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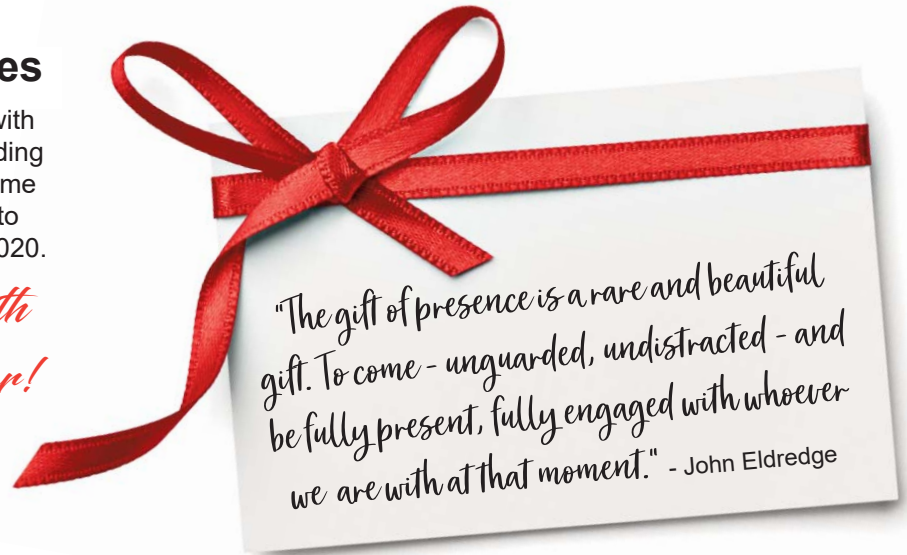
# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Improving the Lives of Families

Whether consolidating bills to save money with a refinance, purchasing a new home, building a dream home, or renovating a current home to better meet changing lifestyles, we look forward to working with you, your friends, and your family in 2020.

*Wishing you a joyous holiday with peace and cheer in the New Year!*



## Community Corner



Our October Coats for Kids campaign was a great success! Then we kicked off November with a Blood Drive at our Corporate Office and our elves have been hard at work collecting money for Honor Flight! We sponsored the voice of Equity, Esther Black to be a Guardian on the very special Veteran's Day Honor Flight.

The mission of Honor Flight is to transport America's Veterans to Washington DC to visit memorials dedicated to honor the service and sacrifices of themselves and their friends. For more information, visit [honorflight.org](http://honorflight.org).

*"Life Changing..."*

## Happy Homeowner Letter



"I wanted to extend my most grateful appreciation for ALL of your time and efforts you afforded to us. **Your help in making this situation work for my family is life-changing.** You and your company went to bat for me when other companies wouldn't, and therefore my family and I were awarded the opportunity to move into **the house we had been searching for years to find.** Great school district and a neighborhood where my kids can grow up like we did as kids...running around outside, riding bikes, etc. **You truly don't know how appreciative I am. You've changed the dynamic in my family.** I thank you so much for that! I will recommend you and Equity Resources to ANYONE!"

*Adam, Raving Fan Customer for Life*

*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) Cut empty toilet paper rolls or paper towel rolls down the side and use as a cuff to keep your wrapping paper from unrolling, then store the rolls in a garment bag.
- 2) Wrap delicate ornaments and other holiday decorations with used wrapping paper before storing them. Also, old egg cartons make for perfect ornament storage containers!



### 3 Tips to Breathe Clearer Tonight

Cold and flu season is here! The next time you find yourself too stuffy to sleep, try some of these tricks to breathe easier.

- 1) Use your left thumb and index finger to press the area next to the inner eyes on both sides of your nose. Use your fingers and the heel of your other hand to grab the muscles on both sides of the spine at the back of your neck. Put pressure on all four points for about a minute.
- 2) Stay hydrated: mix a teaspoon of apple cider vinegar to a glass of water and drink, or sip a hot cup of ginger or peppermint tea.
- 3) Stir 5 drops of pure eucalyptus essential oil into 1 quart of boiling water in a heatproof bowl. Lean over the bowl, covering your head and the bowl with a thick towel, and inhale the steam for 10-15 minutes.

Source: **Reader's Digest**

### You've Got Mail... (You Don't Want)

Tired of receiving unsolicited credit card and insurance offers in the mail? Opt out of receiving them by registering at [optoutprescreen.com](http://optoutprescreen.com).



## Referrals...

*The Ultimate Compliment*



### Another Referral Closed!

We helped **Linda** refinance in October, lowering her term, her monthly payment **and** her rate (by 3%). We took her application 10/8 and had a Clear to Close 10/18. She was so satisfied with her experience, she referred her daughter **Molly** to us and we helped her with a cashout refinance last month!

**Who do you know that could save money with a refinance? We would love to provide them with a quick and stress-free process!**

### Brain Twister Winner!

Congrats to **Sally Wenzel** and thanks to all who entered!

1) Max, Vampire, Reese's; 2) Jane, Witch, Snickers; 3) Andy, Skeleton, M&M's; 4) Tom, Devil, Milky Way; 5) Pam, Cat, Starburst



### Give the Gift of Your Presence

Life moves fast, especially during this time of year, and it's easy to become busy and distracted. It's important to remember that

the best presents can't be wrapped: our time and attention. When we are present with our loved ones we create deeper relationships and more meaningful connections which we all need. Here are a few ways we can be more present.

**Take care of yourself.** It's hard to be present with others if you're tired, sick or overwhelmed. Connect with yourself, staying aware of the things that truly matter to you, and being mindful of what you give your attention.

**Stop multi-tasking.** Do one thing at a time and give your full attention to the person or task at hand. You'll be more focused, more productive, and more efficient.

**Focus.** Look people in the eye during conversations, listen to the words being spoken, and feel engaged in the moment. Don't focus on what you think they'll say next or how you'll respond, just listen with an open mind.

**Limit time on electronics.** If you want life to slow down, and you want to really feel "all there", you must disconnect from technology for a while. Put down your phone and fully focus on the people around you.

**Show your appreciation.** Let people know they matter, pay attention to little things and compliment them. Ask them about things you know they love.




# MORTGAGEMYTHS

A national survey conducted by TransUnion in October projects at least **8.3 million first-time homebuyers will enter the mortgage market between 2020 and 2022!** The survey also confirmed most people are unsure about the home loan process.

**Myth #1** The number one reason respondents said they would delay a home purchase is due to concerns of not having enough money for a down payment. **Fact:** We're proud to offer zero down payment loan options and can also assist with state grant programs which offer down payment assistance for those who qualify.

**Myth #2** Two-thirds (67%) of respondents believe a high credit score is necessary to purchase a home. **Fact:** We have loan programs that allow as low as a 580 credit score. Plus, if a buyer doesn't qualify today, we provide a roadmap to a future approval and will stay in touch to assist along the way.

 **Only one third of respondents said they felt they understood the home buying process.** We want to help your friends, co-workers and family members find their dream home in 2020. **If someone you know is putting off a home purchase because they're unsure of the process, please have them check out the short, informational videos in my app or give me a call to discuss their options!**

## Rates are Still LOW!



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

Phone **1-800-270-7082**

Email **Info@CallEquity.com**

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

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

### CHRISTMAS MOVIE TRIVIA CONTEST

Put these Christmas movies in order of when they were originally released, (#1 is oldest, #10 most recent). Text or email me your answers (all entries are added, right or wrong) by 1/15/20 and I'll draw a winner for a \$50 gift card.



- National Lampoon's Christmas Vacation \_\_\_
- Elf \_\_\_
- A Christmas Story \_\_\_
- Home Alone \_\_\_
- It's a Wonderful Life \_\_\_
- Dr. Seuss How the Grinch Stole Christmas \_\_\_
- The Muppet Christmas Carol \_\_\_
- The Santa Clause \_\_\_
- A Charlie Brown Christmas \_\_\_
- Scrooged \_\_\_

*No cheating... the elf is watching!*

Your Name: \_\_\_\_\_

*"We bought two houses at the same time due to divorce. You kept both contracts and our information separate without confusing the two. We got great rates and all stages of the loan process were handled with no surprises. Our first lender with another company was so terrible that it just contrasted how the whole process should be handled." - Rosalind*





## Holiday Party Hacks

### Contain Entryway Mess

For those who have to deal with snow, ice, sand, and salt during the winter, here is a helpful system to keep your entryway under control. Encourage guests to follow a no-shoe policy and have extra slippers to offer them to wear.

Start with a heavy duty doormat just outside your door which will hopefully encourage your guests to stomp off the majority of the mess on their boots OUTSIDE. This rug should be tough, rugged and bristly.

Next, place another doormat right inside your door to protect the floor. This mat absorbs dirt and moisture and keeps the mess contained to a very small area.

Finally, get a good, deep dish boot tray, which will easily contain any salty, dirty drippings from boots and shoes.

### Guest Room Preparation

If some of your guests plan to stay overnight make sure you're ready to be accommodating!

Try to make the guest room as free of clutter as possible—put any clutter that's lying around in a box or a basket and tuck it away in a closet until your guests leave.

Wash the bedding! No one likes the thought of sleeping in a bed made up with dirty linens, so make time to give everything a good washing before the guests arrive.

Leave out fresh towels. You can really knock their socks off by also leaving out some basic toiletries to use... you know, the ones you steal from hotels when you're on vacation.

### Only Clean What A Guest Sees

As party time approaches, there's that terror that sets in, that sense that you have to clean every nook and cranny in your home. To avoid getting caught

up, just remember to only clean what a guest will see. No one will rummage through your drawers, so there's no need to spend time cleaning those. When you go to someone's house, what do you see? Exactly. So, that's where you should focus your efforts.

This mainly includes bathrooms, floors, the front hall closet, mirrors, windows, eye level stains and dirt. Detailed cleaning can be saved for another time. Any rooms in your home you don't want guests to go just shut the door. People respect the shut door.

Source: [cleanmyspace.com](http://cleanmyspace.com)

*May Your Holidays  
Be Merry & Bright!*



"Kindness is like snow. It beautifies everything it covers." - Kahlil Gibran

### Raving Fan Customer Comments

The entire team was amazing and helpful. Customer service was awesome and personable. Best purchasing experience I have had! - Richard

We appreciated the excellent personal touch to our borrowing experience...you worked tirelessly to be sure everything was completed!

- Kris

This has been by far, the best experience working with a lender that I have ever had. The online site was so convenient and walked me through everything. The update videos were great! I felt very informed.

- Tiffany

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