

The Resource

Spooky NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

"After a horrible experience with another lender I was introduced to your team. Any time, day or night, you were there to answer my questions. **Your team came in with a positive attitude, wealth of knowledge, and level of professionalism that was outstanding.** Their delightful dispositions helped make the process less stressful and **the level of transparency spoke to the true integrity of the company.**" - Lanora



Are You One of 24.5 Million?

If financial concerns are a monster in your life right now, please reach out. Even if you just purchased your home last year, you may be able to refinance to a lower rate and save. According to an article by Mortgage Professional America, there are **a record high, 24.5 million home owners who could benefit by refinancing.**

A refinance may enable you to pay for home repairs, fund a college education, consolidate monthly expenses, or even jump-start additional real estate investments. I consider it a treat to assist my clients, and my team and I are always happy to review your savings opportunities. **We want to help as many people as possible take advantage of these low rates!** Check out this real-life refi example and then give me a call!

Thank You Veterans!

Veterans Day is November 11th and we are honored to offer the VA Loan Program. Please help us spread the word about our Free Appraisal offer for Veterans in November! **Who May Qualify for a VA Loan?** Veterans, Servicemembers, 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**, we can refinance ANY current home loan...FHA, USDA or Conventional...into a VA Home Loan. **Please clip this coupon and give to a Veteran or active military member.**

Shocking Real-life Refi Savings!



- ✓ Dropped rate by .625%
- ✓ \$9,500 Cashout for New Roof
- ✓ Paid off a large credit card balance
- ✓ Escrow account refunded \$1,500
- ✓ No house payment due in October
- ✓ Saving \$297/month
- ✓ Saving \$490/year on home insurance (they were paying too much!)

FREE Appraisal Coupon

Apply FREE!
Call 800-270-7082
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 for the month of November.

*Valid for Veterans or active military members who apply 11/1/19 - 11/30/19 and close before 1/31/20 with Equity Resources, Inc. Please mention the coupon when applying. Customers will be credited for the appraisal fee at closing. Certain restrictions apply, call for details. Corporate NMLS 15179
25 E. Park Place, Newark, OH 43055

Service So Great, It's Spooky

If you hear of anyone looking for frighteningly great mortgage service to purchase or refinance a haunted house, please have them call me.



After you've enjoyed this newsletter, please pass 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) For a scratchy throat, take 1 tablespoon of concentrated lemon juice followed immediately by a tablespoon of honey just before bed.
- 2) For migraine relief, apply a cold compress to the back of the neck, head or temples. This has been shown to decrease inflammation, slow nerve conduction and constrict blood vessels to help reduce headache pain.

Source: The Old Farmer's Almanac



Pirate Slang Contest Winner!

Congrats to **Alexandra Watt**, and thanks to all who played.

Sand'witch' 101



Celebrate National Sandwich Day on November 3rd and try some of these tips to become a sandwich making expert.

- 1) Cut sandwiches diagonally instead of down the middle and with a serrated knife to avoid smashing.
- 2) Layer the heaviest ingredients first (meat and cheese) and finish with lettuce and other light toppings.
- 3) When making a PB&J, spread peanut butter on both pieces of bread to keep the jelly from bleeding through the bread.
- 4) Cut tomatoes from top to bottom instead of side to side to keep them from falling apart.
- 5) Instead of boring bread, try pita pockets, tortilla shells, bagels, or English muffins.
- 6) Fold round meat slices in half and place around each side of the bread for best corner coverage.
- 7) Make sandwiches ahead of time, stack the interior of the sandwich and add condiments in between slices of meat and cheese. Put each group into a sandwich bag and store in the fridge. When packing lunches, grab one of the baggies and a bun or bread—done!

Referrals...

The Ultimate Compliment



Another Referral Closed!

We helped **Spenser** purchase a home in December 2016. Earlier this year we were able to remove her mortgage insurance with a refinance, saving her over \$450 a month. Spenser referred **her dad, John** to us and we helped him with a refinance last month! We lowered his rate by over 1.75%, reduced his term, AND eliminated mortgage insurance! Here's what he had to say about our service:

"Far exceeded expectations. I didn't know refinancing a home could be this fast, easy, and with clarity throughout."



Know anyone needing to upsize or downsize their home? We'd love to help them buy their dream home before the New Year! **Please give them this newsletter.**

TRICK OR TREAT



\$8.8 Billion TOTAL WILL BE SPENT IN 2019 ON HALLOWEEN (DOWN FROM LAST YEAR'S \$9 BILLION)

Source: NRF.com

\$2.6 Billion Total will be spent on Halloween **candy** this year! This, Not That! analyzed the nutrition information of 50 of the most popular candies. To see the whole scary list, go to eatthis.com/halloween-candies-ranked.

Spooky!

TOP 10 MOST UNHEALTHY CANDIES

Candy	Calories	Fat (g)	Saturated Fat (g)	Sugar (g)
Reese's Miniatures (3 pieces)	130	7	3	14
Reese's Pieces Snack Size	100	4.5	4	10.5
Hershey's Take 5 Snack Size	105	5.5	2.5	9
Butterfinger Fun Size	85	3.5	1.75	8.5
Milk Chocolate M&Ms Fun Size	95	3.5	2.25	13
Nestle 100 Grand Fun Size	95	4	1	11
M&Ms Peanut Fun Size	90	5	1.5	9
Mike & Ike Snack Packs	80	0	0	14
Starburst Original Fruit Chews (4 pieces)	80	1.25	1.15	11
Twizzlers (2 straws)	75	0.5	0	9.5

FUN CANDY ALTERNATIVES

Pencils
Crayons
Coloring Books
Temporary Tattoos

Stickers
Play-doh
Bubbles
Glow Sticks

VA Loan Changes Coming in 2020



A new bill going into effect in the new year will enable buyers using a VA loan to borrow **above** the VA loan limit, without any down payment. In addition, it will temporarily increase funding fees for some loans by 0.15-0.30% to help finance health care costs for Veterans.

With this new bill there will no longer be a difference in funding fee amounts for Veterans and members of the Reserve, VA-designated appraisers will be able to rely on third parties for appraisal-related information, and the VA funding fee will be waived for active duty Purple Heart recipients. **For information on the VA loan program, please call or email me!**



Frightfully Difficult Trick or Treat Brain Twister Contest

Five friends were trick-or-treating and went home at different times. Before school the next day, they met to exchange candy so each could have their favorite. **Read the clues below to find:** *who wore what costume, what candy is each person's favorite, and in what order did they go home?*

FRIENDS: Andy, Jane, Max, Pam, Tom

COSTUMES: witch, vampire, devil, cat, skeleton

CANDY: Reese's, M&M's, Snickers, Starburst, Milky Way

Clue #1: The 5 friends are (in no certain order): Max, the witch, the one who likes Starburst, the boy who dressed as a devil, and the 3rd person to leave the group.

Clue #2: Andy (doesn't like Milky Way) left sometime after Max and right before Tom.

Clue #3: Pam likes Starburst and left after Tom.

Clue #4: The friends left the group in this order: the one who likes Reese's, the witch, Andy, the one who likes Milky Way, and Pam.

Clue #5: The skeleton likes M&M's best.

Clue #6: The vampire wasn't last to leave.



Email or text me a picture of your answers by 11/15/19 and I'll enter you in a drawing for a **\$50 gift card** of your choice!

Order They Left	Friend	Costume	Candy
1			
2			
3			
4			
5			

Entry From: _____

Rates are Still LOW!



Call today to discuss how you can **SAVE!**

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Email Info@CallEquity.com

FREE Savings Analysis! www.CallEquity.com

25.5 S Park Place * Newark, OH 43055



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

Spooky Punch Ice Cube Hand



Step 1: Wash and rinse the outside of a large disposable glove. Turn glove inside out.

Step 2: Fill glove with water, or punch to avoid diluting. Tie the top of the glove closed with a rubber band and freeze until solid.

Step 3: Remove frozen hand from the freezer and dip briefly in warm water. Cut off the top of the glove and peel away carefully. Immerse the frozen hand in punch bowl.

Witches Blood Punch Recipe

- 1 (46-ounce) can red Hawaiian Punch
- 1 (46-ounce) can apple juice
- 1 (48-ounce) bottle cranberry juice
- 1 (2-liter) bottle ginger ale



Directions

Combine all ingredients in a large punch bowl. Add ice or frozen hand and stir. Ladle into serving glasses, enjoy.

Halloween Party Hacks



Happy
Halloween
from
EQUITY
RESOURCES, INC.

Try some of these fun party ideas from **Country Living** at your next gathering to make it extra spooktacular!

Pumpkin Candy Holder

Trace the bottom of a glass bowl or storage container onto the front of a pumpkin. Cut out around the tracing then scoop out pulp and seeds. Insert bowl, making the hole bigger if necessary. Fill bowl with candy.

Pumpkin Ice Bucket

Grab a spare pumpkin, cut off the top and clean it out. Fill it with ice and a few bottles to keep refreshments cold.

Candy Corn Decor

Make candy corn garland, thread fishing line onto a needle and poke it through candy corn, avoiding areas where the colors meet. String along a mantel or a staircase. Fill glass hurricanes or cylinders about a third of the way with candy corn and rest a pillar candle in the center of each. Don't leave lit candles unattended.

Tissue Paper Pumpkin Party Favors

Cut orange tissue paper into circles, place your favorite assorted candy in the center, and gather the edges until you've pinched together a perfect pumpkin. Wrap green tape around the twisted top to secure.

Spooky Halloween Party Cups

Use stick-on googly eyes to easily turn ordinary black plastic cups into cute monster creations.

Pumpkin Balloon Piñata

Wash out a bottle (wide-mouthed such as Gatorade works best) and then cut off the top, turning it into a funnel. Stretch the opening of the balloon over the mouth of the bottle and carefully add the candy into the balloon, allowing it to stretch as you go. Remove the balloon from the funnel, fill the balloon with air and tie it shut. Cut a jack-o-lantern face from black paper and attach it to the balloon with double sided tape or carefully draw on a face with a black sharpie. Hand them out as party favors kids will be eager to break open.



Send my Smartphone link to all your spooky friends!

"Everything you want is on the other side of fear." - Jack Canfield

"I'm a first time home buyer. I wasn't sure what to expect or what to do. Thanks to the team at Equity Resources I didn't have to worry about all the complicated things. Equity handled it all. They made the home buying process easy and they were so eager to help. With them leading the way it was a comfortable process. Couldn't ask for better service." - Daniel

"The BEST mortgage team I've ever worked with. I've dealt with over a dozen financial institutions for my personal and investment properties. Equity Resources' process, response and technology are among the best in the industry." - Palanivel

Best advice and care could not have been more pleased! - Alexander

**Raving Fan
Customer
Comments**

Equity Resources has gained clients for life! We had an amazing experience! - Brandon

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