The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

YOUR LENDER *for life*

Whether it's your first home or your fifth, we're here for every step with education about your options so you make the best choice for your situation.

STORY 1: Ever-changing Market

- Same client, 3 different loans

2019	2022	2026
1st Move-up Condo	**Condo Upgrade**	**Single Family Home**
Sold small condo for big profit	Big down payment from condo sale	Goodbye condo!
Used sale $ for down payment	Short loan term	Another huge down payment
Got low rate/term	Got rare COVID "unicorn" low rate	Higher rate but typical for market

"Unicorn rates" are gone, but we'll find the best ones.
Offering steady mortgage guidance as life changes.

STORY 2: Education on Options

- First-time buyer reached out for guidance
- Using gift funds for down payment, asked about a state housing grant for closing costs
- We researched and reviewed options within hours:

State Grant Option	Conventional Option
.625% Higher Rate	Lower Rate, Closing Costs & Monthly Payment, **PLUS**
$2,645 MORE in Closing Costs	With gift funds & seller credit, **buyer brought $0 to closing!**
$102.17 HIGHER Monthly Payment	

"Free Money" isn't always the best choice for your financial future.

We'll compare the options so you can choose what makes sense for you.

QUICK. COMFORTABLE. HONEST.

American Dream Lender

WHAT OUR CLIENTS SAY

"*Amazing!! Keeps you in the loop. We worked with them twice now, and both times have been wonderful for us. First time home buyers to now purchasing our second home.* **We were able to work together on what it is we were looking for and they gave us our options and explained in terms we could understand!** - Faith"

God Bless the troops serving to preserve our freedom.

EQUITY RESOURCES, INC. *mortgages*

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

What is a Gift of Equity?

A Gift of Equity is when a homeowner sells a property to a family member or close friend below market value. The difference between the appraised value and the sale price can be used as the buyer's down payment and closing costs, often eliminating the need for cash out-of-pocket or Private Mortgage Insurance. Plus, the buyer's monthly payments and interest costs are reduced since the loan amount is based on the discounted price. It is a great way to pass a family home on to children or relatives.

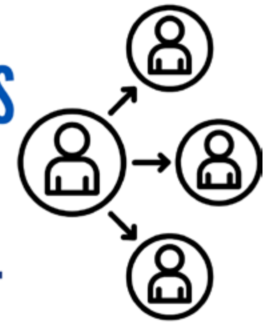
HOW IT WORKS: AN EXAMPLE

APPRAISED VALUE **$400,000** − **SALE PRICE TO FAMILY** **$340,000** = **GIFT OF EQUITY** **$60,000**

Interested in finding out more about this great purchase opportunity? **Call 203-980-9335.**

Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



We helped **Ellen** purchase her home in 2024 when she moved from out of state to be closer to her grandkids, and she quickly became a raving fan of our fast and easy process! Recently, she referred her **son Brad** to us, and we were honored to help him and his fiancée, Layla, purchase her mother's home using a Gift of Equity last month. They only brought $1,000 to closing!

Helping families across generations is the greatest compliment we can receive. **Know someone looking to make a move? We'd be grateful for an introduction!**

Follow **www.fb.com/LarryByeMortgageSpecialist/** for quick updates on when to refi & save!

The "Dog Days of Summer"

JULY 3 — AUGUST 11

(for the Northern Hemisphere)

Hottest 40 days of the year.

WHY IT'S CALLED "THE DOG DAYS"

Named after Sirius, the "Dog Star", the brightest star in the night sky. This time of year, Sirius rises and sets with the Sun. Ancient Greeks and Romans believed the combined heat of these two stars added to the scorching temperatures.

WHY HUMIDITY MATTERS

"It's not the heat, it's the humidity!" is true. High humidity makes it harder for your body to cool itself, which is why managing moisture inside your home can make a big difference in comfort.

40–50%

IDEAL INDOOR RELATIVE HUMIDITY LEVEL FOR SUMMER

- Thermostat can be set higher, feels cooler & more comfortable
- Takes pressure off AC system, works more efficiently
- Prevents mold/mildew, allows for better air quality

Sources: U.S. Environmental Protection Agency, ASHRAE industry guidelines, and *The Old Farmer's Almanac*

Hi, what can I help you with?

What are dip recipes to feature at a cookout for burgers, fries, etc.?

Smoky BURGER SAUCE

½ cup mayonnaise
2 Tbsp ketchup
1 Tbsp yellow mustard
1 Tbsp pickle relish (or finely chopped pickles)
1 tsp smoked paprika
½ tsp garlic powder
Splash Worcestershire sauce

→ *Also great with chicken.*

Garlic Ranch FRY DIP

½ cup ranch dressing
¼ cup sour cream
1–2 cloves garlic, minced
2 Tbsp shredded cheddar
1 Tbsp chopped green onions
Optional: crumbled bacon

→ *Loaded with flavor for your favorite fries or tots.*

Creamy Honey FRUIT DIP

8 oz cream cheese, softened
¼ cup plain Greek yogurt (or marshmallow fluff)
2 Tbsp honey
1 tsp vanilla extract

→ *Perfect with strawberries, apples, grapes, & pineapple.*

Red Pepper Feta VEGGIE DIP

1 cup roasted red peppers, drained
½ cup crumbled feta
¼ cup Greek yogurt
1 Tbsp olive oil
1 clove garlic
Squeeze of lemon juice
Pinch of black pepper

→ *Great with cucumbers, snap peas, carrots, & pita chips.*

Incredibly grateful for the exceptional experience!

From our very first call, **we knew we could trust them to help us achieve our dream** *of homeownership. They* **guided us with patience and expertise...** *worked diligently to keep everything moving forward, and* **thanks to their efficiency, we were able to close on our home just two weeks after our offer was accepted.** *We were also touched that they attended our closing and walked us through the paperwork.* **That personal touch and genuine care meant so much to us during such an important milestone.** *We truly couldn't have asked for a better experience!*

- Kyrie, First-Time Homebuyer

Who can we help next? Introduce us!

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Visit My Webpage!

www.CallEquity.com/Larry-Bye

- ✓ To Apply Free
- ✓ Give Me a Review
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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 for outdoor activities you can do this summer. Send to Lbye@CallEquity.net by 8/1 and we'll enter you in a drawing for a **$50 gift card of your choice!**

1. KKYAA ____________________
2. NPIEZIL ____________________
3. UACBS ____________________
4. LPKUSNE ____________________
5. EAXLR ____________________
6. NTEASHUB ____________________
7. TWCRIDHBA ____________________
8. REATGZSA ____________________
9. OCEAN (not answer) ____________________
10. KNRLESO ____________________

Entry From: ____________________________

WIN $50!

and our June winners are...

Congrats to The Keener Family!

Zoo & Aquarium Jumble: Flamingo, Jellyfish, Habitat, Panda, Tidepool, Peacock, Souvenir, Seahorse, Koala, Stingray.

Why Are People Refinancing?

When most people think about refinancing, they only think about lowering their interest rate. In today's market, homeowners are refinancing for a variety of personal and financial reasons, including:

- ☑ **Removing PMI –** Rising home values and growing equity may allow some homeowners to eliminate private mortgage insurance and reduce their monthly payment.
- ☑ **Using Home Equity –** Some homeowners come to us to tap into their home's equity to fund a home remodel, consolidate debt, or cover big expenses.
- ☑ **Changing Loan Terms –** Refinancing can help shorten a loan term to pay off a mortgage faster or extend a term to improve monthly cash flow.
- ☑ **Switching Loan Types –** Homeowners with an adjustable-rate mortgage may refinance into a fixed-rate loan for greater payment stability.
- ☑ **Life Changes –** Marriage, death, divorce, home improvements, or even significant credit score improvements can create refinancing opportunities.

The right mortgage strategy depends on your individual goals, not just current interest rates. ***Thinking about your options?*** Reach out at 203-980-9335 or email me at Lbye@CallEquity.net to review your mortgage and see whether refinancing could make sense for your current situation or future plans.

World Cup Fun Facts

Source: Fox Sports

- Brazil is the only nation to play every World Cup.
- The first World Cup was held in 1930 in Uruguay, and only 13 teams participated.
- The US placed third in the first World Cup, its highest finish to date.
- The 2026 World Cup is the first to feature 48 teams and to be co-hosted by the US, Canada, and Mexico.
- Brazil has won a record 5 championships.

July 28th is National Waterpark Day

The world's largest waterpark is in Germany, a giant dome spanning more than **35 acres**!

Be water smart: stay hydrated and take regular breaks from the sun. Before your next pool or waterpark trip, review Water Safety with your kids.

WATER RESOURCES

Clip & put on the fridge!

WHAT'S FOR Supper?

July is Family Meal Month

SUMMER DINNER MADE EASY!

MON	Grill Out	Burgers, Chicken, Steak, Kabobs, even Breakfast
TUE	Tacos Etc.	Tacos, Bowls, Nachos, Quesadillas, Burritos
WED	Take it Easy	Pasta, Crockpot Meal, Something in Air Fryer
THU	Lighten Up	Wraps, Sandwiches, Roll-ups, Salads
FRI	Take/Eat out	Pizza, Wings, Thai, Chinese, Sushi, etc.
SAT	Try Something New	
SUN	Leftovers or Slow Cooker	

SUMMER SUPPER TIPS

- Make a Family Favorites list
- Plan 2 weeks of meals then repeat them all summer
- Stock Lazy Day Meals
- Use the grill when possible

★ TOP 5 FAVE MEALS

1) ____________________
2) ____________________
3) ____________________
4) ____________________
5) ____________________

> "Live in the sunshine. Swim in the sea. Drink in the wild air." - Ralph Waldo Emerson

"Effortless mortgage process. **We have never worked with a more conscientious and personable team.**" - Terry

"They made it completely smooth and hassle-free… consistently finds ways to save me money and works tirelessly to secure the best possible deals… **went the extra mile to tailor my mortgage specifically to my situation, ensuring I got the absolute best outcome for me…** *simply great to work with: responsive, detail-oriented, and truly invested in my success.* **The entire experience was seamless and, honestly, a pleasure.**" - Ryan

"Took the time to explain my options thoroughly, always patient with my questions… **stayed on top of every detail, checked in, and never left me feeling lost.** *Their guidance, patience, and care were invaluable."* - Brianna

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