

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Exciting Down Payment News!

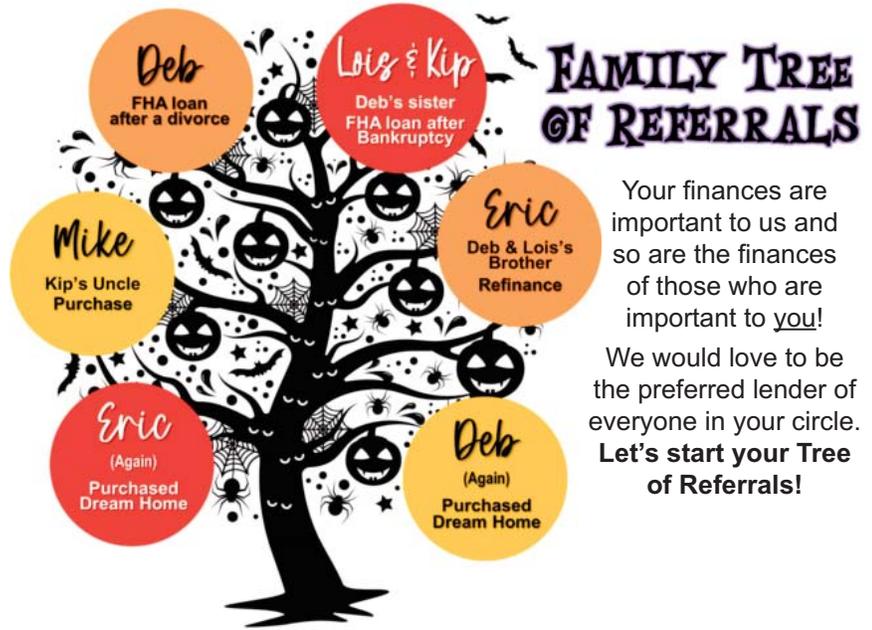
The list of acceptable gift money donors has expanded! It now includes non-relatives who share a familial relationship with the borrower defined as:

- ★ a domestic partner,
- ★ relative of a domestic partner,
- ★ individual engaged to marry the borrower,
- ★ former relative, or
- ★ godparent.

Please reach out for more information about using gift money as a down payment to buy a home!

## Who Can We Help Become Home Owners?

Please pass on this newsletter to them.



Your finances are important to us and so are the finances of those who are important to you!

We would love to be the preferred lender of everyone in your circle. **Let's start your Tree of Referrals!**

## Spooky Home Security Stats

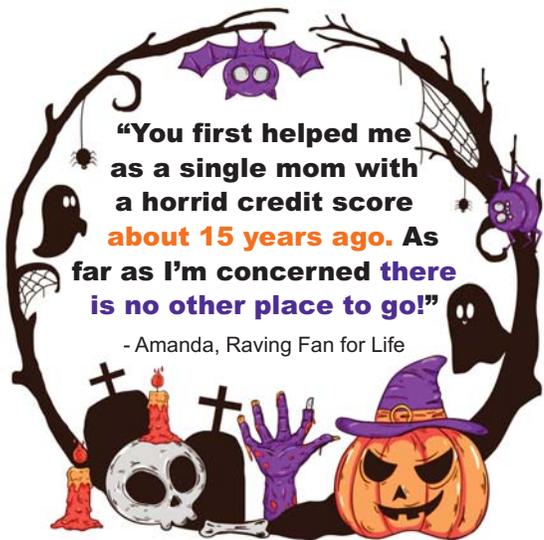
According to a Nationwide Insurance study, **25% of people always leave their front door unlocked**, and many only lock the door at night. But most burglaries happen when we're away, between 10 AM and 3 PM. **Nearly 50% of burglars "break in" by simply walking through the front door.** If you have a security system, make sure to use it: **20% of homeowners with security systems don't turn them on during the day.**

*No security system?* At minimum, install exterior lighting where you can, and add lights on motion sensors to better secure your front door at night.

**1 in 10 burglaries occurs when the garage is left unlocked.** Lock the door from the garage into your house.



**About a quarter of robberies are the result of entry through a 1st floor window.**



*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



### Egg Cartons

**Pass them on** - If you have a friend or neighbor with chickens, see if they would like your empties.

**Give Your Seeds a Great Start** - Use paper cartons as seed sprouting containers. Once the seedlings are big enough to plant, wet down the carton cup and plant it right in the ground. The paper breaks down.

**Protect Delicate Items** - Organize and store small, fragile Christmas ornaments.

**Organize Small Things** - Store jewelry, beads, office supplies, buttons, nuts and bolts, and more.

**Wrap Gifts** - Recycled egg cartons can be painted (use water-based paint) with colors and patterns and used as gift packaging. Just tie closed with twine, string or ribbon to finish it off.

**Make Fire Starters** - Put a ball of dryer lint in each section of a paper egg carton. Melt candle wax in a double boiler. Fill each cup up to the top with wax, soaking the lint. When the wax solidifies, separate each section, keeping the wax and lint in the individual paper carton cups.

**Hold Paint for Crafts** - Fill each section with paint so each kid can have access to all the colors.

**Tidy the Fridge Door** - Turn condiment bottles upside down and secure the top in the carton.

## Your Referrals

Are the Greatest Compliment

Tell all of your friends!



### Another Referral Closed!

**Christina** was referred to us by her Realtor and we helped her buy a home in 2020. She referred **her dad, David** to us and we helped him purchase a home with the VA program last month.

Know anyone needing to  
upsue or downsize their  
home? We'd love to help  
them buy their dream home  
before the New Year!  
**Please give them this  
newsletter.**



## TRICK OR TREAT JUMBLE

Unscramble the letters to find top costumes. Email or text a pic of your answers to me **by 11/1/22** and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. RSREPHUEO \_\_\_\_\_
2. SINMNIO \_\_\_\_\_
3. BMEZIO \_\_\_\_\_
4. WFRELEWO \_\_\_\_\_
5. PREIAMV \_\_\_\_\_
6. SCIERPNS \_\_\_\_\_
7. TNSLEEKO \_\_\_\_\_
8. EDRHEAECRL \_\_\_\_\_
9. NSOADURI \_\_\_\_\_
10. NSMTREO \_\_\_\_\_



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

Congrats to our September Winners,  
Bryan and Julie Duzak!

**Last Month's Breakfast Jumble Answers:** Cereal, Pancakes, Oatmeal, Avocado Toast, Yogurt, French Toast, Belgian Waffle, English Muffin, Cinnamon Roll, Sausage Gravy.



TikTok HACK



## Ooey Goopy Cinnamon Rolls

In honor of National Cinnamon Roll Day October 4th, try this TikTok Hack for melt-in-your-mouth delicious rolls.

### Ingredients

2 cans Grands cinnamon rolls      1 Tbsp cinnamon  
1 c heavy cream                              ¾ c brown sugar  
1 stick butter, melted

### Directions

Add rolls to a 9x13 pan. Pour heavy cream into the pan. Whisk together butter, cinnamon, and brown sugar, then pour over the top of rolls. Cover with foil.

Bake at 350° for 45-55 minutes until they are cooked and heavy cream is mostly absorbed. Let cool, then spread with the icing that comes with the rolls.

If you don't want to make as many, easily cut the recipe in half using one can of rolls and bake in a smaller pan.





**PLEASE PASS ON MY CONTACT INFO!** 

## Free Appraisal for Veterans!

**W**e are honored to offer the VA Loan Program. Please help us spread the word about our Free Appraisal offer for veterans in November! **Who May Qualify for a VA Loan?** Veterans, active military members, and surviving spouses who meet the established requirements.

Here were a few changes to the VA program earlier this year.

- 1) Current and discharged Members of the United States Space Force (USSF) or USSF Reserves, otherwise known as Guardians, may be eligible for VA home loan benefits upon meeting length of service and character of service requirements, which are the same requirements as with all other branches of service.
- 2) Veterans may now be charged wood destroying pest inspection fees where required by the Notice of Value (NOV). The Veteran may also now pay treatment costs and/or repairs required on the NOV to ensure compliance with Minimum Property Requirements.

# 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 11/1/22-11/30/22 and close before 1/1/23 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. NMLS 1579, 25 S Park Pl Newark, OH 43055

**Need Mortgage Advice?**

Reach out any time!



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](https://fb.com/Equity.Resources)   @callequity



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

## HALLOWEEN SPENDING

Consumer spending on Halloween is expected to reach an all-time high of **\$10.6 billion!**



Source: nrf.com

Pet spending is expected to reach **\$710 million** exceeding 2021's record high.



Thank you to all who have served!

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

## 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.

TikTok  
Hack



## Shine Your Silverware for the Holidays

Before you start your next load of dishes in the dishwasher, tear a piece of aluminum foil off the roll and crumple it into a ball. Toss the foil ball into your dishwasher's cutlery basket and run a wash cycle as usual—your silverware will come out much shinier, ready for holiday family gatherings!

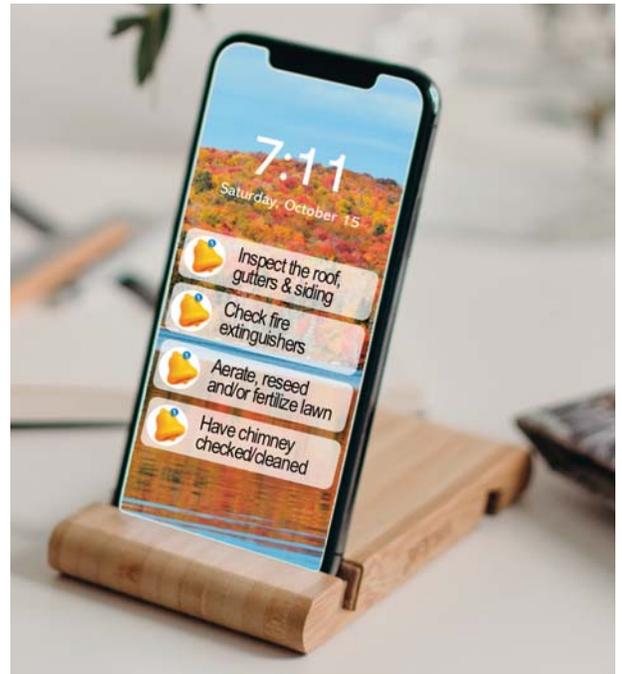
**How does it happen?** It's a product of a reaction between the aluminum, your dishwasher detergent, and the tarnish itself.

When sulfur in the air attaches to silver, it forms the dark layer of silver sulfide we call tarnish. By adding a metal that attracts sulfur more strongly than silver—aluminum—to your dishwasher along with your detergent, you can trigger a reaction that draws the sulfur off the surface of your silverware and leaves it looking much shinier.



## Looking for a Fun Fall Craft?

Check out this beautiful beaded corn craft from [smartschoolhouse.com](http://smartschoolhouse.com). You just need brown pipe cleaners and colored pony beads. Click [here](#) or scan code for the instructions:



**EQUITY**  
RESOURCES, INC.

HAVE A SAFE HALLOWEEN!

★★★★ "Children see magic because they look for it." - Christopher Moore ★★★★★

## "TERRIFIC AT ADAPTING AND COMMUNICATING!"

I couldn't be happier. Having a ton of special circumstances regarding my loan, your team handled each issue in a very fast, competent manner. We were able to close incredibly fast."

- Yoshua



## "NOTHING SHORT OF AMAZING!"

Our family had been stuck with a loan officer from a major Bank. Things went nowhere for 3 weeks until we found ourselves without an approval. We reached out to Equity Resources, very afraid of not being able to close on time. They went to work the very minute we hung up. They got us a pre-approval by the end of the business day...then proceeded to complete our loan in about 7 days and we closed on time. Their communication was exemplary!" - Axel



EQUAL HOUSING  
OPPORTUNITY

OCT 2022

NMLS ID #1579. AL 20405.002, 20405.005, CT ML-1579, ML-BCH-1315500, ML-BCH-1627019, ML-BCH-2274520, DC MLB1579, MLB318356, DE 9521, 11829, 031728, FL MLD880, MLDB1629, MLDB2489, MLDB5545, MLDB5937, MLDB6392, MLDB11739, MLDB12787, MLDB14549, MLDB15088, MLDB15537, MLDB15748, IN 9940 & 11055, KY MC824, MCT26530, MA Mortgage Lender ML1579 & Mortgage Broker MC1579, 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-1780442, MLB-2227912, MLB-2410567, VA MC-4491 [nmlsconsumeraccess.org](http://nmlsconsumeraccess.org), WV ML-38569, MLB-38772, MLB-38776. DBAs: 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