

# THE Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



## Community Corner



Our October Coats for Kids campaign was a great success!

## Toys for Kids

In November our Corporate Office employees could donate \$5 to wear jeans on Fridays. We collected over \$400 which will be used to buy Christmas gifts for 7 local children we are sponsoring.

## TRUE STORY OF A THANKFUL FAMILY

### A New Home for the Holidays

It had been a long, hard road for Robert and Diane but things were looking up. They were working with a large mortgage company to purchase their dream home. A few days before their scheduled closing they were devastated to learn they had been turned down for the loan.

A REALTOR® we work with introduced us and they applied with Equity Resources. There were bumps along the way (we had to wait for repairs on the home to be completed and re-inspected by the appraiser) but **we closed their loan in 3 weeks!**

We made this family's year a whole lot better...they will celebrate the holidays in their new home.

*Do you know someone looking to purchase or refinance? I would love to help them. Please give them my contact information.*

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## Start The New Year Off Right!

A fresh start for the New Year is possible! Instead of CASH for home improvements, you can also consolidate your bills into **1 low payment**. Take advantage of today's low rates and **pay off** credit card bills, **lower** your monthly payment and **simplify** your life.

### Get Started Today!

Call me or visit our website [www.callequity.com](http://www.callequity.com) and click on **APPLY NOW**. The secure online application is simple and quick.



*Make 2015 your best financial year yet. Call me today!*

January Resource Newsletter: Tips to simplify your life.

Simplify.

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

**EQUITY**  
RESOURCES, INC.  
*more than*  
a mortgage company

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



## 5-Minute Holiday Decorating Ideas for Your Home

It doesn't have to take all day to make your house look festive! Try some of these quick and easy ideas.

### Think Outside the Box

Try hanging something unexpected on the tree, like a bunch of fragrant cinnamon sticks. Gather a few small sticks from the backyard and trim the ends with scissors. Arrange them into a star shape and tie together with jute or twine.

### Bundle up

Pin colorful mittens to lengths of yarn and display them along a mantel or a bookshelf. You can also hang kids' striped socks or knit caps.



### Recycle

For a mantel full of memories, collect family holiday cards from previous years and clothespin them to a long, slim stick suspended between two vases. Or clip them to a strand of twine and hang.

### Jazz up the Banister

Show off some of your most eye-catching ornaments. Thread them with different lengths of thin ribbon or string, then tie them to a long, wide ribbon wound along the banister.

### A Table Display

Gather a bunch of white or silver paper doilies and tape or glue them together to form a table runner. For an inexpensive centerpiece, fill vases of different heights with pinecones or glass ornaments.

### Tree Skirt Scarf

Arrange old scarves in a pinwheel fashion around the base of the tree and secure with safety pins to work as a tree skirt.



### A Bowtiful Wreath

Finally, a use for those colorful bows you've saved—and a fun project the kids can do. Take a paper plate, cut out the center, and stick bows all over it to create a sweet wreath.

### Spread the Love

There's more to holiday decorating than just the tree and the mantel—consider window ledges and empty bookshelves, too. Place pine boughs in a large vase and hang ornaments on them. Fill old jars with winterberries or red peppercorns and nestle a tealight on top.

## SNOW DAY Calculator App

What's your chance for a snow day tomorrow? There's an app for that! Using just your zip code, David Sukhin's famous Snow Day Calculator will predict the chance of a snow day.

The Snow Day Calculator automatically pulls weather information from the National Weather Service and uses a carefully developed formula to give super accurate snow day predictions for schools!

**LOW  
Rate  
Alert**

As of December 4th **Mortgage Rates** are at their **lowest level** since May 2013. Now is a great time to refinance! **Call me today for a FREE Mortgage Analysis.**

## 5 Fun Snow Day Activities

If your Snow Day App forecasts a day off of work or school, stay busy with a few of these ideas.

1. Do you see what I see? Grab a magnifying glass and a piece of dark fabric. Go outside and let snowflakes fall on the fabric, then use your magnifying glass to see if snowflakes really do all look different. TIP: Chill the fabric in your freezer for ten minutes to keep the snow from melting on contact.



2. Frosty the Soapman. If it's just too cold to go outside let your kiddos create snowmen with soap suds instead.

3. A snowy snack. Add maple syrup to a saucepan and heat it on medium-high for 10 minutes, stirring constantly. Remove from burner and let cool for about 2 minutes. Gather **CLEAN** snow from outside. Pour syrup onto the snow. Enjoy!

4. Indoor Winter Wonderland. Gather some coffee filters or white paper then fold and cut to fashion pretty paper snowflakes to hang around the house.

5. Fort Crumpit. Drape blankets over furniture to create a cozy indoor fort the Grinch would be jealous of.



Need CASH  
for Holiday  
Bills?  
*Call me  
today!*



**Ralph Dawson**  
Mortgage Specialist  
NMLS 226892

## Such A Great Example

A Letter from a Borrower

Good morning,

I just wanted to tell you how much we appreciated working with you again.

I have to tell you throughout the past few years as homeowners, we have worked with many different people from many different fields. In addition to that, since we first met back in 2011, I have also started working in a "service role". That means a great deal to me, because **the way you work and the way you treat people is the way it SHOULD be**. Notice I said *should* be and not the way it is!

You have an amazing way of handling people like us, who were new to the process (everchanging process, might I add!). You were very courteous, not opposed to take the time to explain something we didn't understand, had patience when we needed to get something back to you that we couldn't find and most of all RESPONSIVENESS! Throughout my time working with so many different people, I have found that although these things should be expected, it is quite different as to what you get back from them. I truly think of the way I felt when dealing with you at times when I am working with my clients – **you are such a great example**. Thank you – Thank you – Thank you!!!!

I really want you to know how appreciated you and your services are (and hopefully will be for others, as we will tell everyone we can).

Have a great holiday season, if we don't talk before then.

*Michael and Hilary* (LIFETIME Customers)

Phone: (410) 586-1111

Email: [RDawson@CallEquity.net](mailto:RDawson@CallEquity.net)

FREE Savings Analysis! [www.CallEquity.com](http://www.CallEquity.com)

ADDRESS: 4821 St Leonard Rd, Suite 101B \* St Leonard MD 20685

*"You were fair and honest and prompt with any questions I had. You made what can feel like an overwhelming process, seem so simple and easy."*

Susan, Raving Fan customer



### THE 2014 COST:

A TRUE LOVE'S GIFT GIVING COST:

\$27,673

ALL 364 ITEMS IN THE SONG:

\$116,273

According to this year's 'Christmas Price Index' that PNC Wealth Management updates annually, you'll pay a mere **1.4% more** this year for all 364 gift items named in "The Twelve Days of Christmas" carol.

#### Online Comparison

Shoppers turning to the Internet to purchase the items would see about an **8% increase** over last year's online prices, bringing the set of gifts in each verse to \$42,959.

#### The item with the biggest cost increase?

The cost of six geese-a-laying increased from \$210 last year to \$360 this year!



### WINNER, WINNER TURKEY CROSSWORD...

Congrats to Lisa McCoy, the winner of our drawing for \$50 cash! Great job to all who completed the Turkey

Crossing Crossword Puzzle. If you were stuck on any of the answers just give me a call!



“One kind word can warm three winter months.” - Japanese Proverb

## Kind Words

from our Raving Fan Homeowners

*“I’ve really enjoyed working with you. You are a solid professional and have been a gem to work with throughout this process. I’m very thankful for all of your efforts in making this as seamless as can possibly be for me - especially considering I’m from out-of-state. Great technologies too!”*

Jody, Raving Fan customer



*“I’d like to thank you for everything and making buying our first home a walk in the park from what I’ve heard it can be. It feels amazing being in our new place and look forward to working with you over the years to come.”*

Steve and Lisa, Raving Fan customers

*“You and your team did a phenomenal job throughout the entire process. From walking us through the steps to answering questions, you were highly responsive and extremely quick on all communications - phone, e-mail, etc. Really had a great experience dealing with you for our very first home-buying experience!”*

Cassidy, Raving Fan customer

*“You have always provided us with excellent, down to earth and honest help with all of our mortgages. You will always have our business.”*

Shawn, Raving Fan customer



Rating with the  
Better Business Bureau

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

NMLS ID #1579. AL MC20405.003, AZ BK-0928406 & BKBR-0119886, DC MLB1579, MLB318356 & MLB206792, DE 9521 & 11829, FL MLD417, MLDB392, MLDB2489 & MLDB1472, IN 9940 & 11055, KY 824, MD 14944, 15822, 19299, 19381, 19954 & 19044, MI FL0017007, NC L-134393, OH MB800302, PA Department of Banking, SC MLS-1579 & MLB-1237766 and VA ([www.nmlsconsumeraccess.org](http://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



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