

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Now Offering 2nd Mortgages!

Everyone is talking about how rates are so high, but remember, they are coming up from historic lows! The fact is, people still have home financing needs and we are here to have an honest discussion about the options for a particular scenario. If your needs include purchasing a new home or accessing cash from equity, let's see if we can help you move forward today. We have introduced so many great programs this year, including Second Mortgages!

### Two Fixed Rate Second Mortgage Options

**A Purchase Money Second Mortgage** allows you to buy a home without tapping into your retirement or savings for a down payment. This loan simultaneously closes with a First Mortgage along with your down payment so you won't pay a monthly private mortgage insurance payment. Since it is a simultaneous close with the same lender that ensures a streamlined, easy process!

**A Stand Alone Second Mortgage** is a new loan you'll pay in addition to your current mortgage. The money can be used for whatever you want! Buy a boat, pay off higher interest debt, free up cash for home improvements or to have more money each month... whatever you need.

**Call for more details on these programs!**



Who Can We Help Become Home Owners?



Please pass on this newsletter to them.

Scan or [click here](#) for a list of the best holiday light displays in each state.



## That's a Wrap for 2022

Here we are at the end of another year! Imagine you ran into an old friend and they asked you to retell the story of your year in five minutes. What would you say?

One of the easiest ways for a person or company to fail is if they never pause and work on themselves. To build something strong, it takes intention, strategy and vision, but do we do this with our family or close relationships? Set aside time to reflect, dream, and ask big questions:

- ▶ *What is something from 2022 you will remember for the rest of your life?*
- ▶ *What did you accomplish that you're proud of?*
- ▶ *What was the most challenging part of the year?*
- ▶ *If you could change one thing that happened in 2022, what would it be?*



### FUN SNOW FACT:

Scotland has 421 words for snow! Some examples: sneesl (to start raining or snowing); feefle (to swirl); and flindrikin (a light snow).

## Community Corner

Our amazing team raised over \$2,500 for Coats for Kids and Toys for Tots this year.

We donated 35 coats that will make their way to needy children this winter and our elves have been busy shopping for the ten kids we adopted! What better way to spread Christmas cheer than to donate and volunteer?

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



*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



### Sponges

**Make a Nail Polish Remover Jar** - Cut a sponge in half length wise, put the two pieces

together and wrap them around each other. Put them in a small jar with a lid. Pour nail polish remover into the jar to saturate the sponge. Keep the lid on tight between uses.

**Sprout Seeds** - Place a damp sponge on a plate, then put fast-growing seeds like flax, radish, watercress, alfalfa, or mustard on the sponge. Cover the plate with a glass bowl and set it in a sunny location. When the seedlings have sprouted, you can either enjoy the sprouts as is, or transfer them to a pot to grow.

**Seal Envelopes** - When sending a big batch of letters or cards at once, spare your tongue by using a damp sponge to moisten the envelope seals instead.

**Protect Floors and Furniture** - Attach small pieces of sponges to the bottom of decorations, plant pots or furniture legs to prevent them from scratching the floor or surface they're on.

**Get a Grip** - Protect your hands when shoveling or raking by wrapping a sponge or two around the handle and securing them in place with rubber bands.

**Deodorize your Fridge** - Sprinkle a bit of baking soda into a damp (not wet) sponge. Place it on a small dish in your fridge to absorb food odors.

**Ice Pack for Injuries** - Soak a sponge in water, seal it into a ziplock bag, and freeze it until solid.

## Your Holiday MixTape

Billboard Magazine staff assembled the 100 Best Christmas Songs of All Time. Here are the top 10... scan the QR code below or [click here](#) to check out the rest of the list. How many are your favorites?

- #1 Mariah Carey, "All I Want For Christmas Is You" 1994
- #2 Darlene Love, "Christmas (Baby Please Come Home)" 1963
- #3 Nat King Cole, "The Christmas Song (Merry Christmas to You)" 1961
- #4 Wham!, "Last Christmas" 1984
- #5 Bing Crosby, "White Christmas" 1947
- #6 Brenda Lee, "Rockin' Around the Christmas Tree" 1958
- #7 José Feliciano, "Feliz Navidad" 1970
- #8 Run-D.M.C., "Christmas in Hollis" 1987
- #9 Bruce Springsteen, "Santa Claus Is Coming to Town" 1982
- #10 Donny Hathaway, "This Christmas" 1970



## Your Referrals

Are the Greatest Compliment

Tell all of your friends!



### Another Family Referral Closed!

**Bob and Brianna** were referred to us by their Realtor and we helped them buy their first home in 2014. They referred **their son, Dan** to us and we helped him purchase a For Sale By Owner home last month.

## New Year, New Home!

Help a friend, co-worker or family member find their dream home in the New Year.

Have them call me today to apply free!



## Chocolate Covered Jumble

Unscramble the letters to find food you would dip in chocolate. Email or text a pic of your answers to me **by 1/1/23** and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. RLSZPEET \_\_\_\_\_
2. REBESWRSARTI \_\_\_\_\_
3. SSMLAMRHLWAO \_\_\_\_\_
4. RHISERCE \_\_\_\_\_
5. TOOAPT SHPCI \_\_\_\_\_
6. MGAHRA KSRAECCR \_\_\_\_\_
7. CNBOA \_\_\_\_\_
8. NPCOORP \_\_\_\_\_
9. ETPSUAN \_\_\_\_\_



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

Congratulations

Josie & Kristen Were Our Trick or Treat Jumble Winners!

Answers: Superhero, Minions, Zombie, Werewolf, Vampire, Princess, Skeleton, Cheerleader, Dinosaur, Monster.



Give the gift of a stress-free mortgage process.  
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!

**Smart Tip**

As we enter cold and flu season, consider investing in a smart thermometer. Most are equipped to keep a history of temperatures plus track medicine doses and your symptoms via an app. Scan or click for the best thermometers:



### Important Servicing Notes

Your **mortgage payment** must post by Friday, December 30th at 4:30 PM CST to guarantee your payment will be reflected in the 2022 '1098 interest statement'.



Your **1098 interest statement for 2022** 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 February 16, 2023.**

**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](http://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.

### Cornbread Chili Pot Pies



- |                              |                          |
|------------------------------|--------------------------|
| <b>Chili Ingredients</b>     | 2 Tbsp. granulated sugar |
| 1 lb. ground beef            | ¾ c. ground cornmeal     |
| 16 oz. tomato sauce          | ½ tsp. salt              |
| 15 oz. can kidney beans      | ½ tsp. baking soda       |
| 1.25 oz. chili seasoning     | ⅔ c. buttermilk          |
| <b>Cornbread Ingredients</b> | ¼ c. canola oil          |
| ½ c. all-purpose flour       | 1 egg                    |

**Directions**  
Preheat oven to 375°. Brown beef in skillet over medium high heat, drain. Add tomato sauce, beans (undrained), and seasoning. Bring to a boil, cover. Reduce to medium low and simmer 10 minutes, stirring occasionally.  
Mix dry cornbread ingredients in a medium bowl. Stir wet ingredients together and mix into dry ingredients. Spoon 1 cup of chili into four 9 oz. ramekins. Spread ½ cup of cornbread batter evenly over each ramekin and place on a baking sheet. Bake 20-25 minutes until the cornbread is cooked all the way through.  
Serve immediately topped with cheese and sour cream.



# Easy, Creamy Holiday PB Fudge

Mix up a batch of this delicious peanut butter fudge for your holiday party or company dessert exchange.

### Ingredients

- 3 c. granulated sugar
- ¾ c. butter or margarine
- ½ c. evaporated milk
- 7 oz. jar Marshmallow Creme
- 1 tsp. vanilla
- 1 c. creamy peanut butter

### Directions

Combine sugar, butter, and milk in saucepan. Bring to a boil, stirring constantly. Continue stirring and boil for 5 minutes over medium heat. Remove from heat. Stir in peanut butter. Add marshmallow creme and vanilla. Beat until well blended. Pour into buttered 13x9 pan (or several if giving as gifts). Allow to cool and then cut and enjoy.

**Need a last-minute gift idea?** Purchase glass storage containers with lids, prepare the fudge, and pour it directly into the containers (pour enough to keep the fudge about an inch thick). Then cover with lid, add a pretty bow and give individual containers full of fudge as gifts. Two gifts in one—they can enjoy the treat and reuse the container!



## Give the Gift of You

The best presents can't be wrapped: our time and attention. When we are present with our loved ones we create deeper relationships and more meaningful connections which we all need. Here are a few ways we can be more present.

**Take care of yourself.** It's hard to be present with others if you're tired, sick or overwhelmed. Connect with yourself, staying aware of the things that truly matter to you, and being mindful of what you give your attention.

**Stop multi-tasking.** Do one thing at a time and give your full attention to the person or task at hand. You'll be more focused, more productive, and more efficient.

**Focus.** Put away electronics and look people in the eye during conversations, listen to the words being spoken, and feel engaged in the moment. Don't focus on what you think they'll say next or how you'll respond, just listen with an open mind.

**Show your appreciation.** Let people know they matter, pay attention to little things and compliment them. Ask them about things you know they love.



**EQUITY**  
RESOURCES, INC.

*Sending Warm  
Winter Wishes!*

"Winter is the time for comfort, for good food and warmth...it is the time for home." - Edith Sitwell

## "THE ABSOLUTE BEST IN THE BUSINESS..."

**So prompt and responsive, knowledgeable and thorough, there is no one that can compare. Highly recommend...you will not be disappointed!"** - Penni

## "BEST IN THE BUSINESS..."

**My husband and I have gone through multiple mortgage companies over the years. This team is the best in the business! They make things so easy for homebuyers. This time, we were able to close in 2.5 weeks!"** - Alvina

## "GREAT EXPERIENCE..."

**My husband and I are investors and we purchased an investment home. This was not our first purchase but it was probably our easiest! The inquires from the underwriter were reasonable, and the experience was stress free! I highly recommend this company."** - Katrina



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