

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Thankful Homeowners

*"I am so thankful you were there for me during this journey. You're seriously the best! You are every future homeowner's DREAM! Not only did you explain everything in a way that I could finally understand, you were there for every annoying question, every legitimate question, and even made sure to show up for closing day to make sure things had run smoothly. I'll forever be grateful for the team that made my dream a reality."*

*Megan*



*"I am so thankful that I chose you as my mortgage lender when buying my new home. You are extremely knowledgeable and responded immediately to every question I had about the whole process. I would go back and use you again if I ever refinance or buy another home."*

*Brian and Alyse*



## We are Thankful for You!

Whether you are a first time homebuyer spending the holidays in your new home, or we have helped manage your mortgage for several years, thank you! We are grateful to you for your referrals and for sharing your story, your family and your home with us. Our entire team wishes you and your family the best of health and happiness.

*Happy Thanksgiving!*

## Spread the Word!

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

**FREE Appraisal Coupon**

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 11/1/21-11/30/21 and close before 11/30 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 No. 1579 23 S Park Plaza, Newark, OH 43051

**25 Days of Kindness**

Collect 25 small envelopes and label them 1-25. Write 25 acts of kindness on individual slips of paper and add one to each envelope, then seal shut. Clip envelopes onto a ribbon, rope or garland. Count down the days until Christmas by doing an act of kindness each day.

**Need ideas? Click here** for 40 great random acts of kindness suggestions.

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.



## Home Mayhem of the Month

### Holiday Decor Cord Crisis

#### Extension Cord Dos:

- Check cords for damage before use.
- Ensure all equipment and extension cords have the mark of an independent testing laboratory.
- Unplug extension cords when not in use.
- Fully insert the plug of an extension cord into an outlet.
- Keep extension cords away from water.
- Use ground fault circuit interrupters in damp areas.
- Store extension cords indoors when not in use.

#### Extension Cord Do Nots:

- Use an indoor extension cord in outdoor environments.
- Plug extension cords into one another.
- Use an extension cord that has a lower wattage rating than the tool being used with it.
- Overload or overheat extension cords.
- Use a wet extension cord.
- Drive over a cord.
- Drag an extension cord.
- Place cords under rugs/carpets or in busy areas.

## Referrals...

The Ultimate Compliment



### Another Referral Closed!

We helped **Mariah** purchase a home earlier this year in April and had her clear to close in 20 business days. She referred her family members, **Victoria and Evan** to us and we helped them with their home purchase last month.

### Here's what they had to say about our service...

#### "Absolutely amazing..."

*I would not change our journey for a home in any way. I probably would have lost my mind without the guidance and support that was given throughout the process. For a first time home buyer I would not recommend anyone else."*



## Natural Gas Costs Increasing

**N**early half of U.S. households who heat their homes with natural gas can expect higher

bills this winter. The Energy Information Administration predicts an average increase of 30% compared to last year. Take time to do a home energy audit and make sure your home's heating systems are operating efficiently.

[Click here](#) for a handy step by step Home Energy Audit.

- Add "door pillows" to plug spaces under doors and check weather stripping around doors and windows to ensure there are no gaps that can let cold air in.
- The National Fire Protection Association advises home owners to have their chimney cleaned and checked at least once a year to help prevent house fires.
- Prevent frozen pipes by wrapping heating tape around exposed pipes on the exterior, turn off the water to outdoor faucets and drain water inside the valves.

## Easy Pumpkin Bread

From littlehouseliving.com

Happy National Bread Month!

### Ingredients

- |   |                                  |
|---|----------------------------------|
| 1 ½ cups flour (white, wheat, or gluten-free) | 2 eggs                           |
| ½ tsp. salt                                   | ½ tsp. baking soda               |
| 1 tsp. pumpkin pie spice                      | ½ tsp. baking powder             |
| 1 cup sugar                                   | ½ cup sour cream or plain yogurt |
| 1 cup pureed pumpkin                          |                                  |

### Directions

Preheat oven to 350°F. In a large bowl, mix together the flour, salt, pumpkin pie spice, sugar, baking soda, and baking powder. Add in the pureed pumpkin, eggs, and sour cream and mix well.

Pour into a greased bread loaf pan and bake for one hour or until a toothpick comes out of the center clean.

### Don't have Pumpkin Pie Spice?

- Make some by combining:
- 3 tbsp. ground cinnamon
  - 2 tsp. ground ginger
  - 2 tsp. nutmeg
  - 1 ½ tsp. ground allspice
  - 1 ½ tsp. ground cloves







# 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!

### “Truly amazing to work with...

Provided solutions that other lenders didn't. Also communicated very well and ensured a smooth and seamless process. This was definitely a lot different than my previous buying experience (with another lender) which was frustrating to say the least.”

- Kevin, Raving Fan for Life

# 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)

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!

“Our Purpose is to Improve The Lives of Families.”

# Holiday Central



## Shopping Tips

According to The National Retail Federation's holiday spending survey, consumers plan to spend **\$997.73 on gifts, holiday items and non-gift purchases** for themselves and their families this year. **Of those polled, 57% plan to purchase holiday items online.** Although this is down from the 2020 pandemic amount of 60%, it's still considerable. Here are a few tips to protect yourself when cyber shopping.

Only pay for items on sites with URLs that start with “https” and have a closed padlock symbol next to it. That means your data will be encrypted.

[Click here](#) for more tips to shop secure every day.

To prevent your packages from getting stolen off your porch, use the “delivery instructions” text field during the checkout process to specify a more secure place for them to leave your package. Try, “Leave it by the shrub under the window,” or “Put it behind the planter next to the door.”

## Travel Savings



- 1) Fill your car with gas on Monday mornings. Gas prices are typically lower earlier in the week.
- 2) Book a hotel on a Friday or Saturday. Hotel room prices are typically at their lowest over the weekend.
- 3) Tuesday or Wednesday are typically the cheapest days to fly—you save an average of \$73 per flight!



## Cookie Jumble

National Cookie Day is coming up on December 4th. Unscramble the letters and fill in the word to find a list of cookie flavors. Email or text me a picture of your answers **by 12/1/21** and I'll enter you in a drawing for a **\$50 gift card** of your choice!

1. SENRODEKLODCI \_\_\_\_\_
2. ECLOCATHO HPCI \_\_\_\_\_
3. ATEOLMA RISNIA \_\_\_\_\_
4. RNBGEREIDAG \_\_\_\_\_
5. BEOSRTRADH \_\_\_\_\_
6. TRSFDEO RGS AU \_\_\_\_\_
7. OCATHOCEL LIRCKEN \_\_\_\_\_
8. NATPUE RTEBTU \_\_\_\_\_
9. NORSAMCAO \_\_\_\_\_
10. NBTUTIHMRP \_\_\_\_\_

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

## Holiday Mental Health Tips

- 1) Reflect on what's important to you during the holidays. Thinking about what you want for this holiday season will help you choose more intentionally about who you want to spend time with and how you would like to spend the time. Determine ahead of time what will give it meaning.
- 2) Make a plan as early as possible about what you will do during the holidays. Plan at least one activity that is important to you for each holiday that you celebrate.
- 3) Communicate clearly how others can assist or support you. Accept offers to help shop, wrap or cook. Most people are happy to help as long as they understand clearly what you want and they have enough time to provide the support.
- 4) Realize the holiday season is a marathon, not a sprint. Pace yourself. Acknowledge that you cannot do everything for everyone. Practice saying "no" without guilt.
- 5) Maintain a healthy lifestyle. Try your best to make good food choices and relax to restore energy. Your endurance will be better if you can stick to your daily routine as much as possible, including exercise.
- 6) Manage your spending. It's easy to feel the pressure of consumerism during the holidays. Decrease the financial stress by making and sticking to a budget.
- 7) Manage your expectations for family gatherings. When multiple generations and several families are brought together, it can be difficult to feel heard and understood. Be clear about what you need most and flexible about the rest.

Source: [www.hopkinsmedicine.org](http://www.hopkinsmedicine.org)



## Holiday Kitchen Hacks



**Create a self-serve bar.** Include one or two types of sparkling white wine, prosecco or champagne. One or two types of white and red wine. Include a regular beer, and a light version. Have club soda, regular soda, and other drinks (regular and sugar-free).

**Buy ready-to-use chopped raw vegetables.** You'll save a lot of prep time.

**Turn your holiday dinner into a buffet.** Even for smaller groups, setting out the food and allowing guests to serve themselves is a win-win for everyone. It's more relaxed for you, and your guests get to freely choose their foods and serving size.

**Consider a pot-luck gathering.** Organize your menu ahead of time, and make a specific request of what others should bring.

**Use disposable gloves as you cook.** Especially with raw chicken, meat and other items, to avoid constant hand washing. Simply remove the gloves and throw out.

**Clean as you go.** It's not just for more cooking space, but you can re-use pots, pans, and bowls and avoid extra cleanup later. Or try an occasional heavy duty, disposable aluminum pan for roasts or messy baked foods.

*Have a Blessed  
Thanksgiving!*

**EQUITY**  
RESOURCES, INC.  
*more than  
a mortgage company*

*"Home is the nicest word there is."*

- Laura Ingalls Wilder



*"Very thorough, very **customer focused**, answered questions in a very timely manner, and was just a joy to work with. We have closed many loans in the past, and you were **the best we've ever worked with**. I recommend highly to anybody."* - Greg

*"**Easily the most knowledgeable lender I've worked with...** prompt in responding to my questions and genuine in your desire to ensure I got the best loan possible. **Quick and efficient and didn't overwhelm me** with multiple requests for extra items every few days like other lenders." - Brandt*

*"Wonderful to work with and **made the entire process incredibly easy**. I always knew what was going on and when I could expect the next step to happen. Very **clear and consistent** with communication and prompt with answering questions." - Lexy*



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NOV 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-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