

THE

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Community Corner



800 Kids and Counting!

For Safe Trick or Treat on the Square outside our corporate office, employees and their families gave away over 800 candy bars, balls and pixie sticks to mutant turtles, super heroes and yes, marshmallows!



We started a Coats for Kids campaign in October among our employees at the corporate office. Thus far we have collected \$835 (to purchase kids coats) plus 6 new coats.



Thank you for sharing the coupon with Veterans and getting the word out about the VA home loan! We have many veterans taking advantage of the VA home loan savings benefits and of course, free appraisal.

We Are Thankful For You!

Whether you are a first time homebuyer or we have helped manage your mortgage for 10+ years, we are thankful to you for sharing your story, your family and your home with us. Our entire team wishes you and your family the best of health and happiness.

Happy Thanksgiving!

Are All Lenders the Same?

We don't think so. *A REALTOR recently asked her family member (who works at a large bank) who she should use to refinance. The family member recommended Equity Resources. Why not his bank? He said Equity Resources' service is superb. They will close your loan quickly and have competitive rates. Why drag out the loan when you don't have to?*

To all those who refer us their family and friends, we thank you from the bottom of our hearts.

We conduct business based on our Core Values and Core Purpose, **to improve the lives of families.** We do this by eliminating the mistakes, stress and anxiety from the mortgage process through honest communication, educational information and keeping you properly informed.

Inside

It's the Most Wonderful Time of the Year to Save Money

Turkey Crossing

All They Want for Christmas...

Thankful to be Homeowners



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

God Bless the troops serving to preserve our freedom.

EQUITY
RESOURCES, INC.
more than
a mortgage company



A wild turkey has excellent vision and hearing. Their field of vision is about 270 degrees!

It's the Most Wonderful Time of the Year *To save money!*

Proven Savings Tips

Buy store-brand products vs name-brand at the grocery and you will **save 30-52%** according to Consumer Reports.

Buy generic prescriptions and you will **save 80-85%** according to the Food and Drug Administration.

Knowledge is power. Never make a purchase, especially a large item, without first checking prices at other retailers and online. Suggested sites such as PriceGrabber, Shopzilla and Nextag make it easier to find the lowest price.

Did You Know? Online pricing technology can save you money. Sites like Amazon use "robo-pricing," a technology that monitors competitor prices and then re-prices identical products at their site to get more sales.

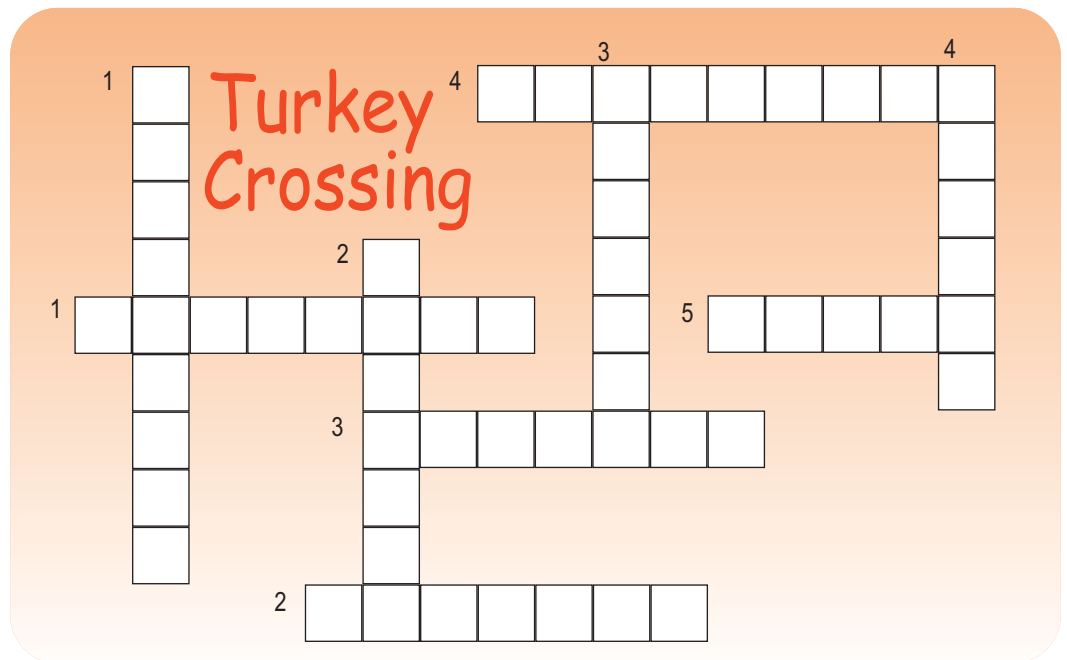


Thinking about Buying a Home? Call me for a FREE pre-qualification.

Spend time with family and fill in this Thanksgiving Crossword Puzzle.

Write in the answers and fax, e-mail or mail it to me by November 30th and I'll enter your name into a drawing for \$50 cash!

Drawing will be 12/3/14. Winner will be notified that day.



ACROSS

1. Original Pilgrim settlement
2. Pilgrims country of origin
3. Novelty food introduced by Native Americans
4. Chief of Wampanoag tribe
5. Native American word for corn

DOWN

1. The ship that brought Pilgrims to America
2. Favorite Thanksgiving pie
3. Befriended Pilgrims
4. Traditional meat served on Thanksgiving

At maturity, turkeys have on average 3,500 feathers!



Need holiday
CASH?
*Call me
today!*



Did You Know?

The average consumer is expected to spend **\$804** this holiday season, which is a 5% increase from last year to total \$616.9 billion in holiday sales.

The National Retail Foundation

Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com



Wild turkeys can fly at a speed of as much as 55 mph over short distances and can run about 25 mph!

*"Thank you so much for getting the loan through for this family. You have truly been a blessing to us and our business. I am so thankful."
Diana, REALTOR*

*All they
want for
Christmas...*

If you are making a list and checking it twice, make sure you are actually giving something they want. **The most requested gift items are:**

- #1 Gift Card
- #2 Clothing
- #3 Books, CD's, DVD's, Video Games
- #4 Electronics
- #5 Jewelry *Men, take notice. 24.8% say they'd like to receive jewelry!*

SOURCE: NRF

Thankful to be Homeowners

A True Story from October

Kim and John wanted to buy a home. We reviewed their information and did our research to get the whole story. They had a few lates on their previous mortgage and their downpayment was a gift. We pre-qualified them based on all of this information. They shopped around to find the best possible loan and went to another lender because the other lender gave a lower rate by .125%.

Back to the Beginning

The other lender did not review the whole story and on the 20th, they told the customer they could not close the loan because the client didn't have a

certain percent of their own funds in the transaction. The borrowers wasted time and energy only to find out they were back to the beginning.

Clear to Close in 10 Days

The borrowers called us upset and wanted to know if we could close their loan. We took the application and had a **clear to close in ten calendar days**. Kim and John closed last week and were very thankful and relieved.

We love a happy ending!

If you know someone who would like to buy a home or refinance, please call us!

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"We must find time to stop and thank the people who make a difference in our lives."
John F. Kennedy

The Best Thing

"Refinancing our home through your company was the best thing my wife and I have done financially. Thank you!"

Rob and Janell,
Raving Fan customers

Forever Grateful

"I was very hesitant due to a previous traumatizing home buying experience. You were very friendly, helpful, and educated with the entire process. Not only was the process quick, it was seemingly painless! I can't thank Equity Resources enough for giving me a dream that I had almost given up on. I am forever grateful and will continue to sing your praises to all friends, family, and anyone else who is thinking about buying and selling a home. Thank you for your hard work and loyalty to your customers. God Bless!"

Laura, Raving Fan Homebuyer



Important Dates

Nov 27: Thanksgiving Day

Nov 28: National Day
of Listening

Dec 7: National Pearl Harbor
Remembrance Day

And just because...

Dec 4: Nat'l Cookie 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, 21427, MI FL0017007, NC L-134393, OH MB800302, PA Department of Banking, SC MLS-1579 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



NOVEMBER 2014