



The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



The best part of being a Mortgage Specialist is helping people who never thought they'd be able to own their own home. My team and I take pride in making the mortgage process easy and fast. I would love to have the opportunity to assist you and any of your family and friends with their mortgage financing.

"I am a first time homeowner and I had no idea where to start or what to do. My best friend was in the process of buying her home and she referred me to you. I was so nervous to make that call because I thought you would tell me that I was a lost cause and there is no way I would be able to get approved for a loan. You immediately responded to the email I sent and told me three things I needed to do before I would be approved... So I did just that and 3 months later you gave me the green light to start looking for my first home..."



The home I fell in love with was for sale by owner and they didn't want to work with a Realtor. So I relied HEAVILY on you to pretty much answer all the questions a Realtor should have been telling me. You answered every single question (usually within minutes of me hitting the "send" button) and never once got impatient with me.

*Your turn around time is legit. You made my first time home-buying experience **flawless and way less stressful than I could have ever imagined...** I will definitely be referring you to everyone I know that is looking to buy a home!"*

Laura, Raving Fan Homebuyer



Our Annual Toy and Coat Drive Was a Success!

This year we raised over \$1,300 to purchase coats and toys for Licking County Family Services. Pictured is some of our team from the Corporate Office in Newark, Ohio with the donations.



Wishing you and your family Happy Holidays and a Healthy and Prosperous 2016!

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

EQUITY
RESOURCES, INC.
more than
a mortgage company

We proudly offer
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*"On the first day of Christmas,
my true love gave to me..."*

According to PNC Wealth Management's 'Christmas Price Index,' the cost of the items

named in "The Twelve Days of Christmas" will cost \$34,131 this year. For the truest of all loves, the cost to buy all 364 items named in the song is \$155,407.

Which item is the cheapest?

Well, the star of the song, the partridge comes in cheapest at \$25.

The most expensive item?

The most expensive item is seven Swans-a-Swimming at \$13,100. This one item costs more than all the items combined back in 1984 when PNC first began calculating, which was \$12,673.56.

Holiday Gratuity Advice

For the special people who provide their services to you all year, a nice little holiday bonus is always appreciated.



- Manicurist: \$10 to \$50.
- Hairdresser: \$25 to \$100.
- Newspaper carrier: \$5 to \$15.
- Garbage collectors: \$10 to \$20 each.
- Nanny/Babysitter: 1 week salary plus a small gift from your child.
- Mail carrier: Postal workers can accept gifts worth up to \$20, but cannot accept cash or gift cards.
- Housekeeper: A week's salary.
- Personal trainer: Price of one session.

Giving a tip can be stressful and confusing. Here's some handy suggestions that may help, but always use your own judgement.

Restaurant Server:

If you're really pleased with your service tip 20%. If the service was bad but not terrible, give 10%. If Buffet Style 10% is sufficient.

Bartenders:

A dollar or two per drink.

Valets:

A few dollars when you get the car back.

Dog Groomer:

15% of the bill.

**Massage therapists,
Hair stylists,
Barbers:**

10%-20% of your bill.

Movers:

The industry standard is 5% for each member.

Take Out Order:

No obligation; 10% for extra service (curb delivery) or a large, complicated order.



Frazzle-Free Home for the Holidays

Most of us have had it. Running around, too much to do, no time to do it. It hits a crescendo and bam, we have a supermom or superdad meltdown. Commit to a frazzle-free home for the holidays with these tips.

Schedule your time. Make an appointment with yourself to do items like baking or wrapping gifts.

Perfection is not necessary. Have the kids help. The gingerbread cookie may have one blue eye and one pink eye, but that's OK.

Indulge yourself. Do at least one thing YOU like to do every day. Take a hot bath, listen to Christmas music, go for a walk. Whatever it is...do something that balances you.

Have fun as a family. The holidays are a great way to regroup as a unit. It's the little things we do as a family this time of the year that reminds us of the true meaning of the holidays.

Be flexible. No matter what you plan, go with the expectation it may change. Chaos could erupt at any moment. Some of my best holiday memories growing up are from things my family didn't plan!

Laugh. Be Kind. Enjoy!

Festive Holiday Centerpiece



Fill a canister with fresh cranberries, pour some water in and top with fresh flowers. It makes a gorgeous, eye-catching centerpiece!



All Is Calm... All is Bright

The holidays bring family together and give everyone a chance to catch up on plans for the new year. For your friends and family members thinking about buying a home, here are **four reasons 2016 is shaping up to be a GREAT YEAR to do this.**

- 1) Rent is expected to rise next year.** One rental market survey found rental rates expected to rise by 8 percent on average.
- 2) Home prices** are expected to level off at about a 3.5 percent gain in 2016 which may open up the market to some who have been waiting for home pricing increases to slow.
- 3) Interest rates are still low.** The earlier you lock in a low rate the better as the Federal Reserve is expected to start bumping up rates in 2016.
- 4) Bigger selection.** The housing inventory should get a boost with homebuilders focusing on middle-range and starter homes.

(SOURCE: Zillow.com and Rent.com)



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Get a Fresh Start

Apply Today!

Scan my QR code or visit www.callequity.com and click on **Apply Now**.



Credit card debt can add up quickly, especially during the holidays. Call me to see if it would benefit you to refinance and consolidate your bills into one low payment.



Make-a-Flake!

Like our customers, no two snowflakes are alike. Every family has a story that makes them wonderfully unique. We found this cool website where you can make your own snowflake!

Visit <http://snowflakes.barkleyus.com> and get creative. Print them and decorate your home with snowflakes made by each of your friends and family.

\$50 GIFT CARD! Email or text your snowflake to me and I will enter you in my next drawing. \$50 Gift Card of your choice will be given to one random entry. Drawing 1/5/16.

Put Your Trust In Us

"As new homeowners, we were very nervous...I've heard horror stories of never being able to reach your mortgage company or being tricked and misguided.

You were upfront and honest during this entire process. We would email you multiple times a day with questions or concerns and your responses were immediate. This took off so much pressure! We also were in a little bit of a bind, where we were moving out of an apartment and could not afford to have our closing date slide out. You and your team ensured that everything went smoothly and quickly. I'm sure if we would have went through another company, we would not have had the same results. We put trust into Equity Resources and you without a doubt came through."

- Nicholas, Raving Fan Homebuyer

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(Jumble Contest Winner)



Thank you to all who sent in answers for the Thanksgiving Word Jumble. Congratulations to Hollie Rose-Galli, our winner! **Here are the answers in case you were stumped.**

- | | | |
|------------|------------|--------------|
| 1. FRIENDS | 4. PILGRIM | 7. PUMPKIN |
| 2. FEAST | 5. FAMILY | 8. INDIANS |
| 3. HARVEST | 6. TURKEY | 9. TRADITION |
| | | 10. AUTUMN |



Happy First
Day of Winter
on Dec 22nd!

"Give whatever you are doing and whoever you are with the gift of your attention."

Jim Rohn

Warm, Raving Fan Greetings



*"You made the refinance **smooth and easy**. Your constant **care and attention was reassuring**. I will definitely contact you for future services."*

April, Raving Fan Homeowner

*"We purchased a foreclosure at the Sheriff's auction... You handled all the correspondence with the county, the appraiser and the title agency. What is often a messy acquisition, was entirely **smooth and painless**."*

Edward, Raving Fan Homebuyer

Raving Fan Hot Chocolate

Marshmallows Candy Corn
Pretzel sticks Melted Chocolate

Assemble into Snowman over
your Favorite Hot Chocolate!

*"You were always on top of every part of my loan process from application through closing. I always had a **partner and complete confidence** that you would get me through a challenging loan."*

Matthew, Raving Fan Homeowner

*"I have worked with Equity Resources on multiple occasions, and you have **always delivered**. And if the need should arise and I need a mortgage, I already know where to go!"*

Brian, Raving Fan Homeowner



Rating
with the
Better
Business
Bureau

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DECEMBER 2015

NMLS ID #1579. AL MC20405.003, AZ BK-0928406 & BKBR-0119886, CT ML-1579, ML-BCH-1315500, DC MLB1579, MLB318356, MLB206792 & MLB1244789, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629 & MLDB2489, IN 9940 & 11055, KY MC824 & MC76900, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, 21641, MI FR0018548, NC L-134393, OH MB800302, 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 *Equity Resources, Inc. is not an agent or agency of the federal or any other government.