

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Home for the Holidays

Sending Christmas wishes from our home to yours! We focus on “home” every day, and we value the special meaning it has this time of year. We hope your home is filled with warmth, love, memories, laughter and friendship as you celebrate this season. We’re blessed to have helped so many families spend the holidays in a new home this year and we look forward to making more Raving Fans in 2024!

True Purchase Story

Sue and William were ready to buy a new home and wanted to use a national chain mortgage company because that’s what they had always done. Their daughter who is also their realtor, recommended they try a local lender this time and referred them to us. We had Sue and William clear to close before they left for vacation so they could enjoy it, and we closed the day after they came back. They said in all of their years of buying houses, they have never had such **personalized service and a sense of security** knowing their lender was right there.



“I cannot speak highly enough about our experience! Highly professional, available anytime, and genuinely cared about not only the process but us as individuals.”

Community Corner

Our amazing team **raised over \$2,200** for Coats for Kids and Toys for Tots this year. We were able to donate **42 coats** and our elves have been busy shopping for 12 children we adopted! What better way to spread Christmas cheer than to donate and volunteer?



Making a List, Checking it Twice

Another year has nearly gone in the blink of an eye! Check out this list of items that cleaning experts suggest should be cleaned once a year. Are there any tasks you should add to your to-do list?

- Window Frames & Tracks
- Outside of Windows
- Junk Drawer(s)
- Light bulbs and Fixtures
- Curtains
- Fireplace
- Furniture
- Carpets
- Gutters
- Washer and Dryer



Who Can We Help Become Homeowners in the New Year?

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

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.

National Day CORNER

"What good is the warmth of summer, without the cold of winter to give it sweetness."

- John Steinbeck

National Brownie Day was on December 8th but it's never too late to celebrate. To kick boxed brownies up a notch, check out ideas at rebrand.ly/BoxBrownies and enjoy!



The **First Day of Winter** is December 21st and **Card Playing Day** is the 28th, so stay inside where it's warm and try a new game. Search in the form at bicyclecards.com/how-to-play to find a new one based off of how many players, who is playing, and game type.

We recommend playing the game Trash, where the goal is to be the first player to complete their layout of ten cards Ace through Ten. It's an easy game for kids of all ages, without a lot of rules to remember!



You'll Appssolutely Love this App!

Do you enjoy trying online recipes but get frustrated scrolling through the details and ads posted along with them? Download the **Stashcook app** and build your own virtual cookbook (without the long story from the creator), then meal plan and shop from it! It is a game changer. To get started on your cookbook, download the app, then check out some of these slow cooker soup recipes at rebrand.ly/SCSoups for a quick warm-up!

Best Dinner Roll Tips

Making rolls for a holiday dinner? Spraying water on bread dough before baking helps to keep the top of the dough moist during the first few minutes of baking, which in turn helps the dough skin to be more flexible and to expand as it starts to cook. Added moisture also helps to create a crispier crust.

Opting for store-bought rolls? Be sure to warm them at the very least! First, melt a little butter and brush it on the tops of the rolls. If you bought the rolls that are all connected, slice through the middle of them all at once, being careful to not separate them from each other, then brush butter on both sides. Sprinkle herbs, cheese, garlic, etc. onto the bottom half, then place the top half back on. Finish with crunchy flakes of salt, or Parmesan cheese on the tops before putting them in the oven at 350° F for 10 minutes. You can heat in the microwave for 20 to 30 seconds, just check for warmth periodically.

Your Referrals

Are the Greatest Compliment.

Tell all of your friends!



Another Referral Closed!


We helped Brad and Jenn with a refinance way back in 2010. When their **daughter** Maddie was ready to buy a home they referred her to us. We helped her with a no down payment USDA loan last month and **had her clear to close in just 22 business days!**

Know Someone Dreaming of a New Home in the New Year?



Have them call 800-270-7082 to get started and let's see if they could use their Tax Refund for a Down Payment!

Popular Game Jumble



Unscramble the letters to find popular games (example: Jenga). Email or text a pic of your answers by 1/1/24 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. ITRPAOYCNI _____
2. HYEATEZ _____
3. RECLBSAB _____
4. OPLOYNMO _____
5. ESHRCCEK _____
6. EAIPOROTN _____
7. NYNADLADC _____
8. LEUOTBR _____
9. RORGCSESITETA _____
10. PBTLHAIEST _____

Entry From: _____



Emma & Westley were our October Winners.

Answer:
Cobbler, Pudding, Mousse, Parfait, Tart, Custard, Brownie, Pastry, Cheesecake, Gelatin



Holiday USPS Stats

260 million: Packages stolen by porch pirates in 2022, according to cnet.com.

11.7 billion: Mail pieces and packages USPS processed during last year's holiday season.

1.6 billion: Holiday cards purchased annually, according to The Washington Post, citing the Greeting Card Association, in December 2021.

10,000: Seasonal employees USPS is hiring to help with end-of-year holidays.

2,000: Christmas-card designs from Hallmark.

Source: Cleveland.com



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A Sweet Tradition

Give each of your kids a trash bag to fill with toys and stuffed animals that they no longer play with. Then have them put the bags under the tree for Santa to take back to the North Pole so he can fix them up and give them to children next year. (Donate the bags to a local thrift store.)



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. **Did you review yours this year?** The ONLY source authorized to provide this is 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.

"Outstanding!"

Made the homebuying process stress-free. Communicated every step of the way, answering my questions, explaining documents, and ensuring I had submitted what was needed. **The most helpful and attentive lender I have ever worked with.**

- Stephanie



"The Absolute Best!"

I have worked with many lenders both personally and professionally and can hands down say they are the best! They are available, knowledgeable and work harder than anyone I know. They will communicate with you to be sure you are in the know of what's going on. **We wouldn't use anyone else!**

- Cristy

Winter Fire Stats

Home fires are more common during the fall and winter, with December and January being the peak months. Most house fires occur on weekends, and between 6 and 7 PM. It can take just 30 seconds for a small flame to turn into a major blaze.

Protect your family! Develop an escape plan with two ways out from each room. Practice your fire escape plan as a family: have fire drills in the middle of the night to ensure everyone knows what to do if there is a fire.

- ➔ The top three causes of fires in homes are cooking (50%), heating equipment (12.5%), and electrical malfunction (6.3%) (FEMA).
- ➔ More than 1/3 of home decoration fires are started by candles. (Ohio.gov)
- ➔ Almost one fifth (19.3%) of respondents do not have a fire evacuation plan for their home. (The Zebra survey)



Holiday Food Tips from BuzzFeed

- 1 Add a few drops of soy sauce to **gravy** for extra depth of flavor.
- 2 For the juiciest **turkey**, don't forget to let it rest for at least 20 minutes after you take it out of the oven.
- 3 Run **canned pumpkin purée** through a food processor for smoother and silkier pie filling.

Homemade Whipped Cream

It's easier than you think to make whipped cream and once you do you'll never go back! Note: this recipe will make 4 cups of whipped cream.

- ☐ 2 cups heavy whipping cream (COLD)
- ☐ ½ cup powdered sugar
- ☐ 1 tsp pure vanilla extract

Chill mixing bowl and wire whisk attachment or beaters in the refrigerator for at least 15-30 minutes.

Add whipping cream, powdered sugar and vanilla to the chilled bowl. Use the wire whisk attachment and a standing, or hand-held mixer, and beat the ingredients together, starting on low speed and increasing to high slowly as it begins to firm up. Beat for 60-90 seconds until stiff peaks form. Stop once halfway through to scrape down the sides of the bowl.

Transform a grocery store cheesecake. Step 1: Top it with homemade whipped cream. Step 2: Decorate the top by crushing a few candy canes in a plastic bag, then sprinkle the smashed pieces on top of the cream. Enjoy!



“Be present in all things and thankful for all things.” - Maya Angelou



“This team is amazing! They answered all my questions (even the goofy ones) in a very timely manner and were very helpful during the home buying process.” - Tyler

“Exceptional. Their dedication and commitment to helping me qualify for a mortgage was truly remarkable. From the beginning, they demonstrated the utmost professionalism and patience, making my journey to becoming a first-time homeowner a smooth and enjoyable experience.” - Patrick



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