

THE

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Do you know a family member or co-worker talking about buying a home in the next 3 months? E-mail me their name and number. I would love to help them!

## Share the Good News with a Veteran or Active Military Member!

## October Did You Know?

It is estimated that 23 million Americans will dress their pets in costume and will spend \$350 million on Halloween costumes!



The VA Home Loan is now one of the **BEST** options out there!

- ★ The VA interest rate is currently **LESS** than the Conventional rate
- ★ There is **NO mortgage insurance** = LOWER payment
- ★ The VA home loan goes **up to 100%** market value!

**On a Home Purchase**, NO downpayment is needed.

**On a Refinance**, we can refinance ANY current home loan...FHA, USDA or Conventional...into a VA Home Loan.

And, since there is no mortgage insurance and VA home loan rates are so LOW, the monthly payment will be **LOWER than other options.**

*Pass it on and help a Veteran save money!*

*Fewer than 13 percent of the nation's 22 million Veterans have utilized the home loan benefits earned by their service. Many service members don't know if they qualify for a VA loan or how to pursue one. Others aren't even aware they have these benefits.*

Let's share the good news. Equity Resources will walk a Veteran or Military member through the process.

**See inside for an incredible offer!**

### Inside

- 6 Fall Projects for Your Home*
- Halloween Fun Facts*
- Recycle Contest Winner*
- FREE Appraisal*
- VA Home Loan Myths*

*God Bless the troops  
serving to preserve  
our freedom.*

**EQUITY**  
RESOURCES, INC.  
*more than*  
a mortgage company

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

# 6 Fall Projects for Your Home



## 1. Weatherproof Windows & Doors

Seal gaps larger than 1/8 inch around windows and doors to cut your winter

heating bill by up to 15%. On windows, press adhesive-backed closed-cell foam onto the bottom of the sash. Use foam strips on the sides and tops of doors, and install a door sweep on the bottom.



## 2. Check Your Gutters

When gutters aren't pitched at the right angle, they overflow—and can threaten your once dry basement.

Properly pitched gutters slope between 1/16 inch and 1/8 inch per foot, directing water to the leader and out the downspout. Check the pitch by holding a level even with the gutter; on longer runs, pour in water from a hose and check the flow's direction.



## 3. Find and Fix Cracked Concrete

Cracks in your driveway, walkway, or steps are a big trip hazard and only get worse if water seeps in and freezes.

Make sure the area is clean and dry. For cracks less than a half-inch wide, squeeze a bead of acrylic latex concrete repair compound deep into the crack, smoothing excess with a putty knife. For larger cracks, trowel on a vinyl concrete patching compound, and let cure one day before walking on it, three days before driving over it.



## 4. Clean Cooling Devices

Change the rotation of any ceiling fans to clockwise to push warm air down and wipe down the blades. Remove window AC units, vacuum the coils and filters, and store them in a cool, dry place, preferably covered.



## 5. Check for Holes in The Attic

During the brightest part of the day or a steady rain, look for streams of light or water entering the attic through the roof or sheathing. (Another sign is black staining on insulation.)

From inside, fill sheathing gaps with closed-cell polyurethane foam. Fix small roof leaks by caulking with tripolymer elastomeric sealant, which is compatible with asphalt shingles and resists UV rays. Large leaks may require a more serious repair by a professional.



## 6. Check Your Insulation

Head up to your attic and if the existing insulation is roughly even with the tops of the joists, add a new layer

of unfaced batt insulation perpendicular to the old one, pushing the pieces together so they fit snugly side by side. If the existing layers are more than an inch above (or below) the joists, blown-in cellulose or fiberglass does a better job of filling the crevices.

"1,000 Questions..."?  
We have 1,000 Answers!

"We had 1,000 questions and you answered them all promptly! We are so happy in our new home!"

Michael, Raving Fan  
Homebuyer



\$7.4 Billion

Will be spent on Halloween products in 2014

### TOP ADULT COSTUMES

1. Witch
2. Animal
3. Batman Character
4. Pirate
5. Zombie
6. Vampire
7. Doctor/Nurse
8. Action/Super Hero
9. Princess
10. Wench/Tart/Vixen

### TOP CHILDREN'S COSTUMES

1. Princess
2. Animal
3. Spider-Man
4. Frozen Character
5. Action/Super Hero
6. Batman Character
7. Teenage Mutant Ninja Turtle
8. Witch
9. Pirate
10. Superman

## Haunting Statistic

33 Million people will visit a haunted house!



## Recycle Contest Winner!

★ Congratulations to **Nancy Miller** for winning a \$50 gift card to Lowes!

Nancy has been recycling for years and gave a list of how she helps the environment. Kudos to Nancy and ALL of our customers who submitted entries with their recycling efforts. **We all win when we recycle!**

Great idea from a customer! They installed a rain barrel to conserve water and use it for their landscaping.



Clip and give to a Veteran or active military member.

# We are Dedicated to Helping You

*"We so appreciated the level of professionalism and drive provided by the folks at your company. I would especially like to comment on the herculean job done by our loan officer. You did an outstanding job communicating with us and the underwriter. You kept us abreast of the documents we needed to provide as well as sign. We know that our situation was not an easy one, but you stuck with us and helped us work through the process.*

*Also, you worked to make the closing date happen before I had knee surgery so that we were in a position to move when we needed too. We can't thank you enough for your patience with our questions and the time and energy you spent to make our dream happen. Thanks so much for the high level of excellent customer service."*

**Tim, VETERAN and Raving Fan Homebuyer**



Phone **1-800-270-7082**

Email [Info@CallEquity.com](mailto:Info@CallEquity.com)

FREE Savings Analysis! [www.CallEquity.com](http://www.CallEquity.com)

Share the good news with a Veteran!



## FREE Appraisal Coupon

EXPIRES NOVEMBER 30, 2014

★★ VETERANS AND ACTIVE MILITARY ★★

*In honor of your service and to show our appreciation,*  
we are offering you a **FREE APPRAISAL** on a  
home purchase or refinance for the month of November.

Apply **FREE!**  
[www.callequity.com](http://www.callequity.com)

**Thank you for your service!**

Valid for Veterans or active military members who apply 11/1/14-11/30/14 or close a loan 11/1/14-11/30/14 with Equity Resources, Inc. Please mention the coupon when applying. Customer will be credited for the appraisal fee at closing. Equal housing lender. Certain restrictions apply, call for details. Corporate NMLS 1579, MB800302. 25.5 S Park Place, Newark, OH 43055



### MYTH

VA Home loans take forever.

# 22 DAYS

In September 2014, our average time to close a VA loan was **22 days**. (Work days ranged from 15 to 29 from app date to clear to close.)

*This is an example of loans closed in September 2014 and is not a guarantee of loan turn time. Loan process time can vary, depending on the circumstances of the file.*



### MYTH

VA Home loans are only for purchases.

You can **refinance** ANY loan into a VA Home loan. Plus, VA Home loans have **LOWER rates** than Conventional loans right now!

*Rates are subject to change without notice. Please contact your mortgage specialist for more detailed information.*

# EQUITY

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*more than*  
a mortgage company

PO Box 5177 • Newark, OH 43058-5177



"You don't have to be great to start, but you have to start to be great." Zig Zigler



## BOO-COUP COMPLIMENTS!

"We heard all the horror stories..."

*"We had heard all the horror stories about purchasing a home. You made our experience very painless and easy. You were helpful, polite, honest and very knowledgeable about the VA Loan process. We are so pleased and would recommend you to anyone!"*

Michael, VETERAN and Raving Fan Homebuyer

"Scary stuff..."

*"The entire mortgage process sounds like it is scary stuff, but you made it easy and worry free. You explained every detail in language I could understand."*

Bryon, Raving Fan Homebuyer



## Dates to Remember

Oct 25: **Make a Difference Day**  
Oct 31: **Halloween**  
Nov 2: **Daylight Saving Time Ends**  
Nov 11: **Veterans' Day**



Rating with the  
Better Business Bureau

We lend in AL, DC, DE, FL, GA, IN, KY, MD, MI, NC, OH, PA, SC and VA.

NMLS ID #1579. AL MC20405.003, DC MLB1579, MLB318356 & MLB206792, DE 9521 & 11829, FL MLD417, MLDB392, MLDB2489 & MLDB1472, GA Residential Mortgage Licensee 21919, IN 9940 & 11055, KY 824, MD 14944, 15822, 19299, 19381, 19954 & 19044, MI FL0017007, NC L-134393, OH MB800302, PA Department of Banking, SC MLS-1579 and VA ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). 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 limitations apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055



OCTOBER 2014