

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

SPOOKTACULAR SAVINGS ANNOUNCEMENT



Thank You Veterans!

We are honored to offer the VA Loan Program to Veterans, active military members, and surviving spouses who qualify. With great respect and in appreciation for all of our Veterans, **we are pleased to give special savings for new VA loan applications from now through the end of the year.** Have anyone interested in a VA Loan reach out and we can determine which option is best for their situation.

Wow: Huge Savings Possible!

VA Special Offer #1:
Rate Reduced by .50%*

OR

VA Special Offer #2:
\$1,500 Lender Credit

Benefits of a VA Loan

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



Eligible for new loan applications submitted 10/3/24—12/31/24, rate must be locked by 12/31/24 and loan must close by 03/01/25. Loan must be for a qualified Veteran utilizing financing through the Veterans Administration. Certain restrictions apply, call for details. *No reduction below floor rate of 5.75. VA loan example for educational, illustrative purposes only. Loan Amount \$200,000 5.75% fixed interest rate/6.031% APR for 30 years = \$1,192.24 monthly payment, Principal & Interest only. Does not include amounts for taxes and insurance premiums. The actual payment obligation will be greater. Rate available as of 10/3/24. Final approval subject to credit review. This is not a commitment to lend. Client must choose one option. Promotional offer subject to change.



Expected 2024 Halloween Spending

\$11.6 BILLION TOTAL

\$3.5 BILLION ON CANDY!

Source: NRF



Know Someone Playing the Waiting Game?

The Federal Reserve's September rate cut helped to push mortgage rates to their **lowest point in over two years!** The next meeting is November 6-7 and more rate cuts are expected. This could have a further impact on mortgage rates and has many potential home buyers wondering: **Should I buy now or wait?**

Buying now is the smart move if they have found a home they love, have a strong credit score, stable employment and enough savings to cover a down payment and closing costs. Waiting for a lower rate might mean missing out on a home they love. They may also pay more since as rates fall, more buyers enter the market, driving up home prices. Plus, if inflation begins to accelerate, mortgage rates could also rise along with it.

To view our Potential Cost of Waiting video, go to rebrand.ly/CostOfWaiting



Self-Employed and Afraid to Buy a Home?

"This whole process of buying a house was a lot less stressful than I was expecting. Everyone was very patient and encouraging throughout! Everything was explained in simple terms and was clarified if I had questions. I'm self-employed so I was expecting a more complicated and stressful experience but it was smooth and easy." - Steven

Who can we help with a stress-free purchase experience? Have them call to get started!

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

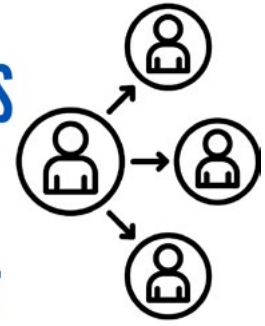
October is National Popcorn Poppin' Month.

As a yummy party favor, have guests create their own popcorn mixture. Pop a giant bowl of popcorn and set it out on a table, then add smaller bowls with sweet candy options like peanuts, M&Ms, candy corn, Reeses Pieces, Milk Duds and pretzels. Include bags or bowls for creating their personalized sweet and salty mixture.



Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



Another Referral Closed.
Another Happy Client.

We helped Jon refinance in 2021 to a super low rate, plus reduced his term *and* monthly payment. It's safe to say he was a Raving Fan of us and his refi savings! He referred his **daughter and son in law** to us last month and we had them from application to clear to close on their first home in just 13 business days.



Call us at **774-573-0329**
or **740-404-6364!**

Quick & Easy Pumpkin Cookies

from bhg.com

The next couple of months it's all about pumpkin! Be sure to celebrate **National Pumpkin Day** on the 26th with these amazingly easy cookies!



5.25 oz pkg cake mix
15 oz can pumpkin
Optional, 1 cup of each:
dried cherries, chopped
chocolate chunks
toasted nuts

Instructions

Line baking sheets with parchment paper and preheat oven to 350°F. In a large bowl, stir together dry cake mix (spice cake, yellow, white, or chocolate) and a can of pumpkin. Add dried cherries, toasted nuts, or chocolate chunks if you'd like. Drop dough by rounded tablespoons two inches apart onto cookie sheets, flatten slightly. Bake 10-12 minutes, until set. Let cool, then sift powdered sugar over them, add icing or enjoy plain.

Best Outdoor Upgrades for ROI



Cooler weather is here and it's the perfect time to get out and do the lawn projects you put on hold during the heat of the summer.

Check out Bob Vila's 13 outdoor upgrades that will increase your home's value. Below are the most common ones and the return on investment percentage. To see the rest of the list, visit bobvila.com and search "13 Outdoor Upgrades".

- \$ Installing an outdoor fire pit - 67%
- \$ Upgrading to an insulated steel garage door - 194%
- \$ Adding a steel front door unit with window panels, casing, and new hardware - 188%
- \$ Adding a concrete paver patio - 95%
- \$ Upgrading outdoor lighting - 59%
- \$ Installing a sprinkler system - 83%



Candy Jumble

Unscramble the letters to find names of candy. Email or text a pic of your answers by 11/1/24 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. IKRSNCE _____
2. UNRRTEIEFBGT _____
3. AAHIHCCMAATWLT _____
4. ITEMSASR _____
5. USOMDN _____
6. AAYYDP _____
7. UHRCCN _____
8. AOELAMCRL _____
9. ACKRL _____
10. RTURTBSAS _____

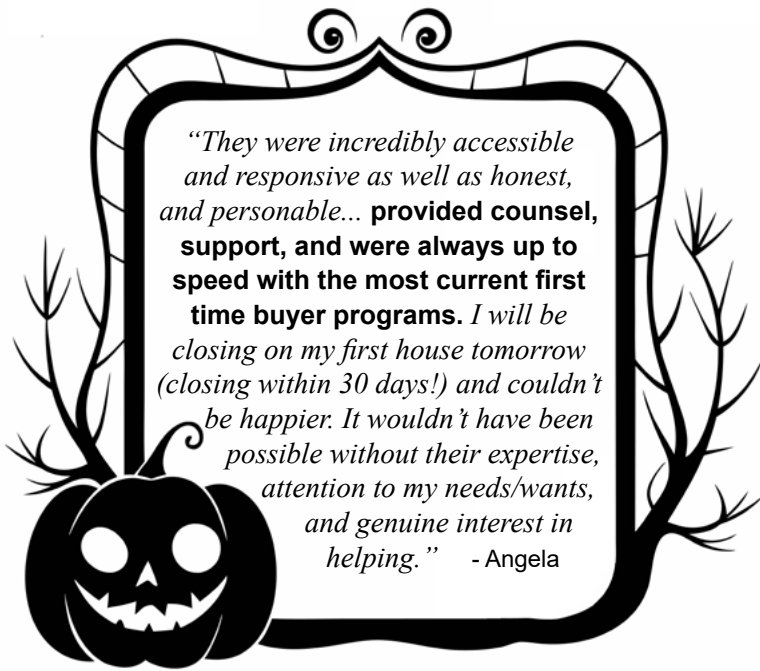


Entry From: _____



Congrats to Linzi & Dakota our August winners, and Savannah & Jake our September winners.

September Football Words: Touchdown, Interception, Incompletion, Secondary, Penalty, Defense, Fumble, Safety, Blitz, Huddle



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A Money Finding Tool



We have access to a great tool that enables us to search for Down Payment Assistance

(DPA) programs to better help our buyers. It checks their qualification for **700 DPA programs** from across the country with a concentrated focus on local and municipal programs in 34 states!

Who can we help find down payment funds?
Please have them reach out!



Download our app to contact us with a push of a button or refer us to a friend. Click <https://equity247.app.link/gKgZPtGt5Fb> from your smartphone.

Tips for Stress-Free Holiday Planning



- ☑ Print out a blank calendar for the month so you can see the big picture. As you plan parties and holiday meals, jot down a schedule for shopping, preparing make-ahead dishes, and any other important details.
- ☑ Set your Thanksgiving meal menu by November 1st. Then make a grocery list of everything you need. Shop early to avoid the crowd and to be sure stores aren't sold out of the items you need.
- ☑ According to USDA, the term "fresh" may ONLY be on the packaging of raw poultry that has never been below 26°F. Poultry held at 0°F or below must be labeled "frozen" or "previously frozen." Buying a turkey that has never been frozen ensures your meat is fresh and will also require less cooking time.



Celebrate Veterans!

On Veterans Day, observe a two minute moment of silence starting at 3:11 p.m. Atlantic Standard Time in honor of the service and sacrifice of our Veterans.

A Place of Honor to Visit

The Anthem Veterans Memorial in Anthem, AZ is a monument dedicated to honor the service and sacrifice of our armed forces. The monument, composed of five pillars, was dedicated in 2011 and is a registered Arizona Historical Landmark.

The five pillars represent the unity of the five branches of the United States military. Staggered in size with their appropriate military seal placements on each pillar.

The memorial was designed so at exactly 11:11 a.m. on Veterans Day, the sun's rays will pass through each opening of the five pillars to illuminate a glass-mosaic medallion of the Great Seal of the United States. The brick pavers within the Circle of Honor are inscribed with names of U.S. servicemen and women.

2024 BIGGEST HALLOWEEN HOME TRENDS:

Mushroom art and decor: lights, candles, glassware, and garland.

Elegant Halloween decor with emerald greens, deep purples, midnight blues and rich burgundy instead of typical orange and black.

Beetlejuiceware: black and white stripes, elegant black pumpkins, skulls, and spooky candelabras, with a burst of lime green.

Halloween villages: intricate haunted houses, graveyards, and spooky figurines.



FAVORITE CANDY BY STATE

According to foodandwine.com, this is the most popular Halloween Candy By State in the states we do business.



AL: Skittles
 CT: Almond Joy
 DE: Sour Patch Kids
 DC: M&M's
 FL: Reese's Cups
 GA: Jolly Ranchers
 IN: Starburst
 KY: Reese's Cups
 MD: Hershey's Kisses
 MA: Butterfinger



MI: Starburst
 NH: Reese's Cups
 NC: M&M's
 OH: Blow Pops
 PA: Hershey's Mini Bars
 RI: M&M's
 SC: Skittles
 TX: Sour Patch Kids
 VA: Butterfinger
 WV: Hershey's Mini Bars



HALLOWEEN SCAVENGER HUNT

As you're handing out candy or trick-or-treating, see how many of these you can spot.

- o Huge Skeleton
- o Candy corn
- o Fall gourds
- o Spiderweb
- o Ghost
- o Beetlejuice costume
- o Scarecrow
- o Cornstalks
- o Cauldron
- o Haunted house
- o Jack o'lantern
- o Bag of candy
- o Doctor costume
- o Scary Clown
- o Orange & purple lights
- o Zombie
- o Werewolf
- o Floating candles
- o Strobe Lights
- o Fog machine
- o Dog dressed as hotdog
- o Full-size candy bars
- o Inflatable T-Rex costume
- o Witch crashed on pole
- o Yellow Mums
- o Graveyard
- o Broomstick
- o Mummy
- o Thriller song
- o Bluey or Bingo costume
- o Mario or Luigi costume
- o Black cat

Happy Halloween

Who can we help buy a Bootiful new house? Have them reach out!



"Don't judge each day by the harvest you reap but by the seeds that you plant." - Robert Louis Stevenson



BOURNE, MA



DRESDEN, OH



CUMBERLAND, OH



SWANZEY, NH



ESSEX, MA



MASHPEE, MA



LAKEVILLE, MA



BOSTON, MA



CONWAY, NH

Congratulations!

September Closings



EQUAL HOUSING OPPORTUNITY

OCT 2024



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Equity Resources, Inc. NMLS 1579. Ed Moloney NMLS 10321. 774-573-0329. 465 E Falmouth Hwy Ste B East Falmouth, MA 02536. Brian Gilligan NMLS 1949678. 740-404-6364. 25 S Park Pl, Newark, OH 43055, MA Mortgage Lender & Mortgage Broker MC1579, NH 23282-MB-BCH & 21234-MB-BCH, RI 20153125LL DBA Equity Resources of Ohio, Inc. ME 1579. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details.