

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

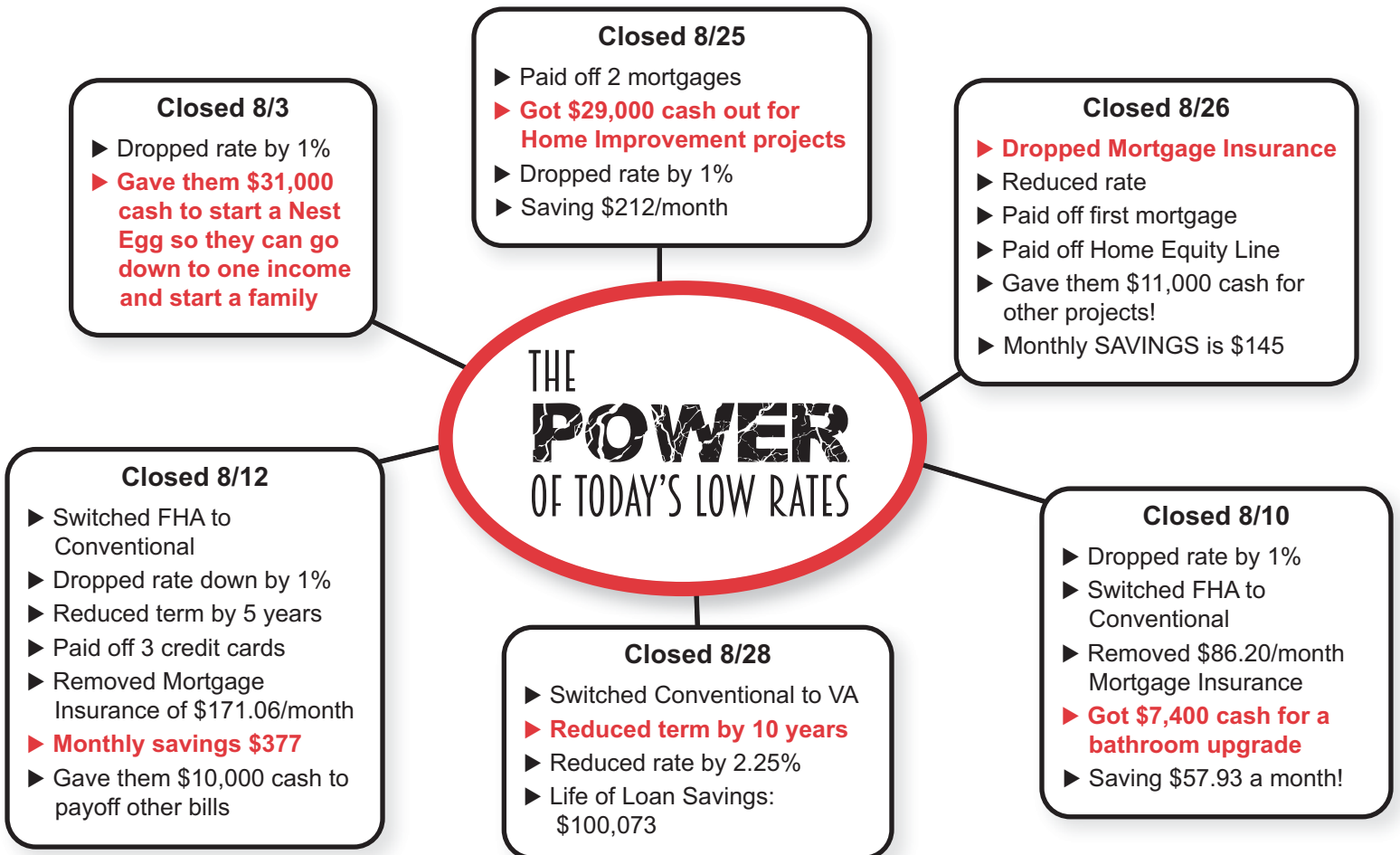
What Are YOU Thinking?

Rebecca came to us with a super high interest rate on her mortgage. We dropped her rate by 3.375% and reduced her term. Her house payment decreased by \$75 each month and we closed her refinance in 25 business days—stress-free! After her closing, she wondered why she didn't refinance sooner. **Are you putting off calling for a savings analysis? Don't delay saving money, call today!**



"I had put off getting refinanced because I dreaded the process. What was I thinking?! They made the process smooth, worry-free, and fast. I am grateful my friend told me about Equity Resources. They are saving me a substantial amount of money."

- Rebecca



After you've enjoyed this newsletter, please forward 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.

Wacky Facts

- 1) Apple seeds contain amygdalin, a substance that releases cyanide into the blood stream when chewed and digested. Apple seeds in small amounts do not contain enough cyanide to cause harm. You would need to chew about 200 seeds or 10 apple cores in order for it to have an effect on you.
- 2) It takes around 10 years for an apple seed to grow into a standard sized apple tree and produce fruit.



Congrats to Susan Rupert, the winner of our CB City Name Contest!

Bring on the Luxury

Since many of us have been spending more time at home than ever before, here are a few ways to give your home a more luxurious, fancy hotel-like feel.

Mount your TV on the wall - It will free up space while making the room look larger. You may need to hire help for this, plus an electrician can even hide the wires within the wall for you.

Replace plastic soap dispensers - Instead of using disposable ones buy a marble, ceramic or glass dispenser that matches your bathroom decor and fill it with your favorite handsoap.

Add molding - To make any room look and feel more grand, add crown molding around the ceiling.

Upgrade your bed - Buy a new mattress, headboard, or frame, or if that isn't within your budget, splurge on high thread-count sheets, a mattress pad, or fluffy new blankets.

Replace dishes - If your cabinets are full of mismatched or chipped plates and bowls, it's time to buy a new set. Go for a plain white or other solid color ceramic set. Add linen napkins instead of paper to upgrade your table settings.

Update the backsplash - There are so many options other than tile. Add a bold pattern using contact paper, wallpaper, fabric, or peel and stick tile options. Paint a faux tile backsplash or go rustic with reclaimed wood or shiplap.

Add a Bidet or Bidet Toilet Seat - Because who knows when we'll have another toilet paper shortage.



Referrals...

The Ultimate Compliment









More Referrals Closed!

We helped **Morgan and Roger** refinance their home last month. We reduced their term, cut their rate by 1.375% and they got over \$35,000 cash for house projects! Morgan told her coworker **Ella** about her amazing rate and we were able to refinance Ella's condo last month also. We dropped her rate by 1.75%, lowered her monthly payment, paid off a home equity line and gave her \$11,000 cash.

Did we mention both loans closed in 25 days or less?! Who do you know that wants to buy a home or save money with a refinance? [Please pass along this newsletter.](#)



September is home to National Cheese Pizza Day on the 5th and National Pepperoni Pizza Day on the 20th. You may prefer frozen or delivery, but in honor of the month of pizza, try baking up your own pizza recipe at home. Here are a few tips to make a perfect pizza pie.

-  Pre-heat your oven with the stone, screen or tray inside for 20-30 minutes at 450-500°F.
-  Use a pizza screen (an aluminum mesh disc) or stone for crisp and evenly cooked pizza.
-  Make sure to allow your dough to reach room temperature before baking and never use a rolling pin or press the dough, instead pull and stretch from the center out.
-  For crispier edges, use a pastry brush to add olive oil onto the outside edges before baking and for extra crispy crust use a fork to poke holes in the bottom of the crust.
-  Cook toppings ahead of time before placing on the pizza, except for cured meats like pepperoni or finely sliced veggies.
-  Turn the pizza so it bakes evenly and once done, transfer to a baking rack to keep the crust from turning soggy.



Question: What was the first pizza chain in America? Text or email me the answer by 9/30/20. I'll draw a winner for a \$50 gift card of your choice!

“From our first conversation to signing the closing papers, we felt informed and educated on the process. Refinancing with Equity is saving us a tremendous amount of money by eliminating years of payments. We could not be more pleased with the experience.”

- William



**Rates are
CRAZY Low!**



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

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

Email **Info@CallEquity.com**

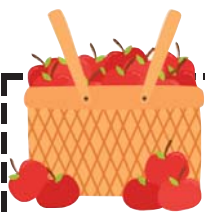
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Easy & Delish Apple Crisp

Ingredients

6 cups sliced apples
1 tsp cinnamon
salt to taste

Topping

$\frac{2}{3}$ cup oatmeal
 $\frac{2}{3}$ cup flour
 $\frac{2}{3}$ cup butter
1 cup brown sugar
1 cup granulated sugar

Directions

Preheat oven to 350°F. Butter a 13x9 baking dish, or spray with non-stick cooking spray. Set aside.

Peel and slice apples thinly so they become tender when baked. Add them to a mixing bowl and sprinkle with salt to taste and cinnamon. Stir to cover evenly, then transfer to prepared baking dish. Allow the apples to come to room temperature before baking.

In a separate mixing bowl, add topping ingredients. Use a pastry cutter to cut the butter into the mixture, using a slight downward twisting motion, until it has become pea-sized crumbs. You can also use two forks to cut butter into the mixture. Pour butter crumbs over apples and spread into an even layer. Bake for 35-40 minutes, until golden brown and bubbly. Remove from oven and let cool 10 minutes before serving. Enjoy warm with vanilla ice cream if desired.

Apple Baking Tips

The best apples for baking include Braeburn, Cortland, Honey Gold, Jonathan, Fuji, Gala, and Granny Smith.

Use at least two different types of in-season baking apples to give your recipe a more complex flavor.

2 to 2½ cups chopped or sliced apples is equivalent to 3 medium apples, or about 1 pound. 3 medium apples are equal to 2 large apples or 4 small apples.

Fresh, ripe apples will have a strong apple aroma.

Fall Housing Market News

The pandemic has transformed nearly every aspect of our lives, including the home-buying season. In a typical year, online traffic peaks in July and begins to dwindle down in August once school starts. This year, online traffic continued to accelerate through August.

If you know anyone looking to purchase a home this fall, please have them call me to get a Pre-Approval versus just a Pre-Qualification. Securing a full Pre-Approval will uncover any issues in their eligibility to buy a home prior to signing a purchase contract. Addressing issues upfront will expedite the buying process.

Pre-Qualification. Estimates how much a buyer may be able to borrow **based mostly on an informal verbal discussion of their finances and a review of their credit report.**

Pre-Approval. Requires the buyer to provide proof of their financial history and stability. We will verify their income, employment, assets and debts, and will check their credit report. The buyer provides information in the form of **W-2s, pay stubs, bank statements, and if they already own real estate, a copy of their mortgage statement and insurance policy.** If they satisfy the loan requirements, they'll get a pre-approval letter, which states the amount and type of mortgage the lender is willing to offer. Of course, this isn't a guarantee, but it shows they are a serious buyer.



Decorate Your Home for Fall!

1.) Display artwork with fall themes/colors: In your foyer or on a predominate wall; fall artwork can change the mood in your home instantly.

2.) Add Fall to your table: Use red and yellow apples for an informal centerpiece or use place settings and table linen with hints of fall colors and themes.

3.) Dress up your front porch with fall inspiration: Use tall corn stalks, raffia, or straw to wrap around entry porch columns and mailboxes. Use thick colored ribbon in deep oranges and browns to contrast with the straw. Carry these same materials into lanyards or garlands around your front door and entry.

4.) Use your fireplace to showcase seasonal décor: Whether you look in your yard, or travel to an arts and crafts store, dried leaves and pine cones make great décor. Small pumpkins, gourds or dried leaf vines, and colorful candles will brighten your mantle and spirits.

5.) Cooler temps mean cozy sitting areas: Bring out fall colored throw blankets for couches or put in baskets. Complimenting fall colored throw pillows will complete any cozy nook.

6.) Bring the aromas of fall into your home: Pumpkin pies, cinnamon apple cider, and the first burning of your fireplace are all welcome aromatic ways to make your home feel full of autumn inspiration. Consider using candles, incense, or boil a pot of spices – cinnamon sticks, cloves, and nutmeg.

7.) Fill jars with seasonal colored items: For simple display items, fill mason jars or decorative glass jars with candy corn, or other colorful novelty items. Try filling various sizes with colorful dried beans.

8.) Welcome guests with a beautiful autumn wreath at your front door: Simple grapevine wreaths are gorgeous on their own. Consider adding pine cones, leaves, berries and corn husks to your wreath.

9.) Bring fall to the exterior of your home with light: Luminaries are not just for the winter holiday season, they are perfect for fall too as the sun starts to set earlier in the afternoon. Battery powered candles placed inside paper bags with sand makes perfect luminaries.

10.) Change slipcovers over furniture for simple color change: Colorful slipcovers can quickly and inexpensively add color to any room.

11.) Alternate accessories in individual rooms: Add fall colors to every room in your house by changing throw pillows, area rugs, bed and bath linen to fall colors that blend with your décor. Try grouping small pumpkins on a kitchen counter top to add instant color and fall inspiration to an ordinarily boring counter.

SOURCE: freshome.com

Get Ready for Fall Foliage!

To find the best viewing time for your area, check out the interactive map at <https://smokymountains.com/fall-foliage-map/>



"If a year was tucked inside of a clock, then autumn would be the magic hour." - Victoria Erickson

"This is the fourth time I've refinanced with you and second in less than 12 months. The process is very smooth and I can tell it's a very high priority to get it completed as quickly as possible."

- Joseph

By far my best experience

"I have had several mortgages in my lifetime both mostly virtual and in person. This was by far my best experience. Although I was satisfied with my previous companies Equity Resources is without question the most satisfying of all. My Loan Officer was amazing and the ease of the internet programs for adding information was flawless and very user friendly." - Timothy

Pleasant & Efficient

"This is the first time we have ever completed this process virtually. It went very well. Our loan officer responded quickly to answer any questions. It appears your company has adapted very well to the new conditions. We admit we were skeptical but found the process pleasant and efficient." - Betty

We are Proud to Lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC, VA and WV.

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SEPT 2020