

THE

RESOURCE!

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Another First Time

You may be considered a First-Time Home Buyer (FTHB) even if you have owned a home before!

What?! Yes, if you haven't owned a home within 3 years, you can get the benefits of being a FTHB! There are more than 2,500 home buyer programs available across the country, and they can vary from grants, to down payment assistance, to tax credits.

POSSIBLE FTHB BENEFITS:

- ✓ Down Payment Assistance for Cash to Close
- ✓ Grant Money Towards a Down Payment
- ✓ Tax Credits
- ✓ Lower Interest Rates and Down Payment Assistance (DPA) for first responders, nurses, teachers, and veterans.



Check out what this Self-employed, FTHB said about our service:

**“ABSOLUTELY AMAZING!
TOP NOTCH CUSTOMER
SERVICE & KNOWLEDGE**

You took the time to explain all our options. We fell in love with a home that presented a much more complicated process. Your team stuck by us... I'm confident we would not have closed on our dream home without the help and guidance we received.”

- Hayley, Raving Fan FTHB

**National
Comic Book
Day is 9/25!**



FUN COMIC BOOK FACT:

DC's *Action Comics* #1 recently sold for **\$3.25 million** at a private auction! The comic features the very first appearances of Superman and Lois Lane. DC Comics announced they will release a Facsimile Edition of the 1938 comic this month.



- ✓ Jumbo loan options, including Interest Only & Adjustable Rate.
- ✓ No Down Payment options & Down Payment Assistance Programs.

- ✓ Gift money as a down payment acceptable.
- ✓ Positive Rent Payment Loans (For FTHB).
- ✓ Non-Warrantable Condo loans.
- ✓ Home Equity Line of Credit.
- ✓ Construction loans.
- ✓ Doctor Program.
- ✓ Bank Statement Product (Self-Employed Borrowers).
- ✓ Bridge Loan (Buy a New Home before selling current).
- ✓ Individual Tax Identification Number Loan.
- ✓ Debt Service Coverage Ratio Investor Loan.
- ✓ 90% LTV Investment Simo Loan (Get a Down Payment for your next investment property purchase from your current rental).

**WHO DO YOU KNOW THAT WE
CAN HELP BECOME HOME OWNERS?**

Please pass on this newsletter to them.



SAVINGS JUST A CALL AWAY!

According to a LendingTree survey, 90% of respondents who called and asked their credit card company to waive their annual fee were successful. 64% got it waived entirely, and 26% had the fee reduced.

*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.**

New Uses FOR OLD THINGS



Pool Noodles

Fill a Bucket - If you need to fill up a bucket that won't fit under the faucet in your sink, set

the bucket on the floor, slip one end of the noodle over the faucet and run the other end down to the bucket.

Cover Trampoline Springs - If your trampoline is missing the protective material over the springs, cut a pool noodle into short sections, slice lengthwise and slide them over the springs to prevent pinching.

Make a DIY Fall Wreath - Tape the two ends together to create a circle and decorate with plaid fabric, burlap, fake sunflowers, ribbon, etc.

Playing Card Holder - Use a slice of noodle with a slit cut on one side to slide playing cards into. This is perfect for kids who have trouble holding all their cards at once.

Tall Boot Organizing - Keep your tall boots upright and wrinkle-free in your closet by storing them with a section of pool noodle inside of them.

Door Stop - Using a 1'-2' section of pool noodle, cut a wedge out of it, all the way down. Use your fingers to pry it open, and slide it snugly onto the edge of your door. This will keep it from shutting all the way, making it safer for little fingers! It's also a great way to keep a door from banging into a wall.

Protect a Luggage Rack - Slit pool noodles down the side with a utility knife and tape them onto luggage rack bars to protect from scratches and rattling. Be sure to strap down your cargo properly!

Handy Homeowner Drain Tip

If you have a bathroom you don't use often, (maybe in the basement?) it's important to run water from each of the faucets and flush the toilet at least once a month. *Why?* Drain lines have a goose-necked section of pipe installed to allow water to collect which blocks sewer gases from coming up into your home. When a sink, shower, or bathtub isn't used often enough, the water in this trap evaporates, causing a smelly situation.



Natural Drain Freshener

To freshen a shower or sink drain without using harsh chemicals, pour 1 cup of baking soda into the drain and then 1 cup of white vinegar. The mixture will start to foam. Let it sit for 15 to 20 minutes, then flush the drain with hot water.



Your Referrals

Are the Greatest Compliment

Another Referral Closed!

We helped **Angela** refinance in 2010 and again in 2016. When **her daughter, Lauren** was ready to buy her first home, we were happy to walk her through the process. Lauren qualified for the Freddie Mac Home Possible program and we closed last month.

Great News for First-Time Home Buyers!

The FHFA released new income limits for 2022 that in most cases INCREASED eligibility for the HomeReady and Home Possible programs.

These products offer great advantages to First-Time Home Buyers, including lower Mortgage Insurance coverages in low Down Payment situations and better pricing due to limits on loan-level pricing adjustments.

Please reach out for more information!



Ice Cream Tacos



Celebrate the last days of summer with this fun treat.

Ingredients

6 waffle cones or bowls	Vanilla Ice Cream with
1 cup chocolate chips	Chocolate Fudge Swirl (or
3 Tablespoons coconut oil	any flavor you like)
¼ cup chopped nuts	

Directions

Allow ice cream to soften 10-15 minutes while preparing cones. Dampen a paper towel and wrap it around a waffle cone. Microwave for 25-30 seconds. Being careful not to burn yourself, remove the paper towel and flatten the cone. Working fast, use the edge of a cutting board to shape it into a taco. Repeat for all waffle cones.

Tacos Assemble! Spoon ice cream into center of each taco shell until all are filled completely. Place the tacos on a cookie sheet or a plate in the freezer and freeze for an hour. *Make the chocolate shell topping (or can just use store-bought Smuckers Magic Shell):* Microwave chips and coconut oil in a small bowl 20 seconds at a time, stirring at each interval until melted and smooth. Pull tacos out of the freezer one at a time and spoon melted chocolate over the exposed ice cream, then sprinkle nuts on top and place back in the freezer. These can be made ahead and stored in an airtight container in the freezer for up to 3 months.



"All I've heard for the last year or two is how rough it has been for first time home owners to go through the buying process. With your team, we had the exact opposite experience."

Everything was incredibly simple and easy to manage. You walked my wife and I through every step. We always knew what was next and what things meant, and anytime I had questions, your team was available and happy to help." - Tallen

Please pass on my info! →→→→→



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



Unscramble the letters to find yummy breakfast foods. Email or text a pic of your answers to me by 10/1/22 and we'll enter you in a drawing for a \$50 gift card of your choice!

1. RLCAEE _____
2. SNPCAEAK _____
3. AAETOML _____
4. OOAAVCD SATOT _____
5. UOTGYR _____
6. NFHERC TTAOS _____
7. ALEGIBN FLFWEA _____
8. LNSEGIH NFMFIU _____
9. MNCNINAO LRLO _____
10. ASUEASG AYGVR _____



COMIC WORLD RECORD

The largest collection of comic books includes 101,822 unique items and is owned by Bob Bretall of Mission Viejo, California. This achievement was verified on August 6, 2015.

Source: guinnessworldrecords.com

Behind Door #1... Security

The front door is the start of the story of your home. Here are 6 tips to keep it more secure.

- 1) Replace the 1/2 inch screws holding in the strike plate and hinges with **3 inch screws**.
- 2) Replace the standard strike plate on the door frame with an **elongated strike plate** using 3 inch screws.
- 3) For maximum security, **use a box strike** which has steel housing to protect the bolt or latch from forced entry.

On a Sliding Door:

- 4) Add a **deadbolt** that drives into the side of the sash or into the floor or ceiling mid-track.
- 5) Apply **adhesive security film** that bonds with the glass, to make it difficult to break and prevents shattering.
- 6) Fit a **rod or large dowel** into the tracks between the door and the doorframe. Decorative ones are available!

Scan or **click** for ways to make your front door more appealing.



Entry From: _____

Build a better omelet with this secret ingredient

Add 2-3 Tbsp. of water to 1/3 cup of 'just add water' pancake mix. Crack 3 eggs into another bowl and whisk well. Add the batter to the eggs and stir just until combined. Then cook your omelet as usual, adding any cheese, etc.

Congrats to our August Winner, Danette Teeter!

Last Month's Back to School Jumble Answers: Teacher, Student, Textbook, Computer, Backpack, Lunchbox, Supplies, Reading, Writing, Knowledge.

Fall Lawn Care Tips

From Better Homes and Gardens



Fall is a great time to work on your yard. Put in a little elbow grease now to be rewarded with a thick, green lawn in the spring.

Adjust Mowing Height
About 3 inches tall is best in the fall.

Give Your Grass Plenty of Water

If a summer drought persists into autumn, consider watering your lawn a couple of times before freezing weather sets in.

Apply Fertilizer

Fall is the best time to fertilize your lawn if you live in the North. Avoid fertilizing warm-season grasses in the South unless they have been overseeded with winter ryegrass.

Repair Dead Patches

Use a mulch product embedded with seed and fertilizer to fill gaps. Rake the soil before seeding, and water regularly for a couple of weeks after application.

Check for Thatch

Thatch is a layer of dead organic matter near the surface of the soil. A thick layer of thatch leads to disease and insect problems as well as damage from drought and cold weather. Check for thatch by turning over a small area of turf with a spade. One inch of thatch or less is fine. If there's more than that, your lawn will benefit from removing some thatch.

Power rakes or vertical mowers are effective tools for this

and can be rented from hardware stores. Use a hand rake to remove the thatch from the lawn after it has been pulled out by one of these machines. Compost the removed thatch.

Aerate

Core aerators are the best as they remove plugs of soil, breaking up thatch and improving soil structure. The cores are left on top of the turf and slowly break up on their own. Aerate cool-season grasses in early fall and warm-season grasses in spring.

Remove Fallen Leaves

A mulching mower works well to shred small amounts of leaves and return the shredded organic matter to the soil. Run over the lawn with a mulching mower every couple of days in late fall. When many leaves are present, rake them off the lawn and compost them.

Drain Irrigation Lines

Completely drain your irrigation system before freezing weather arrives. Empty the system with compressed air or use drain valves. For best results, shut off the water to the system and drain each zone separately. Also drain the main supply line from the house. If you use an air compressor, don't exceed 50 psi of air pressure.

EQUITY
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MORTGAGES! ★★



"A true hero isn't measured by the size of his strength, but by the strength of his heart." - Hercules

"AMAZING TO WORK WITH!"

When I felt nervous, you were able to reassure me with concrete numbers so I would know exactly what I could afford. We were cleared to close a week before my closing date. Everyone worked together to make this happen for me!" - Rachel

"AMAZING WORK!"

I had never purchased a home before, and having moved to a new city for a job I was in desperate need of a home. Your team went above and beyond for me! I honestly would not be in my home today without their dedication and hard work (even on vacations and days off). I am truly blessed to have had their help. There are not enough words of praise to do this team justice!" - Dominique

"INCREDIBLE!"

Each step of the process you were prepared and ready to keep things rolling smoothly. We had an issue with a previous lender and you picked right up where things were left off and provided results instead of excuses. I've found a lender for life!"

- Justin



EQUAL HOUSING OPPORTUNITY

SEPT 2022

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