

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

June is National Homeownership Month



Who you work with matters.

"My boyfriend and I had been house shopping for a few years before we found our home. We had dealt with a previous loan officer whom we didn't really connect with or feel comfortable asking the nitty-gritty questions. **When we got in contact with Equity, the entire process changed.** They checked in on us to ensure we understood how everything was going, answered each and every question we had, explained all of the jargon, and most of all, **CARED.** They **genuinely cared** that we were buying our first home together, not just needing a lender. They never treated us like any other customer, but as people/friends."

- Lauren

THE POWER OF COLOR

COLOR EVOKES MOOD. CHOOSE WHAT FEELS RIGHT.



HAPPY & ENERGIZING

Bright, sunny tones are often linked to optimism and can boost mood and energy levels.



Perfect for:
Kitchens, entryways,
or anywhere you want
a cheerful lift.



CALM & FOCUSED

Cool blues tend to promote relaxation and clarity, making them a great choice for focus and rest.



Perfect for:
Bedrooms, offices,
or quiet spaces.



BALANCED & REFRESHING

Inspired by nature, green is associated with calm, balance, and renewal—ideal for creating a peaceful, restorative environment.



Perfect for:
Living rooms, bathrooms,
or any space where you
want to unwind.



BOLD & STIMULATING

Warmer tones can increase energy, excitement, and even appetite, which is why they're often used in social or high-activity areas.



Perfect for:
Dining rooms, game rooms,
or any space where people
gather and energy matters.

REAL CUSTOMER EXAMPLES

Rate/Term Refinance

- ✓ Rate Reduced .875%
- ✓ Saving \$176 monthly
- ✓ Saving **\$73,000** over life-of-loan!
- ✓ No Appraisal
- ✓ App to CLOSED in 8 business days*

Tap
into your
Equity &
Save!

Cash Out Refinance

- ✓ Paid off 8 bills = over \$43,000
- ✓ Paid off a \$60,000 second mortgage
- ✓ Got \$8,000 cash!
- ✓ No Appraisal
- ✓ Application to CTC in 16 business days*

Reach out to check your options!

*Turn time varies by transaction. CTC = Clear to Close. We cannot guarantee loan process time on every loan. Real customer results. Individual options will vary, an appraisal may be required.

Important Notice: A company called Equity Plus has been contacting homeowners about bi-weekly mortgage payments. This is not our program, but is a third-party service that charges fees and may overstate savings. Always check directly with your mortgage servicer before enrolling in any payment program.

God Bless the troops
serving to preserve
our freedom.

EQUITY
RESOURCES, INC.
more than
a mortgage company

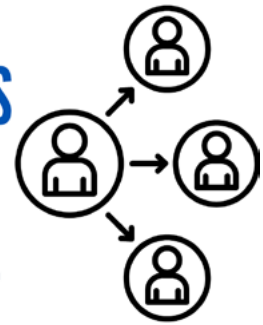
We proudly offer FHA, VA,
Conventional, Jumbo,
USDA Rural Development,
& Construction
Home Loans.

Your credit score tells a story... make sure it's a good one.



Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



We helped **Ben** buy his first home last year. Then when his **sister Sarah's** landlord gave her the opportunity to purchase the house she had been renting for three years, Ben told her to call us. As a nurse, **Sarah qualified for state grant funds and was able to buy her first home last month with minimal cash at closing!**

Your referrals from family and friends truly mean the world to me
727-946-7066.



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



National Pink Flamingo Day is June 23rd, honoring the iconic plastic lawn ornament originally designed in 1957 in Leominster, MA (the Plastic Pink Flamingo Capital of the World).

FUN FACT: The Guinness World Record for the longest line of garden flamingos is 4,280, covering 3,566 feet. This was achieved in Buffalo, NY June 21, 2022.

Florida's Flamingos Are Back

After nearly a century of absence, wild flamingos are making a surprising return to Florida! It is thanks in part to Hurricane Idalia, which carried flocks of them from the Caribbean into Florida in 2023. They are being spotted again in the Everglades, especially around Florida Bay.

Top 5 Dad Sayings

IN HONOR OF FATHER'S DAY

"Hi hungry, I'm Dad."
(when anyone says "I'm hungry.")
"Guess it's free then."
(when something doesn't scan)
"Did you fall in?"
(when you take too long in the bathroom)
"That's how they get you."
(when declining a warranty or upsell)
"That's not going anywhere."
(tying something down in a questionable way)



Hi, what can I help you with?

What are unique and underrated vacation destinations for June?



BEACH

Quiet Spots, Ideal Weather in June

Gulf Shores or Orange Beach, AL - White sand beaches, family-friendly vibe.

Tybee Island, GA - Laid-back with less tourists, great biking and dolphin tours.

Upper Peninsula MI - Lake Superior freshwater "beach" with waterfalls and unique shoreline cliffs.



NATURE

Less Crowded, Peak Beauty in June

Olympic Peninsula, WA - Rainforests, rugged coastline, and mountain views.

Door County, WI - "Cape Cod of the Midwest" without the crowds. Charming, cherry season, waterfront sunsets.

Great Sand Dunes National Park, CO - Surreal landscape and sandboarding. Snowmelt creates creeks for wading.



UNIQUE & UNUSUAL

Unexpected Gems with Fewer Crowds and Unforgettable Sights

Newfoundland, Canada - Icebergs, puffins, whales, and dramatic coastal scenery.

Santa Fe, NM - Art, culture, and amazing food.

Finger Lakes, NY - Wineries, waterfalls, ideal temps in June for lake activities and hiking.

Click for tips on how to save money on travel.



“Everything  we needed **and more!**”

I'm not exaggerating when I say we absolutely could not have purchased our home without their help and support! They were so patient with us. As first-time buyers, they walked us through every step and answered every question with compassion and without judgement. I cannot recommend enough!

- Mikayla, First-Time Homebuyer



Unscramble for items you might see at a zoo or aquarium. Send to ajames@CallEquity.net by 7/1 and we'll enter you in a drawing for a \$50 gift card of your choice!

1. GAONLMIF _____
2. FYILJLSEH _____
3. BATATHI _____
4. NPDA A _____
5. LEOTOIPD _____
6. COKAPCE _____
7. ROINUVES _____
8. SOEHS AER _____
9. AAKL _____
10. NYTAGSIR _____

Entry From: _____

WIN \$50!

and **our May** winners are...

Congrats to Katelyn & Quinn!

Cookout Jumble: Burgers, Coleslaw, Backyard, Popsicles, Cornhole, Tongs, Skewers, Charcoal, Lemonade, Smores.



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Visit My Webpage!

www.CallEquity.com/Amber-James

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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/0xB07YBo5Fb> on your smartphone browser.



Clip and give to someone who is renting!



- | | | |
|---|---|--|
| 1 |  X You need a lot of money for a down payment. | ✓ REALITY: Many buyers qualify with little to even \$0 down, plus there are down payment assistance options, our Equity Zero program, and gift money is acceptable. |
| 2 |  580 X My credit has to be perfect. | ✓ REALITY: Buyers qualify with scores as low as 580 (depending on loan type.) We offer common sense underwriting. |
| 3 |  X Getting pre-approved is complicated. | ✓ REALITY: It's typically quick and straightforward, often done in minutes with our app and it is a necessary step for buyers who want their offer to be accepted. |
| 4 |  X You should wait for rates to drop. | ✓ REALITY: Waiting can backfire as home prices continue to rise or competition increases. You can refinance later to a lower rate, but you can't go back and buy at yesterday's prices. |
| 5 |  X The process is overwhelming and stressful. | ✓ REALITY: With the right team, it can be smooth, easy, and even enjoyable. We believe education + communication = confidence. |

Know someone still renting because they think they can't buy? I'm happy to run the numbers and show them what's possible, have them call 727-946-7066!

TIPS FOR *Easy* SUMMER HOSTING



ADD IN THE FUN

-  Bring out lawn games like cornhole, giant Jenga, or ring toss
-  Find a playlist that fits the vibe and keep it low to encourage conversation
-  Use string lights or lanterns for ambiance
-  Stock a cooler with water and other easy to grab-and-go drinks
-  Assemble a lemonade bar, fruit-infused water, sangria, sparkling spritzers, or tea

PLAN FOR COMFORT

-  Add shade with beach umbrellas, pop-up tents, or canopies
-  Set out sunscreen, bug spray, & cozy blankets for cool evenings
-  Set up a fan or misting area on hot days
-  Arrange groups of seating to create small conversation areas: folding chairs, benches, outdoor pillows or poufs

Peach Raspberry ICED TEA

REFRESHING. FRUITY. PERFECT FOR SUMMER.

Ingredients

-  3 cups brewed black tea (chilled)
-  1 ripe peach (sliced)
-  1/2 cup fresh raspberries
-  2-3 tbsp honey or simple syrup (to taste)
-  Ice
-  Fresh mint (optional)

Instructions

- 1 Brew tea and let it cool completely.
- 2 In a pitcher, gently muddle peach slices and raspberries.
- 3 Add tea and honey/ simple syrup; stir well.
- 4 Serve over ice and garnish with mint or extra fruit.

 **TIP:** Swap in green tea for a lighter, more refreshing flavor.



"My favorite weather is bird-chirping weather." - Terri Guillemets



I love spending time in my garden! Please enjoy these pictures I took, and **reach out at 727-946-7066** if you'd like to share gardening tips.

Amber