

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Giving Hope

"You eased our minds and gave us so much hope in the entire process of buying our second home. . . between the ease of applying, to gathering all of the information, to closing day, we felt taken care of and loved. Some people are meant to come into your life and you were one of those people. Thank you always!"

Ashley and Tyler



Community Corner

Our amazing team raised over \$3,600 for Coats for Kids and Toys for Tots this year.

We donated 40 coats that will make their way to needy children this winter and our elves have been busy shopping for the ten children we adopted! What better way to spread Christmas cheer than to donate and volunteer?

**Wishing you
Peace, Hope
and Joy this
Season!**



Changing Lives

Molly took a 6 month mortgage forbearance, which resulted in a lien—similar to a second mortgage—of over \$8,000. She was barely able to make her house payments and was about to lose her car. She gave us a call to see if we could help. With a refinance we:

- Paid off her car loan (saving \$400 a month!)
- Paid off a 1st and 2nd mortgage
- Reduced rate by 1%
- Lowered monthly mortgage payment by \$300
- Eliminated Mortgage Insurance
- Skipped December mortgage payment
- Gave her \$11,000 cash out for new windows and home improvement projects

Know someone overwhelmed with bills?

Have them call us, we'd love to help!

Important Servicing Notes

Your **mortgage payment** must post by Friday, December 31st at 4:30 CST to guarantee your payment will be reflected in the 2021 '1098 interest statement'.



Your **1098 interest statement for 2021** will be included with your next monthly statement or mailed separately in January. It will also be available online by the end of January. Please keep in mind that **we cannot reproduce or duplicate 1098 statements until after January 31, 2022.**

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. **Have you reviewed yours this year? The ONLY source authorized** to provide this is www.annualcreditreport.com. This free report does not include your actual credit score. The purpose is to review the information and report any discrepancies/errors.

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 Clutter Cleanse

Decorations

When packing up decor, separate breakables from non-breakables and wrap delicate items with used wrapping or tissue paper. Divide and pack by room or by categories such as outdoor, tree, wreaths, etc. Throw away anything that's broken or worn, and donate items in good condition but that you didn't put out this year.

Light Strands

Recycle any that aren't working and you'll get a coupon to buy new energy efficient lights. For more info, go to holidayleds.com/free-light-recycling. Wrap working light strands around a coat hanger or folded wrapping paper tube or gift box.

Wrapping Paper, Boxes and Cards

Recycle wrapping paper and cards you don't want or store them for craft projects. If paper is metallic or has glitter or a texture, it is not recyclable. A good way to test: crush wrapping paper into a ball. If it stays bunched up, it is recyclable. Ribbons, bows, and foil or glittery cards are not recyclable. Go through boxes gifts came in and save any important parts or papers, then recycle them.

Reclaim Your Garage

Are you still scraping your car windows each morning because you can't park in your garage? A survey reported **25% of homeowners have a garage so full of "stuff" they couldn't park their car inside.**

Over time it's easy for your garage to become more like a storage unit than a place to park. Go through the clutter and discard/donate/sell anything you haven't used in a year. Then group like items together and organize on shelves.

Don't let trash or recyclables accumulate—take it to the curb/dumpster or recycle bins each week. If you must, designate a corner as an "exit zone" where if you need to get rid of something but can't at that moment, it can go in that corner. Remove items from the zone once a month.

Getting ready to sell/list your home?

Click here for the 10 items your real estate agent thinks you should keep in your garage.



Referrals...

The Ultimate Compliment



Another Referral Closed!

We helped **Jeff** purchase a home in 2017 and worked with him again earlier this year on a refinance. We dropped his rate by 1%, lowered his term, and reduced his payment by \$550 per month. He got almost \$7,000 cash out—plus we paid off a car loan which lowered his monthly debts by \$260! He referred his coworker, **Jason** to us and we helped him with a refinance to a lower term last month, also lowering his rate by 1.5%. He was clear to close 20 business days from application.

Help a friend, co-worker or family member find their dream home. Have them call me today to apply free!



Unscramble the letters and fill in the words to find a list of must-have toys from past Christmases. Email or text me a picture of your answers **by 1/1/22** and I'll enter you in a drawing for a **\$50 gift card** of your choice!

1. NIBAAE ISAEBB _____
2. GABACBE HTPAC KDIS _____
3. ZFNORE AESL LDOL _____
4. CHAHMATSIL _____
5. DETDY PXIRNU _____
6. CTLEKI EM MLOE _____
7. BFRYU _____

Entry From: _____

Bonus! Creative Cookie Contest

We want to see your dazzling confectionery creations! Email or text a picture of your gingerbread house or decorated cookies **by 1/1/22** and we'll enter you in a drawing for a **\$50 gift card!**



2021 Housing Market Recap

It has been another interesting year as the pandemic world continued to impact the housing market. The top factors for moving were wanting to live closer to family and friends and the need for more space or a bigger home. In past years, convenience to work and affordability ranked as top factors for reasons to move.

Over the last year, homes reached record-high prices. Sellers reported **selling for a median of \$85,000 more than their purchase prices**, which is a jump from \$66,000 last year. Buyers moving fast, plus an all-time-low inventory, led to a decline in time on market to the shortest ever recorded, which was just one week.

The demand for new homes is ever increasing amid a labor shortage, surging prices for materials and shortages of available lots to build on. More than 80% of single family builders reported a shortage of carpenters!

A New Trend in Home Buying

More homes are being built with dual master suites. This is desirable when providing care for aging parents, having adult children return home, living with conflicting schedules or sleep habits, or just to have a suite for guests. It also allows multiple young families to buy a home together and share the mortgage while having their own space. This is perfect for Millennials who want a home that fits their needs but also the financial freedom to travel.

Source: National Association of Realtors®

Rates are Rising!



**Don't Miss Your
Chance to Save...
Call to Refinance!**

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

*"Our Purpose is to Improve
The Lives of Families."*

Misleading Mail Alert!

After you refinance or purchase a home you may receive mail that appears to be from your lender and includes information specific to your loan, including property address and loan type. In most cases it is not from us.

[Click here](#) for a PDF of scam mail examples that are not from us!

We do not sell your information to companies!

Unfortunately they can get it from courthouse records. We can't control this, but you can opt out of receiving unsolicited commercial mail from national companies by registering at **www.dmchoice.org**. The program costs \$2, but will block unwanted mail for 10 years.

Also, to request that the credit reporting agencies not share your information, call 1-888-567-8688 or visit their website **optoutprescreen.com** and you can choose not to receive unsolicited offers for new credit cards and insurance.



No Mess Bacon

For perfectly crisp, delicious bacon with less mess—try using the oven! You can cook more at once and it allows you to multi-task since there's no flipping necessary.

- 1 Line a rimmed baking sheet with parchment paper, making sure there is overhang on all sides.
- 2 Arrange bacon in a single layer on top, then put the sheet in a cool oven and set the temperature to 400°F.
- 3 Cook for 20-25 minutes, depending on the thickness of the bacon. Check crispness after 20 minutes.
- 4 When the bacon is done to your likeness, transfer to a paper towel-lined plate or platter to drain, then serve.
- 5 Let the drippings cool slightly then discard in the trash. If you want to save the grease, lift the parchment and funnel it into a glass container. Never pour hot grease down a drain.

[Click here](#) for 75 Best Bacon Recipes to try with oven-baked bacon!

December Home Checklist

#1 Clean Light Bulbs and Fixtures

You may be asking yourself, why? Two reasons: To get as much light in your house as you can as the days grow shorter (shortest day of this year is Dec. 21) and, to save money. Wipe bulbs with a cloth dampened by a mix of 1 oz. dish soap, ¼ cup white vinegar, and 3 cups of water.

#2 Evaluate Homeowner's Insurance

Call your agent to go over the type of coverage you have, how much you really need, and how you can lower your premiums before your next monthly installment.

#3 Evaluate your Mortgage

Call your Mortgage Specialist (that's me!) to go over your rate and discuss your short-term and long-term financial goals. We'll crunch the numbers and see if a refinance would make sense for you. **Don't have a mortgage but interested in purchase options?** I can work on your pre-approval so you have maximum purchase power in this crazy market!

#4 Buy Holiday Lights (After Dec. 25)

If you have your eye on new lights for next year but don't want to pay full price, shop right after Christmas. You can often find lights and other decorations 75-90% off, but don't delay or there won't be much of a selection.



Holiday Almond Pastry

Perfect for Christmas breakfast!

Ingredients

1 can (8 count) Original Crescent Rolls	1 Tbsp butter, melted
6 oz cream cheese, softened	Icing:
3 Tbsp, plus 1 tsp granulated sugar	2 Tbsp soft butter
1½ tsp Almond Extract	1 cup powdered sugar
	1 tsp Almond Extract
	Milk until right consistency

Directions

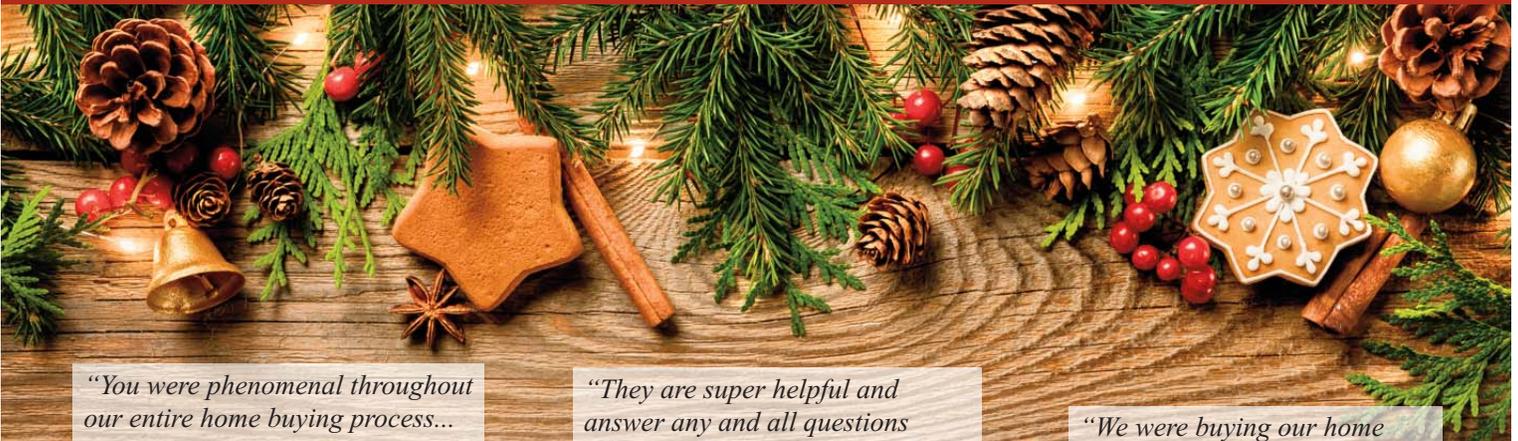
Heat oven to 375°F. Line cookie sheet with parchment paper; spray with cooking spray. Separate dough into triangles, cut each one in half lengthwise. Arrange on cookie sheet in long row with edges overlapping slightly as shown. Press overlapping edges together to seal, but leave triangle points free.



In small bowl, beat cream cheese, 1½ tsp Almond Extract and 3 Tbsp sugar until blended. Spread mixture in 2½-inch wide strip on widest part of dough, leaving ½-inch edge at top. Fold triangle points of dough up and over to enclose filling; pinch triangle points of dough on top edge to attach. Brush dough with melted butter; sprinkle remaining 1 tsp of sugar over top. Bake 16-20 minutes until golden brown. Cool 5 minutes then carefully slide to a serving platter.

In small bowl, mix icing ingredients until well blended. Add drops of milk until thin enough to drizzle over top of the pastry. Enjoy!

"The joy of brightening other lives becomes for us the magic of the holidays." - W. C. Jones



"You were phenomenal throughout our entire home buying process... encouraging and reassuring even when I became antsy. You gave us updates often and explained next steps clearly. I kept telling my husband-how surprisingly simple the process felt. I will definitely be recommending you." - Chelsea

"They are super helpful and answer any and all questions quickly. This is a stressful process but they did everything they could to make it as seamless as possible. We would recommend them to anyone and will definitely come to them again if we need any similar services." - Eric & Margie

"We were buying our home from a family member with no agents involved. You helped me every step of the way, and I'm honestly not sure I would have gotten through it with my sanity if it wasn't for you." - Ashley



EQUAL HOUSING OPPORTUNITY

DEC 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), 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