

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Thankful for You

How can it already be nearing the end of the year? Sure, at times it seemed as if 2020 would go on forever, but it also flew by somehow. I guess the saying is "The days are long, but the years fly by." As we look back over the year, we're thankful for our customers and for the savings we were able to offer them with the lowest rates in history. If you've been putting off calling for a savings review, please don't hesitate any longer. Or, if you're dreaming of a new home but aren't sure it's possible, we would love to help you just like we did the Keeton family.

"We never thought we would be able to get a new house to call home for our family, but you made it happen and we cannot POSSIBLY express our gratitude to each and every one of you..."

"We never imagined that it would be possible given the mistakes we've made in our past...you all kept in touch with us and made us feel a little more at ease because you not only walked us through the process, but you also helped to keep us calm and you helped us every step of the way."



We owe a large part of our celebrations to all of you. This would never have been possible if it hadn't been for your hard work and dedication...we will ALWAYS remember you ALL and I hope that you can share this wonderful story with all of your future customers."

Spread the Word!

Please share our offer of Free Appraisals for all veterans and active military members who apply with us in November.

FREE Appraisal Coupon

Excluded from Equity Resources, Inc.

Apply FREE!
Call 800-270-7082
www.callequity.com

★★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.

Thank you for your service!

Valid for Veterans or active military members who apply 11/20-11/30/20 and close before 11/21 with Equity Resources, Inc. Please mention the coupon when applying. Customer will be credited for the appraisal fee at closing. Certain restrictions apply. Call for details. Corporate NMLSR 1879. 25.5.3 Bank Plans, Newark, OH 43055



After you've enjoyed this newsletter, please forward it 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.



Thankful Homeowner Stories...

The Situation: Some people think they cannot own a home or refinance if they receive pension payments or monthly Social Security benefits.

We helped Laura purchase her home in June 2019. She's retired and on a fixed income so she called for a Savings Analysis to see if she could save money with a refinance.

- ▶ We dropped her rate **and** reduced her term
- ▶ No appraisal required
- ▶ Clear to close in 24 business days
- ▶ **Life of Loans Savings = \$34,535!**

The Situation: Some lenders don't truly have their customer's best interest in mind.

Olivia is a single mom of two and a nurse working three jobs. She bought her condo in July 2018. When she heard rates were low she went to her bank to see if it was in her best interest to refinance. They told her "no need to refinance, your balance is so low, just keep making payments." A coworker that we helped with a refinance in April told Olivia to call us.

- ▶ We dropped her rate **and** reduced her term
- ▶ She was clear to close in 24 business days
- ▶ **Life of Loans Savings = \$53,000!**

Who do you know that needs a
Free Savings Analysis?

Wacky Facts

- 1) Turkeys can change the color of the skin on their heads from red to blue to white, depending on whether they are calm or excited.
- 2) In 2019, U.S. consumption of turkey was 5.3 billion pounds and 16.1 pounds per person. An estimated 46 million turkeys are expected to be consumed on Thanksgiving Day 2020.

Who Knew? Uses for Cat Litter



Clean cat litter can be used to make litter(ally) anything smell fresh and is great for removing moisture. Here are a few amazing uses that will make you want to keep a bag of kitty litter on hand, even if you don't have a cat.

- Deodorize rugs, furniture cushions, and pet beds: Put the item in a sturdy trash bag, pour a good amount of litter into the bag and seal it up. Let it sit for 1-2 days. Remove item from the bag, shake off excess litter, vacuum to remove any dust, and you're done!
- Add a layer of cat litter to the bottom of a smelly trash can and add a scoop into each new trash bag as it goes in.
- Pour 4 cups of litter into a sock and stash it underneath a seat in your car to keep windows from fogging up.
- Put a sock filled with litter in smelly or damp boots or shoes overnight.
- Add a litter filled sock in the drawers of antique dressers to remove a musty odor.
- Sprinkle litter on oil spills in your garage to absorb them.
- Put a tray of litter in a musty or damp basement.
- Add a tray of cat litter to a refrigerator you won't be using for a while to keep it smelling fresh.
- Sprinkle litter on icy steps to prevent slips.
- Add litter to dry up a can of paint or clean up a spill.
- To pull the musty smell out of old books, place them in a bag with a sock filled with litter and seal it up tightly.
- Pour a cup of litter in an old sock and pack it away with tents, sleeping bags, suitcases, jackets, or snow pants to keep stored seasonal items from smelling musty.

Referrals...

The Ultimate Compliment



More Referrals Closed!

We helped **Annie and Brian** purchase their new home in June this year. Annie referred her **sister Courtney and brother-in-law Jason** to us. We closed on their refinance last month, reducing their rate and term and saving them \$240 a month. Plus, with the refinance they were also able to pay off their HIGH interest 2nd mortgage, which will help reduce their stress level.



Home for the New Year!

Help a friend, coworker, neighbor, or family member buy their dream home by the new year. Have them call me today to apply free!

Thanksgiving Dinner Trivia

What do you think is America's #1 favorite Thanksgiving side dish? Beside each familiar dish below, mark a number (1 = most loved to 8 = least favorite) to show their rank. (You don't have to get them correct to be entered and win!)



- ___ Bread/Rolls
- ___ Corn
- ___ Cranberry Sauce
- ___ Green Bean Casserole
- ___ Macaroni and Cheese
- ___ Mashed Potatoes
- ___ Stuffing/Dressing
- ___ Sweet Potatoes/Yams

Entry From: _____

Email or text me a picture of your answers by 12/1/20 and I'll enter you in a drawing for our **Germ Buster Basket**, just in time to tidy up after your holiday guests leave. It includes hard to find cleaning products such as the elusive **3-pack of Clorox Disinfecting Wipes**.



Winner will be randomly drawn on 12/2 and contacted. *Good Luck!*

Day Visited	Haunted Place	Scary Experience
Monday	Train Tunnel	Bats
Tuesday	Ghost Town	Scream
Friday	Cemetery	Ghost Sighting
Saturday	Prison	Wolf Howl

Congrats to the winner of our Brain Twister Contest!



“They explained everything we needed to know, when we needed to know it... **Went above and beyond expectation in terms of timely service, responsiveness in communication, simplicity of process and accommodating schedules for closing.** They found us a great rate at just exactly the right terms and we couldn't be more thrilled!” - David

Rates are CRAZY Low!



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



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



PB Lover Bars with Frosting

November is National Peanut Butter Lover's Month, and this recipe is sure to be a nut-loving family favorite!

Bars

- | | |
|-------------------------|-------------------|
| 1 cup All Purpose Flour | 1 cup Quick Oats |
| ½ cup Granulated Sugar | ½ cup Brown Sugar |
| ½ teaspoon Baking Soda | ⅓ cup Creamy PB |
| ½ cup Butter (softened) | 1 egg |

Frosting

- | | |
|-------------------------|-----------------------|
| 1½ cup Powdered Sugar | ¼ cup Creamy PB |
| 1 teaspoon Vanilla | Milk until spreadable |
| ¼ cup Butter (softened) | |

Directions

Preheat oven to 350°F. Spray a 9 inch square baking dish with non-stick cooking spray. Set aside. If feeding a larger group or family you can double the recipe and bake in a 13x9 inch dish.

Combine all ingredients for bars in mixing bowl, then transfer to prepared baking dish and spread to fill bottom. Bake for 20-25 minutes, until golden brown on top and a toothpick inserted in the center comes out clean. Remove from oven and let cool before frosting.

To prepare frosting, combine first 4 frosting ingredients and whip together, adding milk a little at a time until it's a fluffy and spreadable consistency. Spread over bars, slice and serve. You can drizzle chocolate sauce over the top of your piece if you're also a chocolate lover.

REMINDER: Under federal law, you have the right to a **free copy of your credit report every 12 months** from each of the three credit reporting agencies. They are now offering **free weekly online reports through April 2021**. **Have you reviewed yours this year? The ONLY source authorized to provide this is www.annualcreditreport.com.** If you are asked for your credit card number, you're on the wrong website. This free report does not include your actual credit score. The purpose is to review the information for accuracy and to report any discrepancies you find.

Help Stock the Shelves

November is Hunger Awareness Month and a great time to donate to your area food bank. To find one closest to you, go to feedingamerica.org and search by your zip code. Each dollar you give can provide at least 10 meals to families in need through the Feeding America network of food banks. If you prefer to donate food items, here are the most needed nonperishables:



- | | | |
|---------------|------------------|-------------------|
| Peanut butter | Canned veggies | Canned stew |
| Canned soup | Canned meat/fish | Whole grain pasta |
| Canned fruit | Canned beans | Brown rice |

FREE Appraisal for Veterans and Active Military in November! Call for details.



It's that time of year where we try to find the perfect gift for our loved ones. This year, for those people that are difficult to buy for, try giving them an experience instead of a gift. Here are a few ideas to get your wheels turning!

- Zoo/Aquarium Membership
- Food Tour (Map one out or find online)
- Museum Trip or Membership
- Membership to a Golf Course
- Yoga Studio Membership
- Tickets to a Musical/Theater
- Tickets to a Sporting Event
- Concert Tickets
- Ziplining Experience
- Spa Day Pass
- Subscription to ___ of the Month Club (Cheese/Tea/Coffee/Wine/Beer, etc.)
- National Parks Annual Pass
- Helicopter Tour
- Day Passes to an Amusement Park
- Escape Room Experience
- Paintball/Laser Tag Experience
- Private Wine Tasting at a Vineyard
- Craft Brewery Tour
- Luxury Car Rental for a Day
- Indoor Rock Climbing
- Indoor Skydiving
- Surfing Lessons
- Scuba Lessons
- Guitar/Piano Lessons
- Horseback Riding Lessons
- Trapeze School
- Tickets to Space Camp
- A Trip to a Local Planetarium
- Wine/Beer Making Kit
- Candle Making Kit
- Meal Kit Subscription
- Home Cleaning Service
- Date Night Box Subscription
- MasterClass Library Access Pass
- Cooking Classes
- Online Mixology Classes
- Grilling/Barbequing Classes
- Dance Lessons
- Flower Arranging Workshop
- Charter Fishing Trip

ShopSavvy - scan or search for items and see how much they are in store and online. You can also see when there are sales at major stores.



BuyVia - best when buying tech items. Compares prices at national and local outlets and lets you set up alerts for products. Simplifies the tech jargon and quotes reviews (including PCMag's) in its product descriptions, recommending who it would make a good gift for and how they can use it.

Mycartsavings - tracks the price of an item and alerts you when it reaches the amount you're willing to pay. Can even search the app with your voice.

Shopbrain - barcode scanner that gives you price comparisons across major shopping sites like Amazon, Target, Walmart, and Best Buy and has a daily deals section for major retailers.

Amazon - scan items as you shop to find it on Amazon and check the price.

Yroo - shows deals of the day from Amazon, Best Buy, Walmart, and eBay. Compare prices across stores. Offers barcode scanner for when in-store shopping.

Source: pcmag.com

"Thankfulness is the quickest path to joy!" - Jefferson Bethke

We will not use another mortgage provider. - Karen

Could not have been easier

*"Every step of the way, the process was explained and we knew how things were progressing. **Having the closing in our own home was icing on the cake.** This process could not have been any easier."*

- Daniel

So easy to work with and so helpful. Made the worst part of buying a house the easiest.

- Barbara

A True Blessing

*"Smooth, easy, simple. You made things a breeze. Provided quick direct instructions, always available all times of the day for calls / questions, and **driven to ensure the best not only for our deal but also our future.** Felt like we were working with a close friend, true blessing to work with such a professional."* - Tyler

From start to finish the process was super streamlined and I knew where we were every step of the way. - Neha

Easy and Awesome Purchase

"They made purchasing a house easier than I could have ever imagined. They always got back to me very promptly and responded to all my questions and concerns. Thank you for such an easy and awesome experience purchasing my first house." - Carly



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

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