

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

UNLOCK THE POWER OF home equity

STORY 1: HUGE Value Increase

One homeowner turned rising home value into real financial opportunity.

2021 APPRAISED VALUE **\$225,000** → **2026** APPRAISED VALUE **\$317,000**



SWITCHED
to a fixed
rate from an
adjustable rate



LOWERED
their rate
by **2.385%**



PAID OFF
a **\$58,000**
Home Equity
Line of Credit



RECEIVED
\$20,000
Cash Out at
Closing

STORY 2: HUGE Stress Relief

This homeowner tapped into equity to say goodbye to high interest debt.

**YOUR EQUITY.
YOUR OPTIONS.
YOUR FUTURE.**



PAID OFF
9 high interest
bills totalling
\$21,700

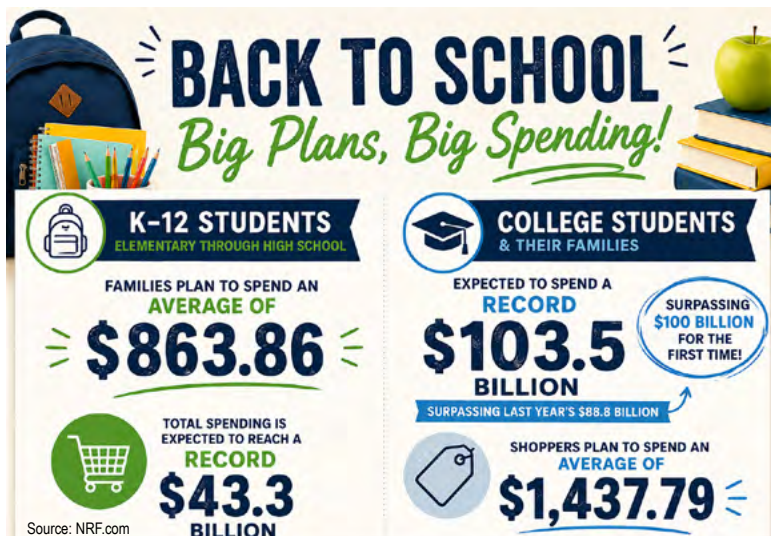


RECEIVED
\$23,000
Cash Out at
Closing

If you've owned your home for a few years, you may be sitting on more equity than you think.

Let's explore what's possible. Reach out!

“ This is by far the best experience we've had getting a home loan. Great people! ”
- Noel



WHO DO YOU KNOW?

★ — YOUR REFERRALS ARE — ★
THE GREATEST COMPLIMENT.

WE LOVE HELPING:

- ➔ First-Time Buyers
- ➔ Move-up and Downsizing Buyers
- ➔ Homeowners Looking to Refinance
- ➔ Homeowners Checking Home Equity Options

Thank you for your trust and referrals!

*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.

KNOW SOMEONE WHO THINKS They'll Never Afford to Buy?

Here are a few options that could make homeownership closer than they think!

Consider a 2-4 unit property: Live in one unit and rent the others. Rental income may be used to qualify for the mortgage and then help pay housing expenses. Down payment requirements are often similar to a single-family home and a non-occupying cosigner can help them qualify.

Expand the search: A modest home or one in a nearby market could offer a more affordable path to ownership.

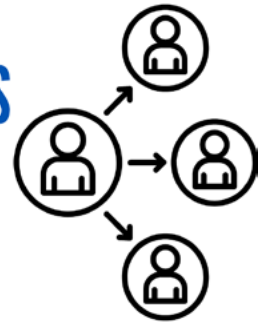
Ask for seller concessions: Seller credits, repairs, and rate buydowns can help lower costs and payments.

Explore assistance programs: We offer down payment assistance options, gift money can be used as a down payment, or let's see if they qualify for Equity Zero, our no down payment program.

We would love to help anyone you know!
Have them call 203-980-9335.

Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



We helped **Eliza** purchase a home in 2022 and when her **sister Miranda** was ready to become a homeowner, she sent her to us. We helped her buy a home last month and this is what she had to say:



"It felt as though they had our backs the whole time. They get to know you beyond just as a person requesting a loan, which made it such a pleasant experience."



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



Eye-Opening FACTS

August is National Eye Exam Month.

- A study found that the brain could identify images shown for as little as **13 milliseconds**.
- Humans can distinguish up to **10 million colors** thanks to three types of cone cells that detect different wavelengths of light in the retina.
- Around **300 million people worldwide** are color blind. It affects about 1 in 12 men and about 1 in 200 women. There are red-green, blue-yellow, and even complete color vision deficiencies, with red-green being by far the most common.
- Your eyes capture light, but your brain turns those signals into images. The optic nerve carries visual information through **more than 1 million** nerve fibers to the brain.
- The retina isn't just connected to the brain, it is actually considered part of the central nervous system. Digital retinal scans use the unique pattern of blood vessels in the back of the eye, making them **one of the most secure forms** of biometric identification.
- Blue eyes are **not actually blue**, they contain very little melanin, and light scattering makes them *appear* blue, similar to how the sky looks blue.
- Only **about 2% of the world's population** has naturally green eyes.

Sources: National Eye Institute, National Institutes of Health; Cleveland Clinic; Retina International



Hi, what can I help you with?

What are things everyone should do to improve their finances?

8/14 is National Financial Awareness Day. Small habits can have a big impact on long-term financial health. Take a few minutes to check these important items.



KNOW YOUR NUMBERS

Track credit score, income, spending, debt, & savings.



HAVE A GET OUT OF DEBT PLAN

Pay more than the minimum, start on the highest-rate debt first.



SAVE DIRECT TO AN EMERGENCY FUND

Automate savings & aim to be able to cover 3-6 months of expenses.



CUT UNUSED SUBSCRIPTIONS

Cancel what you aren't using & redirect to savings.



PROTECT AND PLAN

Review your insurance, beneficiaries, & estate planning documents.



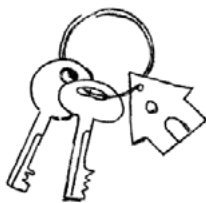
INVEST EARLY

Small consistent amounts can grow large over time.

Did you know: Eligible children born between 1/1/25 and 12/31/28 may receive a \$1,000 government-funded Trump Account, invested in a broad U.S. stock market index fund. Children under 18 may qualify for an account with funds from parents, relatives, employers, or other approved contributors. Visit trumpaccounts.gov for info.

FIRST-TIME Homebuyer

SUCCESS STORY



“ I was prepared for a difficult process, but this team exceeded my expectations. They demonstrated an unmatched level of professionalism, knowledge, and dedication. They walked me through every step, explained everything clearly, and made sure I felt confident and comfortable... always responsive, available, and proactive. I never felt left in the dark or unsure about what was happening. The level of expertise and customer service they provided is truly rare. They treated me with respect, patience, and genuine care while delivering the kind of service you hope for when making one of the biggest decisions of your life. Their professionalism, communication, and commitment to their clients make them stand out as true leaders in the industry. **”**

- Alika

Refer a friend today!



Unscramble for words related to our furry dog friends. Send answers to Lbye@CallEquity.net by 9/1 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. TERTAS _____
2. MNAMSCDO _____
3. TYOLLYA _____
4. MNNOOCPAI _____
5. THFCE _____
6. AHELS _____
7. NNAIEC _____
8. RCLLOA _____
9. AIRNWPSTP _____
10. RCEUES _____

Entry From: _____

**WIN
\$50!**

and **our July** winner is...

Congrats to Aleah!

Summer Outdoor Fun Jumble: Kayak, Zipline, Scuba, Spelunk, Relax, Sunbathe, Birdwatch, Stargaze, Canoe, Snorkel.



Larry Bye

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Visit My Webpage!

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.

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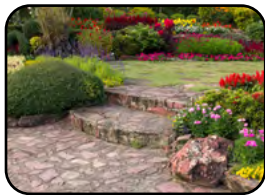
Are You Inviting Pests Into Your Home?

As summer winds down and outdoor temperatures get cooler it's important to take steps to keep pests from turning your house into their next home. Use this quick checklist to help eliminate sources of food, water, and shelter that can attract unwanted visitors:

- ☒ Empty standing water weekly.
- ☒ Remove leaf piles and yard debris.
- ☒ Store firewood away from your home.
- ☒ Clean grill after use, including grease collector.
- ☒ Secure trash cans and bring in pet food bowls.
- ☒ Inspect foundation, doors, windows, vents, and utility openings for gaps. Seal cracks with caulk, repair damaged screens, install door sweeps, and use steel wool/metal mesh to block larger holes.
- ☒ Store food and birdseed in airtight containers.
- ☒ Trim vegetation away from your home's exterior.
- ☒ Remove accumulated leaves and debris from window wells.

Does your home need new windows before winter?

Let's review your home equity and see what makes sense for your current situation and future plans. To get started, call 203-980-9335 or email Lbye@CallEquity.net.



Need a Landscaping Overhaul? Ask AI!

Start with Photos - Upload photos of your yard for more accurate designs.

Be Specific - Tell AI your goals: low maintenance, privacy, curb appeal, pollinator-friendly, or year-round color.

Include Your Location - Provide your city, hardiness zone, and sun exposure to get recommendations for your climate.

Compare Different Styles - Ask AI to create multiple options, such as modern, cottage, coastal, or traditional.

Plan for Growth - Request plant spacing and mature sizes to avoid overcrowding.

Design to a Budget - Ask for budget-friendly, mid-range, and premium landscaping options.

Visualize Every Season - See how your landscape could look in spring, summer, fall, and winter.

Generate a Plant List - Have AI create a shopping list with plant quantities, spacing, and maintenance needs.

Pro Check: Always verify plant recommendations for your specific growing conditions with a local garden expert.

Fall's cooler temperatures and warm soil make it one of the best times to plant new trees, shrubs, and perennials, giving them a head start for a beautiful spring. **Be sure to complete planting at least 4 to 6 weeks before your area's first hard frost.**

BUILD YOUR OWN S'mores BAR

MIX, MATCH & MAKE IT YOURS!

ENDLESS COMBINATIONS. ONE PERFECT TREAT!

MAKE IT CLASSIC OR GET CREATIVE!

CRACKER OPTIONS

- Graham Crackers
- Chocolate Graham Crackers
- Honey Graham Crackers
- Biscoff Cookies
- Shortbread Cookies
- Saltine Crackers
- Waffle Cookies
- Pretzels

CHOCOLATE OPTIONS

- Milk Chocolate Bars
- Dark Chocolate Bars
- Hershey's Chocolate
- Reese's Peanut Butter Cups
- White Chocolate
- Chocolate Chips
- Caramel Filled Squares
- Mint Chocolate

MARSHMALLOW OPTIONS

- Original Marshmallows
- Large Marshmallows
- Mini Marshmallows
- Flavored Marshmallows (vanilla, strawberry, etc.)
- Toasted Coconut Marshmallows

SPREADS & ADD-INS

- Peanut Butter
- Almond Butter
- Nutella
- Cookie Butter
- Caramel Sauce
- Marshmallow Fluff
- Jam or Preserves

FUN TOPPINGS

- Crushed Cookies (Oreo, etc.)
- Toasted Coconut
- Chopped Nuts
- Sprinkles
- Sea Salt
- Toffee Bits
- Dried Fruit (raisins, cranberries)

MAKE IT EXTRA

- Use a brownie instead of a cracker
- Add bacon
- Use flavored chocolates
- Grill your marshmallow to perfection!
- Double it up! (Two crackers, extra goodness!)

GATHER. ROAST. CREATE. ENJOY.

"Do something kind, make someone laugh and don't take yourself too seriously." - Steve Carell

"They make the complicated process of buying a home easy.

Great for self employed professionals also. Honest and straightforward." - Chuck

"Replies back quickly and very responsive. **Everything you could ask for in a lender."** - Leslie

"100 percent would recommend to anyone looking for a company of **real down to earth people with real relationships with their customers.** Even after the mortgage was secured, they followed up and made sure we had all our questions answered. Great experience and **me or my family will never have to shop for another mortgage company.** We have found ours." - Patrick

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



EQUAL HOUSING
OPPORTUNITY

AUG 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