

Let's Talk!

Your Direct Lender * Freddie Mac, Fannie Mae & Ginnie Mae Seller / Servicer

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Happy National Homeownership Month! A recent analysis of over 51 million single-family house and condo sales from 2011 to 2022 suggests that the months of May, June and April offer home sellers in the U.S. premiums of 10 percent or more above market value. The top 3 months realizing the greatest seller premiums were May (12.8 percent); **June (10.7 percent)**; and April (10.3 percent).

Looking for a Social Media post to gain more listings and Sell More Homes? View great options at <https://calleguity.net/grab-n-go/>



An Amazing Purchase Story

Clear to Close in 7 Business Days!

Gregory applied with us for a refinance on a house he didn't even own yet. He was working with his credit union to purchase the home and they had stopped returning his calls/emails. It became clear they were not going to come through with the funds for closing. He was preparing to have to pay cash to buy the home and do a cash out refinance with us to replenish his savings accounts. The purchase contract had 6/15 as closing date, but the buyer and sellers had agreed to closing 6/13 due to schedules and circumstances.

We had this purchase Clear to Close in 7 business days!

Disclosures sent and signed 6/5

Sent to Underwriting 6/6

Conditional Underwriting Approval received 6/7

Appraisal Waiver received

Clear to Close issued and Closing Day 6/13

Closed in 7 business days.

I'm always here to discuss a loan situation. We cannot always save the day and make miracles happen like we did on this loan, but we will do our very best. **Check out our May Purchase Closing Statistics...**



Exciting News for Buyers: More May Qualify

Did you hear the news? **More borrowers may qualify for incentives offered on Conventional loans!** Both HomeReady and Home Possible are Affordable Conventional programs that benefit borrowers by giving special pricing incentives and can have lower PMI coverage requirements. The Affordable program income cap just increased in most counties, so more borrowers may qualify. PLUS, if the borrower is a first time homebuyer, we are also getting pricing incentives outside of the Affordable programs just for being below the 100% Area Median Income (AMI).

To give you an idea of the changes, our home office is in Licking County, Ohio and the Affordable program income cap is now \$80,720 (up from \$76,480) and the 100% AMI limit is now \$100,900 (up from \$95,600) so more borrowers may qualify for either of these two Conventional loan incentives.

Remember: A Buyer may be considered a First-Time Home Buyer (FTHB) even if they have owned a home before! If they haven't owned a home within 3 years, they may get the benefits of being a FTHB! There are more than 2,500 home buyer programs available across the country, and they can vary from grants, to down payment assistance, to tax credits.

Reach out anytime to see if your client qualifies for these great options.

We are dedicated to creating Raving Fans of all parties! Check out these Agent Reviews...

"Available at all hours to discuss the transaction with my client and made him feel comfortable that he was getting the best rates/service." - Michael

"Always willing to go the extra mile!"

- Maya

"Beyond my expectations!"

- Pamela

"You communicated extremely well with both the clients and me." - David

"My expectations are always on the high side, and yet you exceeded even those by closing when you said we would and guiding my client every step of the way!"

- Barry

"Very smooth transaction!"

- Randy

"Everything was perfect."

- Valerie

Agent Reviews

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