

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Afraid to Refinance?

The refinance process is easier than buying a home! **Don't be a mortgage zombie**, keeping your high rate when you could refinance and save!



“The application is very easy to navigate. They respond very quickly to any question you may have. Everything was done online and by text message. **Easier than I ever imagined!**”

- Michael

“I recently refinanced for a lower rate and term. **The process was fairly straightforward and not as involved as it was when I first bought my home.** They answered all of my questions and everything was completed either by phone or online. The only thing I had to do in person was attend the closing at the law office.”

- Jennifer

## Shocking Savings Story

We helped Keith with **3 Refis in 3 years!**

- 1) **June 2019 Cash Out Refinance**  
Reduced rate and payment.  
Removed Mortgage Insurance.  
Got \$3,500 cash to pay off debt.
- 2) **August 2020 Rate/Term Refinance**  
Reduced rate by 1.5%.  
Cut term in half.
- 3) **August 2021 Cash Out Refinance**  
Lowered rate.  
Got \$18,000 cash for home improvements.

How much could you save? Call today!

## Scary Credit Score Help

Last month we announced the exciting news that on-time rent payments can now be considered when approving someone for a mortgage. This month we have big news that may help even more people become homeowners! When there is **more than one borrower** on a loan, **Fannie Mae will average the two middle credit scores in its decision for eligibility, rather than use the lower of the two.** This policy also applies to non-occupant coborrowers.



If you know someone who had credit score issues in the past and didn't qualify to buy their dream home, please let me know. I would be happy to take a second look at an approval. **My business is based on referrals and I thank you sincerely for spreading the word about our smooth process – and so will the people you refer to me!**



## Top 10 Best Halloween Candy 2021

Source: candystore.com

- |                 |                    |
|-----------------|--------------------|
| 10) Nerds       | 5) Sour Patch Kids |
| 9) Butterfinger | 4) Snickers        |
| 8) Hershey Bar  | 3) Skittles        |
| 7) Twix         | 2) M&M's           |
| 6) Kit Kat      | 1) Reese's Cups    |

Candy Corn was voted #1 **worst** candy.



[Click here](#) for a map of the most popular candy by state.

Consumer spending on Halloween-related items is expected to reach an all-time high of **\$10.14 billion**, up from \$8.05 billion in 2020!



**One in five people** surveyed plan to dress their pet up for Halloween this year.

Source: nrf.com



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.

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We proudly offer FHA, VA,  
Conventional, Jumbo,  
USDA Rural Development,  
& Construction  
Home Loans.



## Home Mayhem of the Month

### Halloween Shenanigans

#### Pre-Trick-or-Treat Prep

Check outdoor light fixtures, replacing any as needed and make sure you're using the highest wattage bulbs they can safely handle. Consider adding motion sensor flood lights to scare away any mischief makers.

Using real candles in carved pumpkins or paper lanterns is a fire waiting to happen. Use LED-bulb fake candles instead and look for safety certifications.

Test porch railing stability and clear your walk, steps, and stoop of any obstructions or safety issues.

Clear parked cars from the curb for better visibility.

#### Post Halloween Cleanup

Use your leaf blower to corral and clean up candy wrappers, litter, leaves, and other debris left behind.

Cleaning Egg Off Your House - Start cleanup right away to avoid staining. Spray the area with your hose to remove as much as possible, then add 1 cup of non-bleach laundry detergent to a bucket of warm water and gently scrub away residue. Rinse thoroughly.

Removing TP from Trees - Wet toilet paper is harder to remove, so wait until the morning dew evaporates. If there's rain in the forecast, start removal right away. Avoid pulling on the paper because it will break, instead use a rake to dislodge it or a leaf blower.



An increased mortgage payment is an unwelcome surprise. **Changes to your homeowners insurance or property taxes are the most common reasons for a change to your payment.**

Most people pay their taxes and insurance into an escrow account. If there's a shortage in the escrow account due to a taxes or insurance change, a lender covers the shortage until the annual escrow analysis. When the analysis takes place, the monthly mortgage payment will increase to cover the time it was short and to cover the higher payment going forward.

[Click here](#) for our short informational video about escrow accounts.

#### Did You Escrow AND Receive a Property Tax Bill?

Don't worry! If you are escrowing your property taxes, your mortgage servicer will pay your tax bill on your behalf. You DO NOT need to forward the bill to them and don't pay it yourself! If you're not sure if this pertains to you, reach out.

## Referrals...

*The Ultimate Compliment*



### Another Referral Closed!

We helped **Brenda** refinance last year, and lowered her payment by almost \$450 a month. She referred her friend **Michael** to us and last month we had him clear to close only **7 business days** after taking his application. With his refinance he got \$156,000 cash out!



**Double, double,  
no toil, no trouble.  
Refinancing isn't a struggle.**

**Call today to get started and let's see how much you could save!**



October is National Pizza Month!

Match the style of pizza below to its description. Text or email me the answers by 11/1/21 and I'll draw a winner for a \$50 gift card of your choice! (You don't have to get them all right to be entered and win.)

#### Description:

1. Thick crust with raised edges, slices of mozzarella, toppings and then crushed tomatoes or sauce.
2. Large, thin, foldable slices and a crispy outer crust.
3. Originally baked in a square automotive parts pan in the 1940's, thick, crunchy crust with sauce spread on top of brick cheese.
4. Paper thin cracker crust with Provel cheese (combo of cheddar, Swiss, and provolone).
5. Rich, flaky biscuit crust, thin sauce and lots of meat.
6. Gourmet pizza known for its unusual ingredients from chicken and artichokes to goat cheese and egg.

#### Pizza Style:

California Pizza \_\_\_ New York Style \_\_\_  
Chicago Style \_\_\_ Omaha Style \_\_\_  
Detroit Style \_\_\_ St. Louis Style \_\_\_



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

### Fun Fact

The Guinness World Record for the fastest time to eat a 12 inch pizza is 23.62 seconds, achieved by Kelvin Medina in the Philippines on April 12, 2015.



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.

## Refinancing is EASY!

With rates this low, think about a shorter mortgage term!



Phone 1-800-270-7082

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

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

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

"Our Purpose is to Improve the Lives of Families."



**Veterans Day** is November 11th  
Thank you to those who have served!

Please clip this coupon and give to a Veteran or active military member.

# FREE Appraisal Coupon

Exclusively from Equity Resources, Inc.

Apply FREE!  
Call 800-270-7082  
[www.CallEquity.com](http://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 11/1/21-11/30/21 and close before 1/1/22 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 NMLS 1579, 25 S Park Place, Newark, OH 43055

### Benefits of a VA Loan

- ★ NO mortgage insurance.
  - ★ LOW Rates!
  - ★ NO down payment to purchase.
- And, we can refinance ANY current home loan: FHA, USDA or Conventional...into a VA Loan.

Spread the word!

## Now That's Fresh

Cooler weather is a great time to open the windows and let the fresh air in. For even more freshness, try making a baking soda deodorizer. Combine ½ cup of baking soda in a 4-ounce mason jar with several drops of your favorite essential oil. Cut a square of burlap or fabric and secure around the rim with a pretty ribbon, or tighten the jar ring around it (leaving off the lid).

For **citrusy freshness**, add 15 drops of lemon or orange essential oil to above. Perfect for a kitchen or bathroom.

Get the **sleep-enhancing effects of lavender**, plus the air-purifying powers of baking soda. Add 20 to 25 drops of lavender essential oil with your baking soda as directed above and place in your bedroom.

Source: bobvila.com

## Pumpkin Pie Playdough

From [happinesishomemade.net](http://happinesishomemade.net)

### Directions

Mix together flour, salt, cream of tartar and pumpkin pie spice in a saucepan. Slowly stir in the oil, water and vanilla extract. Add a few drops of food coloring to make the mixture orange. Heat on stovetop over medium heat, stirring constantly, until it becomes a stiff playdough consistency. Allow 15-20 minutes to cool before playing as the dough will be very hot! **Note:** this dough smells great, but is not edible. To check out more easy Fall crafts, [click here](#).

### Ingredients

1 cup flour  
½ cup salt  
1 cup water  
2 T oil  
2 T cream of tartar  
2 T pumpkin pie spice  
1 t vanilla extract  
yellow food coloring  
red food coloring

Great  
Idea



### Support Fisher House

Fisher House Foundation has built homes at military and VA medical centers around the world where

military and veteran families can stay free of charge while a loved one is in the hospital. Find your nearest Fisher House and see if they could use any donated items. Go to [fisherhouse.org](http://fisherhouse.org) and click on *Fisher House Locations* at the bottom of the page.

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**No tricks, we make mortgages a treat!**

"The farther we've gotten from the magic and mystery of our past, the more we've come to need Halloween." - Paula Guran

"They made everything so easy and I'm very thankful for all the support and dedication. **They have become part of the family.**" - Daniel

"You were able to get me pre-approved for the loan on a Sunday morning. Because of this, **I was able to submit an offer as soon as possible, which could have been the only reason I was able to win the offer.** Very professional." - Alex

"This team made refinancing so easy! Everything was done online, the forms and emails for each step made it so easy to do. **The process could not have been easier. From start to finish it took 2 weeks!** If I did have a question they were an email or phone call away. I highly recommend. Thanks for making this such an easy process and getting me a great rate!" - Ellen

"The **attention to detail, communication and ease of the whole process was absolutely amazing.** This is my 2nd time working with this team and I am certain it will not be my last." - Melissa

"**Outstanding response times and complete communications** were key for our refi. Getting the lowest available rate was simple, and without additional expense." - Karin

## Raving Fan Comments



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OCT 2021

NMLS ID #1579, AL 20405.002, 20405.005, CT ML-1579, ML-BCH-1315500, ML-BCH-1627019, DC MLB1579, MLB318356, DE 9521, 11829, 031728, FL MLD880, MLDB1629, MLDB2489, MLDB5545, MLDB5937, MLDB6392, MLDB9313, MLDB11738, MLDB11739, MLDB11743, MLDB11744, MLDB11745, MLDB12787, IN 9940 & 11055, KY MC824, MC726530, MA Mortgage Lender ML1579, ML1315500, MD 14944, 19299, 19954, 21595, 06-24625, 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-1780442, MLB-2014122, MLB-2227912, VA MC-4491 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)), WV ML-38569, MLB-38772, MLB-38776. 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