



The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

It's National Chicken Month!

## Eggcellent Chicken Facts

A single productive hen can lay 200 eggs a year.

There are known to be more than 500 total and distinctly different chicken breeds throughout the world.

Chickens are fast and surprisingly agile—they can run in short bursts up to 10 miles per hour.

Chickens have five different types of light receptors, enabling them to see a much wider range of colors in more detail than humans (we only have three sets).

They can move their eyes independently and have a 300-degree field of vision.

Chickens can identify other chickens and even some people's faces.

They can make as many as 30 distinct noises, used to alert and communicate with other chickens.

Chickens don't have teeth so they eat rocks to help grind up and digest their food.

Source: petkeen.com

## Last Chance Purchase Story!

**A**lana was turned down by **two** other lenders. They kept asking for more and more documentation and delaying her closing. Finally the Listing Agent on the deal (who has worked with us before) told her to see if we could help. They had been in contract several months and needed to close by 8/17. We took her application 8/7 and got down to business.

**We aren't afraid of hard work.** It took incredible teamwork to get the FHA case number and appraisal transferred to us. We let the title company know from the beginning that we were up against this timeline, and they were willing to work with us. Teamwork and communication were key.

We received the appraisal from the other lender, reviewed it, and got the clear to close issued 8/16, then closed the loan the next day. **That was just 8 business days from application to Clear to Close!** We made it happen when two other lenders could not. Although we aren't able to do this on every loan, our team works together to reach deadlines and save the day as often as possible. We know in today's market it's necessary to go above and beyond to improve the lives of families!

*Thank you so much for your help and guidance through my first home buying process. I am beyond grateful for your hard work in such a short amount of time. A big shout out to you and your team. I appreciate you all!  
I am so happy! - Elana*

We're so proud to be a company who truly Improves the Lives of Families EVERY SINGLE DAY! **Who do you know that we can help?**



## Great Garage Clean-out

Fall is a great time to clean out your garage to make room for your car again! Here are a few things you should never store in there:

- ✓ Propane tanks
- ✓ Paint & any chemicals
- ✓ Pantry goods
- ✓ Fabric Items, mattresses, rugs, & furniture
- ✓ Paper products & cardboard boxes
- ✓ Firewood

*God Bless the troops  
serving to preserve  
our freedom.*

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# National Day CORNER

## Easy Cheeseburger Quesadillas



In honor of **National Cheeseburger Day** on the 18th, and **National Quesadilla Day** on the 25th, try out this recipe from [culinaryhill.com](http://culinaryhill.com).

Ingredients	Special Sauce
1 lb ground beef	1/3 c mayonnaise
4 (8-inch) flour tortillas	1/3 c ketchup
4 c shredded cheddar	2 Tbsp pickle juice
Any other burger toppings	1 Tbsp yellow mustard
	1 tsp Worcestershire sauce

### Instructions

Combine Sauce ingredients plus salt and pepper to your taste in a small bowl and set aside.

In a large skillet over medium-high heat, cook beef until browned and cooked through, 6 to 8 minutes. Drain well.

Wipe out skillet, coat with nonstick spray, and heat over medium heat. Working with 1 tortilla at a time, add to skillet. Top half the tortilla with 1/2 cup cheese, 1/4 of the cooked beef. Add other preferred burger toppings. Sprinkle again with 1/2 cup cheese. Fold in half and cook until cheese is melted and the tortilla is golden brown on one side, about 2 minutes.

Flip quesadilla and continue cooking until all the cheese is melted and the second side is golden brown. Transfer to a plate and cover to keep warm. Repeat with remaining tortillas, cheese, beef, and toppings. Cut each quesadilla in half and serve with special sauce. Enjoy!

**Welcome Fall** on September 23rd and celebrate the changing of the seasons!



### Amazing Tree Facts

Deciduous trees planted to the south, southwest, or west of your home can help you **save as much as 56%** on annual cooling costs. Plus, evergreen trees block winter winds, which can reduce winter heating costs.

One hundred trees **remove 53 tons of carbon dioxide and 430 pounds of other pollutants** each year.

One hundred mature trees can **catch about 139,000 gallons of rainwater** each year, helping alleviate problems with stormwater runoff such as flooding, and water quality issues. Source: USDA Forest Service



*It's leaf peeping season!*

Visit <https://rebrand.ly/LeafList> for *US News & World Report's* Top Places to See Fall Foliage.



## Your Referrals

*Are the Greatest Compliment*

### Another Referral Closed!

We helped **Beverly** with a cash-out refinance and then a home purchase back in 2021. She referred her **daughter's friend, Connie** to us and we helped her and her husband with a Bridge loan that made their new home purchase possible last month.

**Know Someone Who Needs to Buy a New Home Before Selling Their Current One?**



Have them reach out at 800-270-7082.

*I'd love to help them with a Bridge Loan!*



Unscramble the letters to find words related to Autumn. Email or text a pic of your answers by 10/1/23 and we'll enter you in a drawing for a \$50 gift card of your choice!

1. NPMPIUK \_\_\_\_\_
2. ISECP \_\_\_\_\_
3. EBROINF \_\_\_\_\_
4. ROANC \_\_\_\_\_
5. DHYIAR \_\_\_\_\_
6. RSLOKTANC \_\_\_\_\_
7. AEOLIGF \_\_\_\_\_
8. ATVREHS \_\_\_\_\_
9. OBLALOFT \_\_\_\_\_
10. EIRDC \_\_\_\_\_



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



Julie Emanuel was our August Winner.

**Answer:**

Lloyds: solid blanket, straw basket, Sweet tea  
Clarks: checked blanket, bamboo basket, Fruit Punch  
Hardys: striped blanket, canvas basket, Lemonade

# Lots of Flipping Money!

Investing in real estate can be a great method to build wealth. According to ATTOM Research, **the average U.S. home flipper earns a \$67,900 gross profit.** However, flippers in certain states earn much more. Here are the top 6 places where investors achieved the highest returns on investments flipping houses.

## 2022 Average Gross Profit

District of Columbia - \$215,023  
 Delaware - \$193,245  
 Maryland - \$143,900  
 New Jersey - \$135,000  
 Massachusetts - \$120,000  
 Virginia - \$110,000

**Reach out if you or anyone you know is looking to buy an investment property.** We'd love to help!

## Did You Know?

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# The Great Pumpkin Carving

- ▶ Before carving, wipe down the outside of the pumpkin with a diluted bleach solution to keep it fresh longer.
- ▶ Cut the bottom of your pumpkin instead of the top. If you'll be using a real candle, create a chimney by lighting a candle and making a small hole in the top of the pumpkin where the lid blackens.
- ▶ Loosen the strings inside the pumpkin with a hand mixer or a fork.
- ▶ Scoop the strands and seeds with an ice cream scoop.
- ▶ Use a dry erase red marker to outline your design. Then wipe off any leftover lines. If using a paper template for your design, hold it in place with toothpicks.
- ▶ Try using metal cookie cutters and a soft-headed mallet to punch out a design instead of a knife.
- ▶ Wipe Vaseline on any cut areas of the pumpkin to seal in moisture.
- ▶ Sprinkle Cinnamon on the top inside of your pumpkin for a wonderful smell when lit.
- ▶ For a safer glow, use an LED light instead of a candle. Google "LED Pumpkin lights" and you'll be shocked by all of the options! Look for ones with timers.

We've compiled the internet's best pumpkin tips!



If carving isn't your thing, go to <https://rebrand.ly/PumpkinVase> to turn your pumpkin into a vase for a fall bouquet!

*Our Purpose is to Improve the Lives of Families.*

## "Great for a First Time Home Buyer..."

When I made the decision to buy a home I was very apprehensive. I've never taken a loan out for anything more than a car. **My team went above and beyond, and broke things down to "human terms" which helped me feel confident on closing day.** I had no bumps in the road and I think the main reason was due to them working so hard in the background." - Kaita





## Fall Bucket List

- Perfect your soup, chili, or stew recipe
- Open the windows & enjoy crisp air
- Make apple butter
- Make Fall potpourri
- Put out cozy blankets & throw pillows
- Try a new Crockpot recipe
- Go to a craft show
- Visit a Renaissance Fair
- Attend Oktoberfest
- Run a 5k
- Bike a scenic trail
- Go on a hot air balloon ride

## Top Halloween Trends for 2023

### TOP COSTUMES

Barbie and Ken  
 Ariel in *The Little Mermaid*  
 Character from *A Bridgerton Story*  
 Taylor Swift *The Eras Tour*  
 Wednesday Addams

Source: stylcaster.com

### TOP HOME DECOR

Witchcore - dark colors, decorative broomsticks, hats, spell books, cauldrons, crystals, tarot cards & floating witch hats

Spooky Halloween Wreaths

Supersized skeletons, ghosts, werewolves, mummies, & realistic horror film characters that move

Glass or ceramic pumpkins

Floating Candles and Candelabras

Skeleton Animals

Pop-up or inflatable Entryway

Arches & Tunnels

Source: purewow.com

### PARTY IDEAS

Offer an array of eerie desserts & Halloween-themed cocktails or mocktails

Tour virtual haunted houses, go on interactive ghost tours, or book an eerie escape room

Pair apple slices with sweet & spicy dips for deconstructed candy apples

Throw a glow party with neon decorations & blacklights, have guests paint spooky canvases by blacklight

Source: classpop.com



"The whole team was wonderful. Each person was so helpful and knowledgeable throughout. I definitely appreciate all their hard work and will be recommending them to my friends and family." - Jody



"And the sun took a step back, the leaves lulled themselves to sleep and autumn was awakened."

- Raquel Franco



"Professional from start to finish. They communicated well and made sure I stayed on track to get things done in a tight timeframe." - Jason

"Very helpful from day one. They explained in depth the process, were always on top of everything, and took the extra mile. I would recommend to anyone." - Brad



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