

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Thank You!

During this time of year when we focus a little more on what we're thankful for, we'd like to express how important you are to us. At Equity Resources, we've been helping families for over 23 years and are proud to say, we haven't lost sight of our core purpose: To Improve the Lives of Families.

We get calls from people with frustration and fear in their voice, expressing the anxiety they feel, full of doubt that anyone can help them. **We're thankful every time we can turn that doubt into a raving fan testimonial like this one:**

*I've never worked with a company that made this process go so smooth! They gave me weekly calls to let me know how things were in the process! In today's business world, normally I'm chasing after people just to tell me what I should know, but Equity had wonderful customer service... always **kind, compassionate, and encouraging**. They also went beyond just helping me, they **truly cared about our family** as we held conversations! I'm very thankful...*

Wishing you and your family health and happiness this Thanksgiving and always!

Don't Miss This

DISCOUNT

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

- Bicycles
- Toys
- Televisions
- Baby Items
- Gas Grills
- GPS Devices
- Camcorders

Holiday Shopping

American consumers plan to spend an average of \$935.58 during the holiday shopping season this year. Nearly six in 10 plan to buy for themselves, spending an average \$139.61, up 4% from last year and marking the second-highest level of personal spending in the survey's 13-year history. **Consumers say they will spend \$588.90 on gifts for others** and \$207.07 for items such as decorations, food, flowers and greeting cards this year.

SOURCE: NRF.com

TURKEY DAY FOOTBALL LINE-UP:

(Thursday, November 24th)

12:30 PM ET on CBS

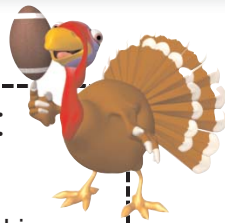
Minnesota Vikings @ Detroit Lions

4:30 PM ET on FOX

Washington Redskins @ Dallas Cowboys

8:30 PM ET on NBC

Pittsburgh Steelers @ Indianapolis Colts



Did you Know?

The average American eats 17 pounds of turkey every year, and more turkeys are consumed on Thanksgiving than on Christmas and Easter combined.

See inside for more Turkey Facts!



*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: November



- HVAC:** Vacuum and dust
- Plumbing:** Check for leaks on supply lines to sinks and toilets
- Clothes Dryer:** Check on vents and hoses for lint
- Fire Extinguisher:** Check charge
- Range Hood Fan:** Check and clean
- Tile:** Seal the grout (do every 6 months)

Stuffy Nose/Snore Stopper

Cold weather often means sinus congestion! To help clear a stuffy nose and silence snores, keep this on hand. Or mix up several batches and give as gifts!

What You'll Need:

- 2 4-oz glass jars
- 2 packets unflavored gelatin
- 1 Tbsp salt
- 1 cup water, divided
- Oils: Marjoram, peppermint, eucalyptus, and lavender



Directions & Tips:

Heat 3/4 cup water in a small pan over medium-high heat. Add 1 Tbsp of salt and stir until dissolved. Slowly add 2 packets of gelatin and stir until dissolved. Remove from heat and add the remaining 1/4 cup of water.

Pour the liquid carefully into two 4 oz glass jars, then add 5 drops each of the essential oils (a total of 20 drops per jar).

Place the jars in fridge to cool and solidify, then cover with a lid. At bedtime, open the jar and hold it near your nose taking a few deep breaths through your nose, then leave the jar open on your nightstand while you sleep. If the gel begins to liquify just stick it back in the fridge until it has solidified again.

A Few Other Great Uses for Essential Oils

- A couple drops of lemon oil in your humidifier will help ease respiratory issues during cold and flu season.
- Place cotton balls saturated with peppermint oil in corners or crevices of your home to repel spiders.
- Keep your bathroom smelling fresh by placing a drop of lavender oil on the inside of your toilet paper tube.

SOURCE: onegoodthingbyjilliee.com

“ My real estate agent recommended Equity Resources to me and I am glad he did. I was looking to get a VA loan and while a couple other banks had questions and didn't seem sure of things, your team had no problems getting things going...great to deal with, communicated well, and in the end everything worked out with no issues. ”

- Roger, Raving Fan Veteran Homebuyer



A WILD TURKEY'S GOBBLE CAN BE HEARD UP TO ONE MILE AWAY.

Please Pass The Positivity!

Try saying these great phrases each day to your family, friends, co-workers and even YOURSELF to increase confidence and offer encouragement.

- Your dreams are important.
- You can do anything you set your mind to.
- You are enough.
- You make me proud.
- It's OK to feel scared.
- You can't always change the things you can't control.
- It's OK to make mistakes.
- Your opinion matters.
- Always be true to yourself.
- Nobody is perfect.
- You are a great friend.
- You can change the world.
- Being kind does not make you weak.
- You deserve to be happy.
- You have amazing ideas.
- You don't have to be perfect to be great.
- I believe in you.
- Follow your heart.
- Never stop trying, you can do it!
- You don't have to do what everyone else is doing.
- Anything is possible. Dream Big.
- You have a choice.
- Don't be afraid to be you.
- You're making a difference.
- You're important to me.
- You don't need to be just like your friends.
- It's your decision.
- You are stronger than you think.
- If you believe in something, it's important.
- Don't compare yourself to anybody else.
- Your attitude can change any situation.
- I trust you.



Thank You Veterans!

We are offering a FREE appraisal on VA loans for applicants through December 5th, 2016! If you or someone you know is considering a VA Loan, now is the time to ACT!

Who May Qualify for a VA Loan?

Servicemembers, Veterans, and eligible surviving spouses who meet the established requirements.

Benefits of a VA Loan: Low Rates, NO mortgage insurance, NO downpayment needed to purchase **and remember**, we can refinance ANY current home loan...FHA, USDA or Conventional...into a VA Home Loan.

MYTH: "I already had a VA loan. I can't get another one."

Veterans can have multiple VA loans at one time and can have many over a lifetime. We have an eligibility expert that can answer any questions, don't hesitate to ask!



Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

SHARE THE GOOD NEWS WITH A VETERAN! →

FREE Appraisal Coupon

Exclusively from Equity Resources, Inc.

Apply FREE!
www.callequity.com

Thank you for your service!

★★ VETERANS AND ACTIVE MILITARY ★★

*In honor of your service and to show our appreciation, we are offering you a **FREE APPRAISAL** on a home purchase or refinance.**

*Valid for Veterans or active military members who apply 11/1/16 – 12/5/16 and close before 1/5/17 with Equity Resources, Inc. Please mention the coupon when applying. Customer will be credited for the appraisal fee at closing. Equal housing lender. Certain restrictions apply, call for details. Corporate NMLS 1579. 25.5 S Park Place, Newark, OH 43055

"Closed extremely quickly on a VA loan. As an agent, I was impressed at the speed this loan moved."

– Chip, REALTOR



A GROUP OF WILD TURKEYS IS CALLED A FLOCK. A GROUP OF DOMESTICATED TURKEYS IS KNOWN AS A RAFTER OR GANG.

Win \$50!



Quote Scramble

Unscramble each word below to discover the quote. Then email or text me your answer and I'll enter you in a drawing for a \$50 gift card. Entries must be received by 12/1/16.

"REVNE ETL HET NIGHST UYO

TANW KMEA YUO TREGOF ETH

STNHIG UOY VHEA." - NWUKNON

227,000 Miles of Gift Wrap!

Over the holidays, about 227,000 miles worth of wrapping paper get thrown away—enough to circle the world 9 times! Whether you're wrapping holiday gifts or birthday gifts, it's fun to think outside the box (get it?) and use environmentally friendly options. Try the ideas below or check out earth-friendly brands like Wrappily, FishLips, Green Field Paper, or Ecosaurus.



- 📦 Wrap gifts in Bubble Wrap, shopping bags, newspaper, or even an old calendar or map. Cut snowflakes out of white paper and glue onto brown paper grocery bags.
- 📦 Use fabric bags, jars, tins, or tap into your inner artist and paint the plain boxes your online purchases came in. Cereal boxes are also fun and colorful!
- 📦 Let the wrapping be a gift: purses, tote bags, sports bottles, blankets, towels, scarves, baskets, and even flowerpots work well.
- 📦 Make gift tags by cutting old holiday cards into shapes.
- 📦 Make a tower of gifts with a single tie and tag or choose a different gift wrap for each family member, eliminating the need for tags.



"NOT WHAT WE SAY ABOUT OUR BLESSINGS, BUT HOW WE USE THEM IS THE TRUE MEASURE OF OUR THANKSGIVING."

- W.T. Purkiser

WHAT IS THE SHORTEST ENGLISH WORD CONTAINING THE LETTERS A THRU F?

F, E, E, D, B, A, C, K,

Did you know? We love hearing your feedback and are thankful for your raving fan customer comments!

"Very pleased with the work done by everyone in your office. **Especially appreciated the regular touch-base calls and ability to talk to someone quickly, even outside conventional business hours.**" - Marianne



"We had so many problems with the purchase of this home **the one bright spot was your office**, you took your time and **went above and beyond what you needed to**. I will be more than happy to refer you to everyone I know buying a house in the future." - Michael

"I learned more in the first 20 minute conversation with you, than I did in almost 6 weeks of conversation with another bank. I would recommend you to anyone looking for a mortgage!"

- Joseph

"I can't even believe how **easy** this was and what a **pleasure** all of you were to deal with." - Melissa



Rating with the Better Business Bureau

We lend in AL, 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

