

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

When black cats prowl and pumpkins gleam, may luck be yours on Halloween.

## A Lender You Can Trust

**We are not a big bank.** We know every loan is unique and believe each client deserves our best effort to get them to the closing table. This is why at the beginning of every loan, **we ask questions and LISTEN** to the borrower's story. This keeps our entire team working toward the same goal and reduces the risk for errors along the way.

We want to provide the best mortgage for each customer's unique situation, and an on-time, stress-free closing. **We want to create Raving Fans for Life.**

### Scary Schedule? Creepy credit?

Give me a call for a free financial evaluation.  
No judgement, just honest answers.



*"I had some dings in my credit and had worked for years to repair it. I had no idea what kind of documentation I needed and **you were very helpful** in pointing me in the right direction. You were also **great at working around my odd work schedule**. It was **wonderful to have such a dedicated guide** through the complicated and sometimes stressful process of getting a mortgage."*

- Jennifer, Raving Fan

*"As someone who NEVER thought she would be a homeowner, coming from a family of non-homeowners and past credit issues, **you did everything in your power to help realize my dream**...with professionalism and kindness, **never judging and always respectful**."*

- Shannon, Raving Fan

### Don't Miss This

DISCOUNT

In October, you'll find deep discounts on...

- Bicycles
- Patio Furniture
- Computers
- Digital Cameras
- Gas Grills
- Lawn Mowers and Tractors
- Winter Clothing
- Summer Sporting Goods

## DATES TO REMEMBER

Oct 22: Make a Difference Day  
Oct 31: Halloween

Nov 6: Daylight Saving Time Ends

Nov 8: Election Day

Nov 11: Veterans Day

*Thank a Veteran!*

Scan here to search volunteer activities in your community:



**November 6th:**

**DON'T FORGET TO FALL BACK!**



### Fun Fact!

Arizona and Hawaii do not observe Daylight Saving Time.



**We Are Freddie Approved!**

Equity Resources, Inc. is now an approved Seller/Servicer for Freddie Mac. We are pleased to offer Freddie Mac products and pricing along with our Fannie Mae products!

*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: October



- HVAC:** Vacuum and dust
- Garbage Disposal:** Crush ice (sharpens), baking soda and citrus fruit rinds (freshens)
- Plumbing:** Check for leaks on supply lines to sinks and toilets
- Garden:** Rake leaves, dispose of or mulch, trim branches and shrubs, winterize perennials, clean annuals out, put lawn decorations and outdoor furniture in storage or cover
- Sprinkler Systems and Garden Hoses:** Turn off and disconnect water hoses and clear all pipes and systems of water before first freeze, insulate any outdoor or exposed faucets/pipes
- Roof and gutters:** Clean and check for damage

## Check, Please!

According to a *Consumer Reports* survey, **almost half of every food dollar we spend is spent eating out!** It is estimated that this year Americans will spend a total of **\$720 billion** at restaurants. This breaks down to about \$1.97 billion per day, or \$2,222 per year for every man, woman and child. Fast food joints account for \$262 billion a year and restaurants with table service \$206 billion.



## Choose The Best Paint Type For The Job



When selecting the best paint for a room, keep in mind this rhyme: **the higher the sheen, the easier it is to clean.**

**Flat** – marks easily and difficult to clean, but camouflages imperfections.

Use in Low traffic areas.

**Eggshell** – soft, velvety finish that resists dirt and grime as well as mildew. Use in Moderate traffic areas.

**Satin** – pearl-like finish, easy to clean, excellent at resisting mildew, dirt and stains. Use in Moderate to high traffic areas.

**Semi Gloss** – sleek and radiant, resists mildew, moisture and wear. Use in High traffic and high moisture areas.

**Gloss** – plastic or enamel look, shows every imperfection. Use for accent areas, Trim, Doors, Furniture.

## Cozy Fires Sudoku

Congratulations to our winner, Barry Leonard!



O	I	C	F	Y	E	R	S	Z
E	S	Y	Z	R	O	F	C	I
F	Z	R	S	I	C	E	O	Y
Y	E	I	O	F	R	C	Z	S
R	C	F	I	Z	S	O	Y	E
Z	O	S	E	C	Y	I	F	R
C	Y	E	R	O	Z	S	I	F
S	F	O	Y	E	I	Z	R	C
I	R	Z	C	S	F	Y	E	O

## Gas in The Tank, No Money in the Bank



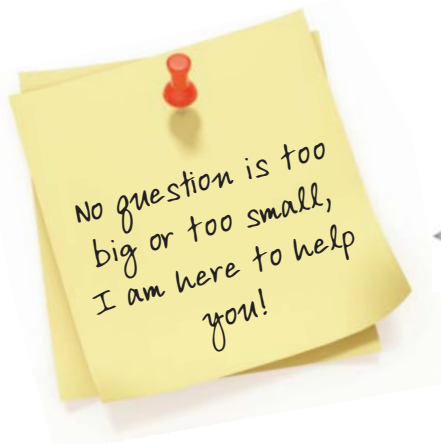
New AAA research shows, in the last year, **American drivers wasted more than \$2.1 billion dollars** by using premium-grade gasoline in vehicles designed to run on regular fuel.

It's estimated that **only 16% of U.S. drivers currently own a vehicle that requires premium fuel**, but many see the label "premium" and believe it's better for their car. Using industry-standard test protocols, AAA evaluated vehicle performance, fuel economy and emissions and **found no benefit to using premium gasoline in a vehicle that only requires regular-grade fuel.**

HANDY PAINT SHEEN SELECTION CHART	Project	Flat	Eggshell	Satin	Semi-Gloss	Gloss
	Living Rooms	✓	★	✓		
Bedrooms	✓	★	✓			
Kid's Rooms			✓	★	✓	
Hallways			✓	★	✓	
Kitchens				✓	★	✓
Dining Rooms	✓	★				
Bathrooms				✓	★	✓
Ceilings		★				
Furniture				✓		★
Doors, Windows, Trim, Cabinets, Shutters				✓	✓	★

"The financial component of buying a new home can be very **unnerving**, **exhausting**, and **scary**. Working with you removed all these emotions and conditions, smoothed out the bumps and presented an enjoyable experience for us as clients."

- Robert, 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)



*Wow, you woke up on the wrong side of the bed!*

In Roman times, anything having to do with the left was often considered evil or sinister and so it was bad luck to get out of bed on the left side. It may also be because an ancient superstition was that evil spirits lay on a certain side of the bed. Anyone who wakes up and gets out the "wrong" side would disturb the evil spirits, attracting their wrath.

**Wicked Sayings Explained**

*Stop giving me the evil eye!*

Before science could explain weather patterns and germs, any bad event for which there was not an obvious cause was blamed on a curse. The evil eye is a specific type of magical curse—a human look—believed to cause harm, illness and death. An evil eye could even affect objects and buildings.

## WHO DO YOU KNOW LOOKING TO PURCHASE OR REFINANCE?

*Pass along my number to any spooky neighbors who may desire a hauntingly low rate.*

## VA Home Loan

**M**ake sure our heroes take advantage of the savings benefits due to them. Call me for a free VA Loan Program brochure or give your newsletter to a Veteran who may want to buy a home.

### AMAZING BENEFITS OF THE VA LOAN

- ★ There is **NO downpayment** needed to buy a home.
- ★ The VA interest rate is currently **LESS** than the Conventional rate
- ★ There is **NO mortgage insurance** (which equals a LOWER payment)
- ★ The VA home loan goes **up to 100%** market value!

### 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.**

*Call me for more details!*



**\$8.4 Billion**  
TOTAL WILL BE SPENT IN 2016 ON HALLOWEEN (AN ALL-TIME HIGH!)



**\$2.5 Billion**  
TOTAL WILL BE SPENT ON HALLOWEEN CANDY!

For the first time in 11 years, the #1 children's costume is not a Princess! Check it out!

<u>TOP KID'S COSTUMES</u>	<u>TOP ADULT COSTUMES</u>
1. Action/Super Hero	1. Witch
2. Princess	2. Pirate
3. Animal	3. Political (Trump, Clinton, etc.)
4. Batman Character	4. Vampire
5. Star Wars Character	5. Batman Character





*"Those who do not believe in magic will never find it." - Roald Dahl*

**Spooktacular  
Raving Fan  
Comments**



*"<You> took the time to explain everything to me in a way that I could understand!" - Laura*



*"You were very efficient... and worked with a great sense of urgency. It made us feel like you wanted us to buy a home just as much as we did..." - James*

*"...you kept me informed every step of the way... The process was painless and had no bumps along the way. I kept wondering when I was going to hear the "bad news" but it never came..." - Jonathan*



*"...you made me feel comfortable spending the most money that I've ever spent in my life..." - Stephen*



*"<You> made my mortgage experience very pleasant and little effort on my end which was important as I travel during the week..." - Andrew*



Rating with the  
Better Business Bureau

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

NMLS ID #1579. AL MC20405.003, AZ BK-0928406 & BKBR-0119886, 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, MI FR0018548, NC L-134393, 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

