

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## All Care, No Scare

October 25th is National 'I Care About You' Day and one thing is for sure, we care about our customers. Throughout this newsletter you'll see examples of that straight from our Raving Fans themselves. Not only do we keep in touch and guide our customers however long it takes (6 years in Adam and Laura's case), we'll also check in after closing and be their Lender for Life.

**We love your referrals...** Who do you know that *shivers with dread* when they think about spending more time inside their house this winter? We could tap into their equity to make those renovations possible. If they have a low interest rate they're *afraid* of losing if they refinance, we can see if a Home Equity Line of Credit or Second Mortgage option would make more sense.

**If anyone you know is ready to upsize or downsize a haunted house and need frighteningly great mortgage advice, please have them call to get started.**

## Service So Great, It's Spooky

*"Words do not express enough gratitude. You went above and beyond for me. As a single mother, purchasing my very first home out-of-state, I couldn't have asked for a better person to assist me...extremely patient and thorough with all of my questions. **Even now, you reach out to check on me and I closed on my house 3 months ago.** I'm so, so impressed! I am forever grateful!" - Cynthia*

SECOND MORTGAGE  
PURCHASE  
CONSTRUCTION  
BRIDGE LOAN  
HOME EQUITY LINE  
REFINANCE



Total Halloween spending is expected to reach a **record \$12.2 billion**, exceeding last year's record of \$10.6 billion.

Source: NRF.com

## Who Can We Help?

Please pass this newsletter on to a family member, friend, neighbor or coworker.

## Halloween Fun Fact

The candy people love to hate, candy corn was originally called "Chicken Feed" and was sold in boxes with a rooster on the front. The National Confectioners Association reports more than 35 million pounds (or 9 billion pieces) of candy corn are produced yearly.

Source: History.com



## Holiday Party Tips

We've compiled the internet's best holiday party tips!

- ▶ Buy 8 or 10 oz. party cups for punch to cut down on waste. Use a muffin tin as a serving tray to offer drinks to guests, the cups won't spill so easily.
- ▶ Spread whipped topping onto a foil-lined cookie sheet and freeze. Once frozen, use holiday cookie cutters to cut out fun shapes to use at a hot cocoa bar.
- ▶ Make a batch of cocktails ahead of time and display them in Mason jars over ice. Guests can serve themselves. Make sure to clearly mark if they're alcoholic!
- ▶ Buy a large roll of kraft paper and use for the buffet area and the kids' table. Write each food item and add crayons on the kids table to keep them entertained all night.
- ▶ Line your trash bin with several trash bags, one inside the other. Then when one gets full, remove it and you'll already have the next bag in place.
- ▶ Help guests keep tabs on their cups using dollar store gift tags as name labels.
- ▶ Use clothes hangers from your closet to hang coats from the shower rod in a bathroom. This keeps them at easy reach for guests and off your bed.
- ▶ When serving a beverage/punch, instead of constantly adding ice, make the ice larger by freezing water in a muffin tin or go big and use a bread or bundt pan! Even better, and a super 'cool' idea, make this festive ice ring at [rebrand.ly/Ice-Ring](http://rebrand.ly/Ice-Ring).

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

**EQUITY**  
RESOURCES, INC.  
*more than*  
a mortgage company

We proudly offer FHA, VA,  
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USDA Rural Development,  
& Construction  
Home Loans.

## National Day CORNER

### Fudgy Chocolate Dump Cake



Not only is October **National Dessert Month**, but we celebrate **National Dessert Day** on the 14th! And don't forget about **National Cake Day** 11/26... So many excuses to try this recipe from **bhg.com**.

#### Ingredients

1 pkg (2-layer-size) devil's food cake mix	½ cup salted butter, melted
5.1 oz instant chocolate pudding mix	1 Tbsp instant espresso coffee powder (optional)
2 ½ cups milk	12 oz semi sweet chocolate chips

#### Instructions

Preheat oven to 350°F. Coat 3-quart baking dish with cooking spray. Evenly sprinkle cake mix in prepared dish then sprinkle the pudding mix over the top.

In a medium bowl, combine milk, melted butter, and espresso powder (if using). Pour milk mixture over cake mix mixture and using a whisk, begin to combine the ingredients. (There will still be areas of dry mix.)

Evenly top with chocolate chips (can also use dark or milk chocolate if prefer). Bake 40-45 minutes or until set. Serve topped with whipped cream or ice cream. Store cooled cake covered in the refrigerator for up to 1 week. Heat leftovers before enjoying.

## Ghosts, Witches and Bats, Oh My! Have a Safe, Happy Halloween!

### Amazing Bat Facts

The smallest bat in the world is the Kitti's hog-nosed bat, a near-threatened species found in southeast Myanmar and western Thailand. It weighs less than a U.S. penny with a tiny wingspan of only six inches.

At least 300 different species of fruit depend on bats for pollination! Without bats, we wouldn't be able to enjoy things like figs, bananas, mangoes, avocados, or agave. Also, nearly 80 different human medicines are derived from plants that rely on bats for survival.

Some bat species exclusively eat insects and they are especially helpful to farmers since they can eat thousands of insects every single night!

Mexican free-tailed bats can fly as fast as 100 miles per hour using just their wing power while flying parallel to the ground. Source: [a-z-animals.com/blog/incredible-bat-facts/](http://a-z-animals.com/blog/incredible-bat-facts/)



## Your Referrals

Are the Greatest Compliment.

Tell all of your friends!



### Another Referral Closed!

In 2014, **Scott** was referred to us by his bank and we helped him purchase a home. He recently sent his **son, Brock** to us for a pre-approval and we helped him buy a home last month. He qualified for a USDA loan and closed with no down payment!

**Know Someone  
Who Wants to Buy  
But Lacks Down  
Payment Funds?**



**Have them call 727-946-7066 to get started!**

- ✓ No Money Down Programs
- ✓ Loans that allow Gift Funds as Down Payment
- ✓ Down Payment Assistance from State Housing Agencies for those who qualify



## Dessert Jumble

Unscramble the letters to find kinds of desserts (example: pie). Email or text a pic of your answers by 11/1/23 and we'll enter you in a drawing for a \$50 gift card of your choice!

1. OLCRBEB \_\_\_\_\_
2. IUPNDGD \_\_\_\_\_
3. OSMSEU \_\_\_\_\_
4. APFTRAI \_\_\_\_\_
5. RTTA \_\_\_\_\_
6. RDTSCAU \_\_\_\_\_
7. WEORIBN \_\_\_\_\_
8. YRAPTS \_\_\_\_\_
9. ESCHCEKEAE \_\_\_\_\_
10. EALNGTI \_\_\_\_\_



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



Marilyn Spera was our September Winner.

**Answer:**

Pumpkin, Spice, Bonfire, Acorn, Hayride, Cornstalk, Foliage, Harvest, Football, Cider

## Big News...FHA Program Change

### Let's Take Another Look at an Approval!

The Federal Housing Administration (FHA) has removed a policy that was unnecessarily preventing or delaying eligible borrowers from obtaining FHA insured mortgages. The FHA Connection system will no longer have a Mortgage Credit Reject screen, where lenders post information about applications they denied.

**What this means:** A borrower who was turned down for an FHA mortgage at another lender can apply with us and we can evaluate their loan eligibility solely on our review of their file and won't have to take another lender's rejection into consideration.

If you know someone who was turned down by another lender, please have them apply free for a second opinion. We would be happy to provide them amazing service from application to closing and beyond.

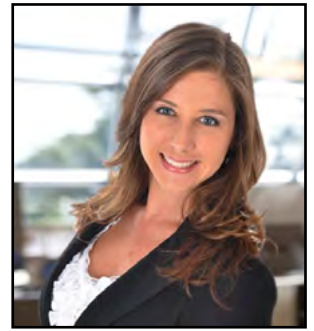
Who needs a 2nd opinion? Please pass along my info.

### We won't give up...

"When we first spoke to you in 2017 we were not ready (to buy a home). **Over the course of the next 6 years** you stayed in touch with us. Then came 2023 and we moved forward with our dreams of buying a home. You were there for us every step of the way and believe me it was a loooooong journey. Despite it all we closed on our home!

***We couldn't have done any of it without you!"***

- Adam & Laura



**Amber James**  
Mortgage Specialist  
NMLS 341282

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Email: [ajames@CallEquity.net](mailto:ajames@CallEquity.net)

Apply at [www.CallEquity.com/Amber-James](http://www.CallEquity.com/Amber-James)

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Please give me a review!

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**Download my app** and you'll be able to contact me with a push of a button. Or refer me to a friend with one click! To download, enter <https://calleequity.page.link/2TmR> on your smartphone browser.

## Free Appraisal for Veterans!

We 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. *Did you know?* 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.

Our Purpose is to Improve  
the Lives of Families.

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

Thank you to all who have served!

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★★ 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.

Thank you for your service!

Valid for Veterans or active military members who apply 11/1/23-11/30/23 and close before 1/1/24 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

### Benefits of a VA Loan

- ★ NO mortgage insurance.
- ★ LOW Rates!
- ★ NO down payment to purchase.

And, we can refinance ANY current home loan: Conventional, FHA, or USDA...into a VA Loan.





October 4 was **Improve Your Office Day!** Go to [rebrand.ly/officetricks](https://rebrand.ly/officetricks) for a few tips.

#### **Need more lighting in a dark corner with no outlet?**

Grab that lamp you were planning to donate (or pick up one at the thrift store), you can remove the cord so it isn't an eyesore. Replace the bulb with a battery-powered puck light you can turn on and off — some even come with a remote control. Then balance it on the socket where the bulb goes, or stick some painter's tape on the bottom of the puck to keep it in place. The soft light of the lamp will instantly give your office fall-time feels.

#### **Cozy Up Your Office Tips:**

Add furniture you'd find in your home like a comfy chair, love seat, or couch to add a place for you or your office mates to relax when the day gets stressful. Bring in a fluffy blanket for your lap when you're cold, hang it over a chair or couch, or fold it in a basket to make a space feel more homey.

#### **Now What Should I Do with my Mums?**

If you want to keep your plant around a while, transplant it into a larger pot. Before freezing weather occurs, give

the mums you hope to keep over the winter a bit of liquid fertilizer higher in phosphorus to stimulate root growth. Then, once the first hard frost hits, move your plants inside or into an unheated garage. Pinch off dead blooms to clean up the plant, but leave branches intact; mums have a better chance of surviving if you wait until spring to prune old stems.

Add up to 4 inches of straw or shredded hardwood mulch on top of the soil, filling in around the entire plant and spreading well between branches. Then, cover the pot with burlap or an old sheet. As soon as spring weather warms up, pull away mulch to allow new shoots to pop up and move your pots outside into the sunshine.

Source: bhg.com



**Looking for non-candy ideas for your Trick or Treaters this year?** Check out [rebrand.ly/HalloweenTreats](https://rebrand.ly/HalloweenTreats) for great ideas your ghosts and goblins will love!



**"We carry within us, the wonders we seek around us." - Sir Thomas Browne**



**"I felt protected and valued as a customer! You gave great advice and laid everything out for us as new home buyers! We appreciate everything you have done." - Ryan**

**"We touched base on and off for about a year leading up to us settling on a house. They answered all our questions and did so much faster than expected. Being a first time home buyer, I appreciate the work and service to guide us through the process. They made our dreams become a reality." - Brian**



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