medium heat, fry pepperonis until crispy, drain on paper towels. Wipe skillet clean. In the same skillet, brown sausage and add the pizza sauce. Stir until well combined.

Grease inside of slow cooker. Spread the cream cheese mixture evenly into bottom. Top with sausage and pizza sauce, then add the remaining mozzarella. Top with pepperoni. Add your favorite pizza toppings and add red pepper flakes if you prefer.

Cook on LOW heat for at least one hour before serving. Serve with Naan bread or garlic bread for dipping.



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Are You Ready to Refi?

Rates have lowered, and that could mean **new refinance opportunities**. If you've been wondering if refinancing could benefit you, **let's explore what's possible**. Last month, a cash-out refinance helped Karen...



Pay off over
\$13,000 in
debt



Get \$20,000
for a kitchen
remodel

Top Kitchen Features for 2026

Small updates can make a big difference when it comes to long-term home value. **With mortgage rates lowering, more clients have been looking to cash out their equity for home improvements.** One area of focus is the heart of the home: the kitchen. Check out these popular features gaining attention:

- Induction cooking - faster, safer, more efficient than gas.
- Warm, natural finishes - all-white kitchens are being replaced by wood grain cabinetry, soft, earthy colors, matte finishes and textured stone.
- Hidden and built-in appliances - custom panel-ready or integrated refrigerators and concealed storage.
- Multi-purpose islands - larger, and more functional, often featuring built-in seating, storage, sinks, and crafted of materials that make them the focal point of the room.



Hello Spring!

New Season, Renewed Focus

Spring is a season of renewal. A natural invitation to reset, refocus, and grow. As the

days get brighter, it's the perfect time to reconnect with what truly motivates you to be your best.

Ready to refocus? Start by asking yourself a simple but powerful question: What truly energizes me? Think about the moments when you feel most engaged, fulfilled, and proud of the work you do. Those clues point directly to your "why", or the purpose that fuels your effort and guides your decisions.

Once you've identified it, write your "why" down in one clear sentence. Keep it visible in your work space as a daily reminder of what you're working toward and why it matters. On busy days, that single sentence can bring clarity, focus, and renewed momentum.

This spring, take a moment to rediscover your purpose and let it energize everything you do. If the change in seasons has you dreaming of a new home, planning a renovation, or considering ways to make the most of your equity, reach out to explore what's possible.

Prepare For Tornado Season

Prime tornado season is March through June, making now a perfect time to review your family's safety plan and prepare your emergency kit. Review these [Tornado Safety Rules](#) from the National Weather Service and check out these tornado facts.

The United States experiences more tornadoes than any other country, **averaging about 1,200 per year.**

Wind speeds inside a tornado can exceed 200 miles per hour during the strongest events.

The average tornado path is about 1–2 miles long, but some can travel for dozens of miles.

Scientists determine a tornado's level of destruction after it has passed by assessing the damage done to trees, buildings and homes to calculate its probable wind speed. They use the Enhanced Fujita (EF) Scale.

The largest tornado ever recorded:

Near El Reno, OK - May 31, 2013

Width: About 2.6 miles (the widest ever documented)

Wind speeds: Estimated over 300 mph

Rating: EF3

Path length: Approximately 16 miles

The strongest winds tornado ever recorded:

Oklahoma City, OK - May 3, 1999

Wind speeds: 321 mph

Rating: EF5

Sources: natgeo.com, smithsonianmag.com

"Luck is what you have left over after you give 100 percent." - Langston Coleman

"I had an excellent experience. They were knowledgeable, responsive, and incredibly patient throughout the entire mortgage process. Every question was answered clearly, and I always felt informed and confident in my decisions. The process was smooth from start to finish, and I couldn't have asked for better support." - Quayshawna

"Brilliant, knowledgeable, and patient with my aging mind. Clearly explained all details, informed me of what to expect and next steps...made this transaction so simple." - Cindy

"Can't recommend enough, a customer for life." - Samuel

Pot of Gold
Testimonials

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



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OPPORTUNITY

MAR 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, 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