



The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

*"You Truly changed our lives..."*

*"We are **beyond grateful** for everything you did for us. You **truly changed our lives**. We were so skeptical and worried that we wouldn't be able to refinance our 1st mortgage and a maturing Balloon Loan. This loan has been a hardship for us for a while.*

*We had previously inquired about refinancing in the past and everyone we had spoken with then, made it sound so difficult, not to mention fees that would have cost upwards of \$500, and those were just application fees with no guarantee of an approval...we just felt so defeated!*

*Finding you was like having an angel sent from above!*

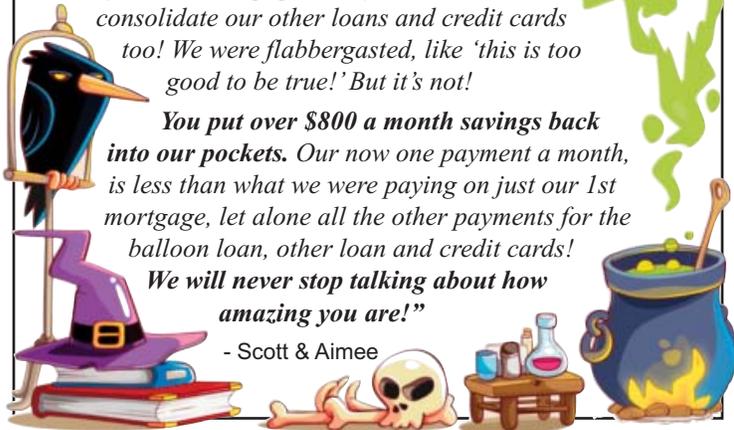
***You put all of our worries and hesitations at ease almost immediately!***

*We thought we could only do the mortgages, but you were able to consolidate our other loans and credit cards too! We were flabbergasted, like 'this is too good to be true!' But it's not!*

***You put over \$800 a month savings back into our pockets.** Our now one payment a month, is less than what we were paying on just our 1st mortgage, let alone all the other payments for the balloon loan, other loan and credit cards!*

***We will never stop talking about how amazing you are!"***

- Scott & Aimee



Consumer Halloween spending is expected to reach \$8.05 billion, down slightly from \$8.78 billion in 2019. Source: NRF.com

## Your Masked Mortgage Pros are Here for You

Even with COVID restrictions and higher loan volume than we've ever experienced, **we're still getting it done for you and your referrals!** Call or text today to experience...

- ▶ Quick Closings (even in-your-car closings)
- ▶ Virtual Closings Available
- ▶ Clear Communication
- ▶ A Smooth Process
- ▶ Great Rates
- ▶ Raving Fan Customer Service from Application to Closing Day and Beyond



## A TRUE TALE OF SPOOKY SAVINGS...

**The Situation:** Husband got laid off due to COVID and they've been down to one income for months.

- ▶ We took their application 8/10.
- ▶ Closed on Refinance 9/9.
- ▶ Dropped rate **and** reduced term
- ▶ **Gave them \$6,300 cash**
- ▶ Paid off 5 credit cards
- ▶ **Freed up \$467/month**
- ▶ They were able to skip their October house payment = More \$\$ Saved
- ▶ Got escrow refund check from previous Mortgage Company = More \$\$\$ Saved

*"You literally took a million pounds off my shoulders!" - Racie, Raving Fan Customer*

*Who do you know that could benefit from a stress-free, money saving, life-changing Refinance?*



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.

# Wacky Facts

- 1) The fastest time to carve a pumpkin is 16.47 seconds, achieved by Stephen Clarke on October 31, 2013. To qualify, the jack-o'-lantern must have a complete face, including eyes, nose, mouth and ears.
- 2) The most lit jack-o'-lanterns on display is 30,581. It was achieved by the City of Keene, New Hampshire on October 19, 2013. Keene was the original record holder in this category and has broken it 8 times since the original attempt.

Source: guinnessworldrecords.com



## Frightfully Fun

### Brain Twister Contest



Kelsie and her friends visited spooky places on four separate days and at each place they had a creepy experience. **Read the clues below to find:** *what day they went to each place and what happened while they were there.*

**DAYS:** Monday, Tuesday, Friday, Saturday

**PLACES:** Cemetery, Ghost Town, Old Prison, Train Tunnel

**EXPERIENCE:** Ghost Sighting, Scream, Wolf Howl, Bats

**Clue #1:** They went to the Old Ghost Town sometime after they visited the Train Tunnel.

**Clue #2:** They heard the Scream the day before the Ghost Sighting.

**Clue #3:** They started out the week getting scared by Bats.

**Clue #4:** The Wolf Howl was heard in the Prison, which did not occur on a weekday.

**Clue #5:** The Ghost Sighting was not in the Old Ghost Town, nor was it in the Train Tunnel.

Email or text me a picture of your answers by 11/7/20 and I'll enter you in a drawing for a **\$50 gift card** of your choice!

Day Visited	Haunted Place	Scary Experience
Monday		
Tuesday		
Friday		
Saturday		

Entry From: \_\_\_\_\_

## Referrals...

*The Ultimate Compliment*



### More Referrals Closed!

We helped **Judy** purchase her first home in July, just 17 business days after application. Being self-employed, she was worried it would be difficult to buy a home on her own, but she was beyond thrilled with our stress-free process and her crazy-low interest rate. She referred her **daughter Emma and son-in-law Ryan** to us. We closed on their purchase loan last month in 22 business days.

## Working from home now and...



**X Want to move to a quieter or nicer neighborhood?**

We can put you in touch with a Realtor to find a home you love and provide a smooth process and great rate!

**X Need a better office space?**

A Cash-out Refinance or Renovation loan could provide the cash to create the office of your dreams right in your current home.

**We'd love to help with a purchase or refinance, call or text today to get started!**

## Feeling Like a Work Zombie?

**W**orking from home definitely has many perks, but it can also lead to feelings of isolation and trigger depression. Try these tips to keep the blues away.

- ▶ Get ready for work the same way you would when going into the office. Of course you don't have to dress up, but taking a shower and changing clothes can put you in a better mindset to take on the day.
- ▶ Have a dedicated workspace with minimal distractions that helps draw a line between your work and home life. Add plants, nice lighting and remove clutter.
- ▶ Stick to your regular work hours, including breaks.
- ▶ Stay connected with regular calls with your team.
- ▶ Call or text a work friend and share your successes and challenges or take a virtual coffee break with Skype, FaceTime, etc.
- ▶ Take a break outside for a daily 20-30 minute walk for fresh air.
- ▶ Do your best to stick to an exercise routine, eat healthy, stay hydrated and get plenty of sleep.
- ▶ Make sure to take time away from screens after work hours.



Veterans Day is November 11th

Thank you to those who have served!

“As a veteran, honesty, integrity, and professionalism are of high regard. The integrity of any company is reflected in its personnel. **Your team exemplifies these standards and provided me and my family with quality service and information that exceeded expectations.** It is my experience that many companies today are strictly concerned with profit margins and do not service the individual. You had the patience it took to aid a veteran with PTSD and I am grateful. **This level of customer care is rare these days and I thank you for maintaining great moral and ethical standards.**” - Chad

## Free Appraisal for Veterans!

**W**e 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, active military members, and 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.**



## Pay Cash for the Holidays

**W**ith today's low rates, you may be able to refinance and get CASH to pay for the upcoming holidays. Often with a refinance you are able to "skip" a mortgage payment and you may not even need an appraisal. All of this means more savings for you. Imagine a Free Thanksgiving, Free Hanukkah, or Free Christmas. Instead of maxing out your credit cards this year, pay cash and actually ENJOY shopping. Hasn't 2020 been stressful enough? We would love to help you get a fresh start in 2021 with zero credit card debt and only one low payment. **Give me a call today to see if a refinance makes sense for your financial situation!**



Rates are **CRAZY Low!**



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

Phone 1-800-270-7082

Email [Info@CallEquity.com](mailto:Info@CallEquity.com)

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

25.5 S Park Place \* Newark, OH 43055

fb.com/Equity.Resources @callequity



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

## 20 Fun Fall Must-Dos

- 1) Host an Apple Pie Bake-off
- 2) Host a Murder Mystery Party
- 3) Read ghost stories by the fire
- 4) Make Homemade Candy Apples
- 5) Take a Fall Foliage Train Ride (<https://bit.ly/3iDvDvu>)
- 6) Have a Scavenger Hunt
- 7) Rent a cabin in the mountains or woods
- 8) Stay in a Haunted House (or if you're too scared, a B&B)
- 9) Play some backyard football
- 10) Visit a local pumpkin patch
- 11) Go ziplining
- 12) Go for a hike on a foggy morning or full moon night
- 13) Make Apple Cider
- 14) Host a Chili Cook-off
- 15) Just add Plaid...EVERYWHERE
- 16) \*Make Fall Sangria (<https://bit.ly/2SxAioi>)
- 17) Have a Backyard/Neighborhood Tailgate Party
- 18) Support a Local Candle Maker or Craft Shop
- 19) \*Visit a Brewery and try Pumpkin Beer!
- 20) Have a Fall Canning Swap

\*Please enjoy Fall responsibly.

Rates are **LOW!** Call for a **FREE Savings Analysis.**



# Halloween Party Ideas

## Healthier Treats:

- ▶ Clementines, blood oranges, or Single-serving containers of mandarin oranges decorated like Jack-O-Lanterns (use non-toxic ink)
- ▶ 100% juice boxes or pouches
- ▶ Snack-sized packs of pretzels, popcorn, graham crackers, dried fruit or vegetables, trail mix, or pumpkin seeds
- ▶ 100% real fruit strips or ropes

## Non-edible giveaways:

- ▶ Glow sticks
- ▶ Bouncy balls
- ▶ Crayons and coloring books
- ▶ Stickers or stamps
- ▶ Temporary tattoos
- ▶ Bubbles
- ▶ Spider rings or vampire teeth
- ▶ Slime, putty or squishy toys
- ▶ Friendship bracelets

Avoid giving small items that could be a choking hazard to little ones.

## Escape from a Virtual Escape Room

Work together to hunt down clues and solve puzzles before time runs out. Check out this list of virtual escape rooms: <https://bit.ly/3jKKLsD>.

## Write a Scary Story Together

Give guests a first line or theme then tell the tale aloud a few lines at a time, with each guest taking a turn. Here are a few suggestions for prompts:

*It was a dark and stormy night...*

*The house stood empty for as long as anyone could remember...*

*I was sure I was alone, until...*

*A scream rang out through the silence...*

## Take a Virtual Tour of Creepy Places:

The Paris Catacombs

<https://bit.ly/33HCLTm>

Chernobyl

<https://chernobyl-city.com/virtual-tour/>

Isla de las Muñecas (Island of the Dolls)

[isladelasmunecas.com](http://isladelasmunecas.com)

Or, here's a list of virtual haunted houses you can explore: <https://bit.ly/3df1gx1>.

## Watch a Funny Halloween Movie

Clue

Hocus Pocus

The Nightmare Before Christmas

Young Frankenstein

Ghostbusters

Beetlejuice

The Rocky Horror Picture Show

Scary Movie

The Witches

## Watch a Scary Halloween Movie

Halloween

The Exorcist

The Craft

Scream

The Conjuring

A Nightmare on Elm Street

Friday the 13th

Disturbia

The Ring

Happy Halloween From

**EQUITY**

RESOURCES, INC.

*more than*  
a mortgage company

"The world is full of magic things, patiently waiting for our senses to grow sharper." - W.B. Yeats

*"Professional, prompt and personal. Great combination."* - Rebecca

*Extraordinary Customer Service*

*"I have bought, sold and refinanced over a dozen homes in my life and have never had such an extraordinary customer service experience. Not only did you beat any other rate I could find, you were efficient, professional and always responded promptly."*  
- Elizabeth

*Seamless*

*"I cannot say enough about how seamless our experience was with Equity Resources."* - Zachary

*"One word: Perfect."*

- Daniel

*A Joy to Work With*

*"We have worked with you twice now, and both experiences were top notch! Wonderful people, very knowledgeable and just a joy to work with."* - Annette

**SPOOKTACULAR RAVING FAN COMMENTS**



EQUAL HOUSING LENDER

OCT 2020

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

NMLS ID #1579. AL MC20405.002, 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, MLDB9313, IN 9940 & 11055, KY MC824, MA ML1579, ML1315500, MD 14944, 15822, 19299, 19954, 21427, 21595, MI FR0018548, NC L-134393, NH 21234-MB, 21328-MB-BCH, 21749-MB-BCH, 23282-MB-BCH, OH RM.850263.000, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-1133899, MLB-888992, MLB-1770532, MLB-1780442SC, MLB-1963497, MLB-2014122, VA (www.nmlsconsumeraccess.org), WV ML-38569, MLB-38772, MLB-38776, MLB-38947. DBA's: 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