

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

All is calm...

"You **answered every question very thoroughly and kept me calm** about this whole process... I could not imagine this process with anyone else... Thank you for making our dreams come true!" - Claudia, Raving Fan Homebuyer

"You kept the buyers calm throughout the entire process."
- Lisa, Raving Fan REALTOR

All is bright...

"We had so many problems... **the one bright spot was your office, you took your time and went above and beyond** what you needed to..."
- Michael, Raving Fan Homebuyer



Happy Holidays from Equity Resources!

"You worked diligently to get me a mortgage with only a small amount down! I didn't think my purchase of my condo was going to be able to happen... **Without your help I wouldn't be in this position!** A million thanks!" - Pamula, Raving Fan

Nothing makes us happier this time of year than to think of the families we helped have a home for the holidays! Take a moment to enjoy your home and the blessings of 2016. We are thankful for your trust in us and will strive to provide you and your referrals with the best service possible in the years to come.

"The folks at Equity were fantastic to work with! **We moved from out of state, and the purchase of a new home is a very stressful one. Finding a trustworthy and honest lender is a difficult task... but was extremely easy with Equity. The process could not have been any smoother or easier...**" - Joshua, Raving Fan

Whether **consolidating bills to save money** with a refinance or **purchasing a new home**, we look forward to working with you, your friends and your family in 2017.

Wishing you a joyous holiday with peace and cheer in the New Year!



For the past 33 years, the dedicated number crunchers at PNC Wealth Management have been calculating their Christmas Price Index. They determined that for 2016, the overall price of gifts in the song "The Twelve Days of Christmas" is pretty close to

where it was last year. The overall cost of the gifts is up to \$34,363 from \$34,131 in 2015.

Which gifts increased? The price of two turtle doves jumped from \$290 to \$375 this year. The cost of 11 pipers piping and 12 drummers drumming increased by 2.8%.

No Free Shipping Here! Buying the gifts online would cost \$44,603, a 2.2% increase from 2015. This could be linked to the rising cost of shipping performers and animals.



Look inside for a yummy Hot Chocolate Recipe!

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 Home Loans.

Monthly Home Maintenance Checklist: December



- HVAC:** Vacuum and dust
- Plumbing:** Check for leaks on supply lines to sinks and toilets
- House:** Roof and exterior check
- Range Hood Fan:** Check and clean

CAUTION CAUTION CAUTION CAUTION CAUTION CAUTION CAUTION



Household Danger: Batteries

It is the season to stock up on batteries, but do you know the dangers they present? For children they are choking hazards, and the small, coin-style batteries especially resemble candy and can easily be swallowed, causing deadly alkaline poisoning. Also, when not stored properly, batteries have been known to cause house fires. Keep your family safe with these tips.

- ! Store batteries out of reach of children.
- ! Be sure the battery compartment on all toys is firmly secured with screws.
- ! Use thick tape to cover battery compartments if screws aren't holding the cover in place.
- ! Store batteries in original packaging or buy plastic storage containers that keep them away from other objects.
- ! Never store batteries loose or in a bag together and don't store metal objects with batteries.
- ! When disposing of 9 volt batteries especially, wrap the positive and negative posts with electrical tape.

7 Steps to Keep A Cold Away

The next time you feel a cold or flu coming on, drink lots of water, get plenty of rest and try these steps to bounce back fast.

Take a hot shower.

A steamy shower helps clear your sinuses so you can breathe easier. It will also relax achy muscles.



Take two teaspoons of elderberry syrup.

Found at health food stores, elderberries have anti-viral properties and boost the immune system. Take 2 teaspoons of the syrup up to three times a day.

Have eggs and tea for breakfast.

Eggs contain all nine essential amino acids and studies show protein ups the body's ability to fight infection. Pair your omelet with a hot cup of tea with lemon and honey.

Invite Zinc to lunch.

Sprinkle your salad with chickpeas and pumpkin seeds or stop by a drug store for zinc lozenges and suck on two a day until you're feeling better. Zinc helps boost your body's response to infection and reduces inflammation.

Take a walk.

A 20-minute stroll around the block can lift your energy and deep breaths open your nasal passages.

Sip some soup.

The vapor and ingredients in chicken soup are known to suppress chemicals that cause inflammation in the body.

Clear your nose and throat before bed.

Congestion can cause an infection overnight. Use a saline rinse or salt water gargle to draw out fluid and bacteria before you call it a day. Add an extra pillow to raise your head higher which helps the sinuses drain, keeping nasal passages clear.

A Raving Fan Veteran Homebuyer

We were proud to help Ian and his family purchase their first home! Here's what he had to say about our **no down payment** VA home loan process...

"You were extremely organized, friendly, and answered all of our questions in a timely and professional manner... were extremely knowledgeable of the Veteran loan process, and obtained an excellent rate for us, lower than any other company could obtain..."

Let's help more Veterans! I love referrals!



Quote Scramble Winner!

Congratulations to our contest drawing winner, Mellisa Merritt.

"Never let the things you want make you forget the things you have." - Unknown

Alternate answer:

"Never let the nights you want make you forget the nights you have." - Unknown

Conforming Loan Limits To Increase in 2017!

For the first time since 2006, maximum loan limits have **increased** for conventional loans. Effective January 1, the maximum base limit for Conventional loans is \$424,100 in most of the country, up from \$417,000. The VA mortgage loan limit is also increasing to \$424,100. FHA announced their new loan limit for a one-unit is \$275,665.



If you'd like more information on any loan program, please give me a call.



Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

Easy & Super Delicious Crockpot Hot Chocolate

Mix up a batch of this delicious hot chocolate for a special occasion, or to warm up on a lazy winter afternoon!



What You'll Need:

- 1 1/2 cups heavy whipping cream
- 1 (14 oz) can sweetened condensed milk
- 6 cups milk
- 1 1/2 teaspoons vanilla
- 2 cups of milk chocolate chips (or try semi-sweet or white chocolate, butterscotch, even mint chocolate chips)

Directions:

Pour all ingredients into a crockpot and whisk together until well combined. Cover and cook on low for 2 hours, stirring occasionally, until mixture is hot and chocolate chips are melted. Whisk well before serving. Makes about 10 cups.

Add these to your cup! (or just stick with marshmallows)

- * Add a spoonful of Nutella or other nut butter.
- * Add a caramel candy, or caramel syrup.
- * Use a candy cane or cinnamon stick as a stirrer, or add a few drops of peppermint extract or a teaspoon of cinnamon.
- * Add a pinch of cayenne pepper.
- * Add a spoonful of Marshmallow Fluff or Cool Whip.
- * Add a spoonful of honey.
- * Add a shot of espresso.
- * Try adding a few drops of gingerbread coffee creamer (or a creamer of your choice).
- * Add almond milk or almond extract and a pinch of cinnamon and nutmeg.
- * Add coconut milk or coconut extract and top it with toasted coconut bits and a little chocolate syrup.



Need CASH for
Holiday Bills?

Call me today!

Give The Green Light

After the holiday lights have been removed, you might still notice green lights glowing on front porches. Greenlight A Vet is a campaign to establish visible national support for our veterans. Change one light in a visible location in your home or office to green, and keep it glowing every day as a symbol of support and appreciation for our veterans. Inspire others to join the cause by taking a picture of your green light and sharing it on social media using the hashtag #greenlightavet. Post your light on the Greenlight A Vet map to make sure every veteran across the country can see your support. **Check out www.greenlightavet.com for more information!**

Who do you know that wants a cozy fireplace? Or a yard of their own to put a fabulous inflatable like this?

Have them call me to get started!





"It is not how much we have, but how much we enjoy, that makes happiness."

- Charles Spurgeon

Warm and Cozy
Raving Fan Testimonials



"You and your team were wonderful to work with during my refinancing! The consistent updates throughout the process were fantastic. All of my questions were well answered."

- Kathleen

"I was amazed at how quick and easy the whole process was from start to finish."

- Sean

"I felt that if there was a question I had, they were 100% honest and I also felt they had my wife and my best interest through the entire process."

- Garrett

"Very professional, detailed and fast service. They really cared about us."

- William



"You made it happen where others lacked the expertise to do so. I am extremely impressed..."

- Matthew



Rating with the
Better Business Bureau

We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC and VA.

NMLS ID #1579. AL MC20405.003, CT ML-1579, ML-BCH-1315500, DC MLB1579, MLB318356, MLB206792, MLB1244789, & MLO1477823, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629 & MLDB2489, IN 9940 & 11055, KY MC824 & MC76900, MA ML1579, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, 21641, & 22144, 22436, MI FR0018548, NC L-134393, NH 21234-MB, OH MBMB850263, PA Department of Banking, RI 20153125LL, SC MLS-1579 MLB-1087981 & MLB-1133899 and VA (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

