



The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

"Buying a home has changed tremendously since the last time I did this. What you need nowadays is a mortgage loan professional. So glad I had you in my corner."
 - Glen, Raving Fan Homebuyer

Payment?

What is Your Rate?

A survey conducted by BankRate.com indicated that **35% of homeowners have no idea what their interest rate is.** Why? Because they don't make a rate every month—they make a **payment.**

So the question is, "Are you interested in lowering your payment or saving thousands of dollars by building up equity more quickly?" Maybe you want to refinance to free up cash and buy a new car, go on a cruise, or afford to go back to college.

What would a Refinance mean for you?!

- No More Credit Card Debt?
- A New Car?
- A Degree?
- Retirement?
- A Vacation?
- A New Boat?
- Peace of Mind?



Happy Pet Picture Contest Winner!

Congrats to Chris Bondra and cats Carl and Sergio for winning our drawing. **A big thank you to all our Raving Fan Customers** who sent in adorable pictures of their furry friends enjoying their homes.

Carl & Sergio



Chloe



Clementine



Teako



Malaci



An Apple a Day Gives you Better Breath Today!

Eating an apple will help kill a case of garlic breath, plus apples aid in digestion and help balance bacteria in the stomach.

Today's low rates mean it's also a great time to buy a new home! Tell a friend about our great purchase options:

- Second Home/Investment Property Loans
- No money down programs
- Gift money as a down payment acceptable
- Renovation and Construction loans

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,
 & Construction
 Home Loans.



- 1) To keep pumpkins fresh, wipe them down with a solution of one teaspoon bleach with one quart of water. Allow to dry completely, then carve. After carved, let them soak for up to 24 hours in a bucket filled with water and 2/3 cup of bleach. Spray daily with water mixed with a few drops of bleach.
- 2) Always cut the hole in the bottom or side of the pumpkin to clean it out instead of the top. Keeping the stem intact keeps it fresh longer.

SHOW ^{me} the MONEY

If you were one of about 147 million people affected by the 2017 Equifax data breach, you may receive compensation. To see if

you're eligible, go to equifaxbreachsettlement.com or call 1-833-759-2982. The deadline to file a claim is January 22, 2020.



5 Easy Ways to Be a Good Neighbor

- 1) Avoid unnecessary noise from 9 p.m. to 9 a.m. including mowing, honking and loud music.
- 2) If you borrow something, return it in the same condition as soon as you're done.
- 3) Keep your pets off your neighbor's lawn and clean up after them.
- 4) Keep the exterior of your house and lawn tidy and make sure trees and shrubs don't creep into your neighbor's yard. Remove all bikes and toys from the front yard at the end of the day.
- 5) When having people over, ask your guests to park in the driveway or in front of your house. Make sure they don't block someone else's driveway or park in their yard.

Referrals...

The Ultimate Compliment



Another Referral Closed!

We helped **Josh** purchase a home last month. He was referred to us by his **mom, Stephanie** who we helped with a refinance clear back in November 2013.

Did we mention it was **20 business days** from when we took Josh's application to when he was Clear to Close?!

This couldn't have gone better. **Great communication, accurate estimates, super rates, and perfect explanations.** I'll never do another mortgage or refi with anyone else. - Jonathan

I love helping your friends and family! Please give my name to anyone you know.



Pirate Slang Contest



Since "Talk Like a Pirate Day" was September 19th, let's test your knowledge of pirate lingo!

Match each slang term with the number of the word that fits its description below. We did the first one for you. Text or email the answers to us by 9/30/19 and **we'll draw a winner for a \$50 gift card!**

- | | |
|--------------------------|---------------------|
| X Weak or Cowardly | 6. To dupe or cheat |
| 2. Pay Attention! | 7. Chicken eggs |
| 3. Refuse to spare lives | 8. Punishment |
| 4. Lower flag, surrender | 9. Alcohol or Rum |
| 5. Topsy or Intoxicated | 10. Spanish Coins |

Slang Term:

- | | |
|---------------------|-----------------------|
| Hornswaggle ___ | Lily-livered <u>1</u> |
| Cackle Fruit ___ | Give no quarter ___ |
| Grog ___ | Avast Ye ___ |
| Keelhaul ___ | Strike Colors ___ |
| Pieces of Eight ___ | Squiffy ___ |

Your Name: _____

More Customer
Happy Pet Pics!



**Rates have
DROPPED!**



*Call today to
discuss how
you can SAVE!*



Phone 1-800-270-7082

Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

25.5 S Park Place * Newark, OH 43055

fb.com/Equity.Resources @callequity



My Two Cents...Could Save You Thousands

We helped Liam and Emily buy a home just last year. Because of today's low rates, we were able to refinance them to a shorter term last month while keeping the same payment! On top of this, it cut thousands of dollars off their mortgage.

If you haven't called, now is the time! Let me run a FREE Savings Analysis and see if today's low rates will SAVE YOU MONEY.



Enter <https://callequity.page.link/igFo> on your Smartphone to download my new Mortgage Calculator app!

Best Towns For Fall Fun

The Active Times posted a list of the 50 Best American Towns to Visit in Autumn and below are the ones in our lending area. The list isn't just about fall foliage, but includes cities across the U.S. that "come to life" in the fall. For the full list, go to <https://bit.ly/2NBnHz1>.

Connecticut

Kent

Indiana

Nashville

Maryland

Oakland

Massachusetts

Petersham

Pittsfield

Michigan

Ontonagon

New Hampshire

Hanover

Jefferson

North Carolina

Asheville

Cherokee

Ohio

Holmes County

Pennsylvania

Bethlehem

Jim Thorpe

Wellsboro

Rhode Island

Newport

Virginia

Abingdon



When is the best time to view Fall Foliage?

To find the best time to view fall foliage in your area, go to smokymountains.com/fall-foliage-map/. Slide the date bar to see best viewing times for the brightest fall leaves!

Fall Homeowner's Checklist



- Inspect roof for missing, loose, or damaged shingles and leaks.
- Call a professional to inspect and clean your chimney. Test your fireplace flue for a tight seal when closed.
- Ensure water pipes are well insulated and know how to locate and turn off the water shut-off valve in case pipes do freeze.
- Remove leaves/debris from gutters and make sure support brackets are securely in place and that water drains properly.
- Replace the filter in your furnace and clean your ducts. Consider having a professional inspect your heating system to ensure optimal performance.
- Inspect/repair loose or damaged window or door frames and install weather stripping or caulking.
- Fertilize and reseed your lawn, prune trees and shrubs after the leaves turn, and trim any limbs that are close to power lines or your roof.

Need CASH for College Tuition or Home Improvements? Call today!

"How do you like them apples?!"

A Guide to Apples



Best Apples for Baking: Granny Smith, Golden Delicious, Honeycrisp, Cortland, Empire, Jonathan

Best Apples for Cider: Gala, Fuji, Winesap, McIntosh, Cortland, Honeycrisp

Best Apples for Applesauce: Cortland, Jonagold, Wine, Fuji, Granny Smith

Best Apples to Eat Raw: Honeycrisp, Braeburn, Fuji, Gala, Golden Delicious, McIntosh, Empire

Fall Apples

mid-August to late October

Gala - Flavor: sweet

mid-August to late September

Honeycrisp - Flavor: sweet + tart

late August to mid-October

Empire - Flavor: sweet

early September to mid-November

Jonathan - Flavor: tart

Cortland - Flavor: sweet

mid-September to mid-November

Red Delicious - Flavor: sweet

Jonagold - Flavor: sweet

Fun Facts:

More than 100 varieties of apples are grown commercially in the United States, but a total of 15 popular varieties account for almost 90% of production.

For the freshest taste, choose apples at the peak of their growing season.

Apple Varieties by Season

Summer Apples

mid to late July

Earligold - Flavor: tart

Hawaii - Flavor: tart

Rambo - Flavor: tart

late July to late August

Akane - Flavor: tart

mid-August to mid-September

Mollie's Delicious - Flavor: sweet

SOURCES: readers.com and usapple.org

The seeds you are harvesting today were planted by the words of your mouth yesterday.

- Kenneth Copeland

Raving Fan Customer Comments

Truly a Blessing

"Given even impossible odds you continued to work hard at helping my family achieve their dreams! Truly a blessing to have you on our side through the entire process." - Jeffrey

Absolutely Amazing

"If this experience could get any better I can't imagine how... absolutely amazing in getting this done so quickly and accurately. In addition, the website was very user friendly and uploading documents was super easy." - Lauren

So Competent & Reliable

"They answered any and every question I had with so much patience. So easy to work with, so competent, and so reliable! I would not recommend anyone else." - Faith

NMLS ID #1579. AL MC20405.003, CT ML-1579, ML-BCH-1315500, ML-BCH-1627019, DC MLB1579, MLB318356, DE 9521, 11829, 18096, FL MLD880, MLDB1628, MLDB1629, MLDB2489, MLDB4487, MLDB5545, MLDB5937, MLDB6392, MLDB7282, MLDB9313, MLDB9316, IN 9940, 11055, KY MC824, MC76900, MA ML1579, ML1315500, MD 14944, 15822, 19299, 19954, 21427, 21595, MI FR0018548, NC L-134393, NH 21234-MB, 21328-MB-BCH, 21749-MB-BCH, OH MBMB850263, SM.501794, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-1133899, MLB-888992, MLB-1710825, MLB-1770532, MLB-1780442, VA (www.nmlsconsumeraccess.org). DBAs: 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 restrictions apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055



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