

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



The holiday season is here and it is the perfect time to say "Thank You" for your confidence, support and referrals. Nothing is more important to me and my team than to match the needs of each family with the right mortgage.

As you gather together for Thanksgiving, consider whether your home still fits your family's needs. It may be time to look into our **Renovation Loan or a Cash-out Refinance that would enable you to remodel your kitchen, update a bathroom or even add on a family room.** If you would like to discuss your current mortgage, 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.

We are thankful to have customers who believe in us and refer their friends, family and co-workers.

*Wishing you and your family a Happy, Blessed Thanksgiving!*

## TURKEY DAY FOOTBALL LINE-UP:

(Thursday, November 22nd)

12:30 PM ET on CBS

Chicago Bears @ Detroit Lions

4:30 PM ET on FOX

Washington Redskins @ Dallas Cowboys

8:20 PM ET on NBC

Atlanta Falcons @ New Orleans Saints



After you've enjoyed this newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

*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.

*"Thanks again for giving us a home.  
My children and husband are so happy..."*

*"None of this would have happened without your help. I say so for a fact because we tried in the past, several times... You were very patient and took extra time from your busy schedule to walk us through this journey. We will forever be grateful. You made us a promise and you kept your word."*

- Sidonie, Raving Fan HomeBuyer

## Thank You Veterans!

Please remember to spread the word about our Free Appraisal for Veterans! **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!





**B**elow are the items that will be discounted in December.

- **Gift Cards** - Many stores will offer discounts on gift cards: everyone's favorite gift.
- **Christmas Items** - Right after Christmas is the best time to stock up on wrapping paper, ornaments and decorations.
- **Cars** - Dealerships will be trying to reach their end of the year quotas, but wait until the very end of the month.
- **Toys** - Prices on brands like LEGO, Fisher-Price, and Barbie usually plummet to their best prices of the year.



What retail store published their first *Wish Book* in 1933? Maybe you remember going through the pages, marking all the toys you hoped to see under the tree...

Text or email the answer to me by 11/30/18. I'll draw a winner for a \$50 gift card of your choice!



**Congratulations to our Halloween Jumble Winner, Karen Miller. Thanks to all who played!**

**ANSWERS:** 1 Spiderweb; 2 Cauldron; 3 Spellbook; 4 Haunted; 5 Werewolf; 6 Goblins; 7 Tombstone; 8 Costumes

## Holiday Shopping Savings

- 1) No free shipping, and trying promo code FREESHIP doesn't work? Have your order shipped to the store instead if that is an option. Pick up is quick!
- 2) Follow/Like your favorite stores on social media so you don't miss their coupon codes and deals.
- 3) Download the Wikibuy app on your phone. Then, as you're shopping in stores, scan each item with the app and Wikibuy will compare prices of other sellers to find the best deal. It checks availability, price, taxes, shipping plus tests coupon codes. If Wikibuy finds a better price, ask a sales associate for a price-match, and if they won't, add it to your online cart and check out at the end of your in-store shopping trip.

**Holiday Spending is estimated to break \$1K per consumer** this year as those surveyed say they will spend an average of \$1,007.24. That is up 4.1% from \$967.13 per shopper last year.

SOURCE: NRF.com



**Thank you for your referrals and your trust!**

# The Ultimate COMPLIMENT

## Another Referral Closed!

Almost 13 years ago we helped **Michelle** with a home loan, and she's still sending us referrals! She told her friend **Patrick** to call us, and last month we helped him refinance his privately financed mortgage. **He plans to consolidate debt with the \$33,000 from his Cash-out Refinance.**



## Home for the Holidays!

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



## Cold weather pet tips

- ✿ Towel dry pets when they come inside, and remove snow between foot pads.
- ✿ For short-haired dogs, buy a coat or sweater with a high collar or turtleneck for them to wear.
- ✿ After a walk, wash and dry their feet and stomach to remove ice, salt and chemicals. Check for cracks in paw pads or redness.
- ✿ Applying petroleum jelly onto paw pads can protect them from salt and chemicals. Use pet-friendly ice melts whenever possible.
- ✿ Like coolant, antifreeze is a lethal poison for pets. Be sure to thoroughly clean up any spills.
- ✿ Bathe your pets as little as possible so they don't lose essential oils and develop dry, flaky skin.
- ✿ Pets burn extra energy trying to stay warm. Feeding them a little more can provide much-needed calories.
- ✿ For outdoor pets, provide a clean, dry shelter insulated with straw, wood shavings or a blanket. Position the opening (with a door flap) away from the blowing wind.
- ✿ Before starting your car, knock on the hood or honk the horn to encourage any cat stowaways to flee.
- ✿ Keep an eye on your pet's outside water and ensure it isn't frozen, consider investing in heated bowls.

## A Thankful Homebuyer

"You knocked the buying a home process out of the park. Last year I came to you with general questions. You called me and went over every detail on how the process works. I then needed a Realtor. I have a small family so I wanted someone who could relate and help me find the right home. You took the time to help me find the right person to help me.

I wanted to buy a home using a USDA loan, which most lenders stay away from because they think they are too complicated. You encouraged me to go this route. I could text or email addresses of homes I liked and you messaged me back letting me know if the house could go with this loan option. You were committed to my plan of buying a home.

Once an offer was accepted and paperwork was needed, you went through everything in detail as to why certain documents were needed. Did I mention I didn't sweat once during this whole process? Buying a car was so much harder. You go above and beyond..." - Peter

Please give my name to anyone you know in need of personalized service and a smooth loan process!

## 4 Seasons of Cleaning

It's easier to plan bigger cleaning projects in sync with the seasons to distribute more demanding cleaning tasks throughout the year. Here's a basic outline you can follow to deep clean with the seasons:



### WINTER

Vacuum mattresses (& flip, if applicable). Clear clothes you don't wear out of your closets.



### SPRING

Deep clean carpets & de-clutter. Clean out bath/kitchen cabinets & dispose of expired items.



### SUMMER

Clean the exterior of your house, including windows.



### AUTUMN

Wash the insides of windows. Change furnace filter to prepare for colder weather.



Spread the word about our new application and streamlined process...

Check out my webpage to apply!

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Check out our Mortgage Calculator App at <https://mtgpro.co/bfayw>



An important change from the Economic Growth, Regulatory Relief, and Consumer Protection Act is that it allows all consumers to **freeze and unfreeze their credit file for free** and

obtain free credit freezes for their children. The law also extends initial fraud alerts on credit reports from 90 days to 1 year and allows identity theft victims to place a fraud alert on their credit reports for 7 years.

Another convenient change brought about by the law: when a consumer requests to apply or lift a credit freeze online or by phone, this must happen within an hour. This process used to take several days.

While a credit freeze won't prevent a thief from making charges to your existing accounts, it does restrict access to your credit report, which makes it difficult for identity thieves to open new accounts in your name.

**REMINDER:** Under federal law, you have the right to a **free copy of your credit report every 12 months** from each of the three credit reporting agencies. **Have you reviewed yours this year?**

The **ONLY source authorized** to provide this is [www.annualcreditreport.com](http://www.annualcreditreport.com). If you are asked for your credit card number, you're on the wrong website. This free annual report does not include your actual credit score. The purpose is to review the information for accuracy and to report any discrepancies you find.



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# *Happy* THANKSGIVING!



We are rich only through what we give, and poor only through what we refuse. - Ralph Waldo Emerson

# *Thankful Raving Fan Comments*



## Next to None

*"From start to finish the service was fantastic; we were kept in the loop all the time. Every step of the way was smooth; customer service was next to none."*

- James

We can help you buy a home in these states!

We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC and VA.

## Felt Confident and Comfortable

*"I had an amazing experience <you> made me feel confident and comfortable in my decision and buying a house very easy!" - Cale*

- Dakotah

## High Level of Service

*"You were reliable and quick to get me all the information I needed, whenever I needed it. I appreciate the high level of service provided..."*

- Lance



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