

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



Help a friend or family member spend the holidays in their dream home. Have them call me today to apply free!

To say "thank-you" truly seems too simple! Bob and I thank you and "The Team" for everything you did. It was amazing how quickly you all got everything going and how professional, yet comforting you were. It all went so smoothly with you walking us through each and every step, explaining it as you did. You made buying our home a very, very pleasant experience. We truly appreciate all you did!

Bob & Susie

I was just sitting here reflecting on the past 15 months of our new little farm and just wanted to say thanks for all your help and reassurance in this process. You always helped calm our nerves and explain everything, even when I was ready to give up. You went above and beyond to get us in our first dream home and property. **You really do put the client first!**

Two truly satisfied first-time home buyers,

Kent & Melissa

Happy Thanksgiving!

I am extremely grateful to all of my clients...those of you who I have met for the first time this year and those of you who have allowed me to be your lifelong mortgage consultant. Thank you for sharing your stories, your family and your home with me.

There is no more appropriate time to say "Thank You" for your confidence, support and referrals. I can assure you that nothing is more important to me and my team than to match the needs of each family with the right mortgage.

*If you'd like to discuss your current loan program, I'll be glad to review this with you. No question is too small, it's what I'm here for. **We take care of your mortgage, so you can take care of your family.***

Wishing you and your family a day of good food and happy memories!

Contest Winner

Thank you to all who sent in Fall home decoration pictures. Congratulations to Leesa Keefer for winning the drawing!

Tasty Turkey Tip

Create a natural roasting rack for your turkey by layering carrots, onions and celery on the bottom of the roasting pan. Lifting the turkey off the base of the pan helps to increase hot air circulation around the whole bird so it will become crispy all over. Bonus: the vegetables add great flavor to the gravy!



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.



Pumpkin Perks

Fresh pumpkin has TONS of health benefits! Here are a few:

- ✓keeping eyesight sharp
- ✓protecting the skin
- ✓boosting the immune system
- ✓aiding weight loss

1 Cup of Cooked, Mashed Pumpkin Contains:

200% of the recommended daily intake of **Vitamin A**, more than 11 milligrams of **Vitamin C**, 564 milligrams of **potassium**, three grams of **fiber** and only 49 calories. Pumpkin also contains the antioxidant **beta-carotene** which may play a role in cancer prevention and **tryptophan** which is important for serotonin production.

Pumpkin is also beneficial for PETS! Pureed pumpkin (with no added sugar or spice) can help ease indigestion or upset stomachs for dogs and cats and help take a few pounds off of your pet.



Pumpkin Dog Treats Recipe

Ingredients:

- 2 cups rice flour
- 2 eggs
- 1/2 cup natural peanut butter
- 1 1/2 tsp. cinnamon
- 1 cup pumpkin puree (*use one low in sugar*)

Directions:

Preheat oven to 350° F. Mix ingredients until blended, then spread dough to 1/4 inch thick and cut into desired shapes. Bake for 10-15 minutes. Let cool before serving. Store in refrigerator up to 7 days.



Exciting new product!

FHA Simple Refinance

An FHA Simple Refinance is a no cash-out refinance of an existing FHA mortgage in which all proceeds are used to pay the existing FHA mortgage liens and transaction costs. **If the original case number was assigned prior to May 31, 2009 the new loan receives the benefit of reduced Monthly Insurance Premium amounts.**

Maximum LTV/CLTV and mortgage amounts apply. Please contact me to see if you qualify.

“ We wouldn't be living in our new home right now if it wasn't for you. You guys are amazing. ”

Justin, Raving Fan Homebuyer



Win \$50!

Thanksgiving Jumble

Unscramble the letters and fill in the correct word.

Snap a pic with your phone and text or email me your answers to be entered for a \$50 gift card of your choice. Entry due by 12/2. Drawing 12/3/15.

1. SDIEFRN _____
2. ETFAS _____
3. RSETAHV _____
4. LGIIMPR _____
5. AIMYFL _____
6. KUYETR _____
7. MIKUPNP _____
8. NDIAISN _____
9. ADOITTNIR _____
10. UTUMAN _____

To buy the right size turkey

for your dinner, figure on 1 to 1.5 pounds of turkey per person then add a few pounds.

8 People = 12-14 lb Turkey.

Visit butterball.com for a nifty calculator!



Must Have Shopping APPS



Keep your holiday spending on track and stay organized with the **Santa's Bag** shopping list manager app.

Scan a barcode with the **RedLaser** app to search product information and get the best pricing from Google, eBay, Milo, theFind, Shopping.com, and others.

USDA

We will feature a loan program each month. We are a very proud lender of USDA Home Loans.

Program Highlights



The USDA Loan is designed to “improve the economy and quality of life in rural America.”

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

Email **Info@CallEquity.com**

FREE Savings Analysis! www.CallEquity.com

The USDA guaranteed home loan is a true 100% Financing program. It was designed to assist low and moderate income rural residents. They are only for owner-occupied primary residences that fall within a designated rural area, however most people don't realize many eligible homes are actually in suburban areas. To find eligible areas, go to: eligibility.sc.egov.usda.gov and click on *Single Family Housing*.

Benefits include:

- ▶ Low interest rate
- ▶ No downpayment needed
- ▶ Closing costs can be financed into the loan or gifted which makes this program great for sellers who don't want to pay buyer closing costs
- ▶ Purchase or Refinance (No appraisal required on a streamline refinance)



Who May Qualify* for a USDA Loan?

The borrower must have dependable income (reasonable allowances if less than 12 months at current employer such as a recent graduate or remain in same line of work). Maximum household income limits apply and vary by county.

If you know someone who would like to buy a home, but doesn't have a downpayment, this could be the perfect program! Please have them give me a call.



**This does not cover all USDA eligibility requirements and is subject to change without notice. Final approval is subject to credit review and eligibility.*

Do You Celebrate the 3 F's on Thanksgiving Day?

*Food
Family.
Football!*



Turkey Day Football line-up:

12:30 PM ET on FOX

Philadelphia Eagles @ Detroit Lions

4:30 PM ET on CBS

Carolina Panthers @ Dallas Cowboys

8:30 PM ET on NBC

Chicago Bears @ Green Bay Packers

\$805.65

Amount the average holiday shopper will spend on gifts, décor, greeting cards and more. SOURCE: NRF

46%

Holiday Shopping that will be done Online by the average person.

“ Fantastic from start to finish. Clear to close in world record time. ”

John, Raving Fan Homebuyer

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more than
a mortgage company

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"Your greatness is not what you have, but in what you give." Alice Hocker



Cornucopia of Comments

*"I have purchased and financed more than 10 homes since 1980. My experience with Equity Resources has been
by far the most pleasant experience yet."*

Judy, Raving Fan Homebuyer

*"I feel Equity Resources is probably
the best mortgage company out there
for rates, communication, and educating buyers as they go through the mortgage process. Cannot think of a way to improve performance."*

Sandra, Raving Fan REALTOR®

Have a family member who wants to buy a home? I'd be thankful for the referral!

"My mortgage refinancing process was painless. The process lowered my monthly payment, lowered my interest rate, got rid of my mortgage insurance..."

Brian, Raving Fan Homeowner



Rating with the
Better Business Bureau

We proudly lend in AL, AZ, CT, DC, DE, FL, IN, KY, MD, MI, NC, 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, 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.



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