

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

A Special Savings Offer for Our Veterans!

Apply to buy a home or refinance* in October, November or December 2024 and choose from one of these offers with your VA Loan:

Rate Reduced by .50%**

OR

\$1,500 Lender Credit

Help us spread the news!

Thank You Veterans

We are honored to offer the VA Loan Program to Veterans, active military members, and surviving spouses who meet the established requirements. With great respect and in appreciation for our Veterans, **we are pleased to give special savings for new VA loan applications from now through the end of the year.** Reach out and we can review which option may be best for your unique situation.

Benefits of a VA Loan

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

We can refinance a Conventional, FHA, or USDA loan into a VA Loan.

VA Myths and Facts



MYTH: It's hard to qualify for VA Loans.

FACT: VA Loans have fewer credit restrictions compared to conventional loans which means it can be easier to qualify for a VA Loan.

MYTH: You can only have one VA loan.

FACT: If you earn a VA home loan benefit, it is yours for life, and in some cases, can be used multiple times at once. Many Veterans use it again and again for their home financing needs: first home purchase, move-up home, and to refinance.

MYTH: VA loans take too long!

FACT: Our 1/1/24 to 10/1/24 average VA loan turn time is **25 business days** from application to clear-to-close! Of course turn times vary depending on the loan complexity.

*VA Interest Rate Reduction Refinance Loan IRRRL is not eligible. 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 for a purchase or standard refinance transaction. 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.

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

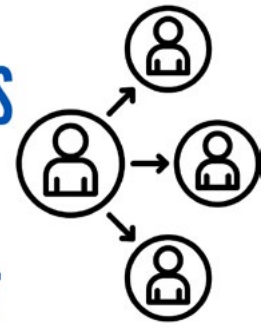
October is National Popcorn Poppin' Month.

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 **800-270-7082**

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. IKSRSNCE _____
2. UNRRTEIEFBGT _____
3. AAHIHCCMAATWLTL _____
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

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 you have found a home you love, your credit score is strong, employment is stable and you have enough savings to cover a down payment and closing costs. Waiting for a lower rate might mean missing out on a home you love. You 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



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!



Equity Resources

Your Mortgage Specialist
NMLS 1579

800-270-7082

info@CallEquity.net

25 S Park Place
Newark, OH 43055

Free Application at

www.CallEquity.com

Please give me a review!

www.fb.com/Equity.Resources

www.zillow.com/lender-profile/equityresourcesinc/



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, click the URL or enter <https://equity247.app.link/247> on your smartphone browser.



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.

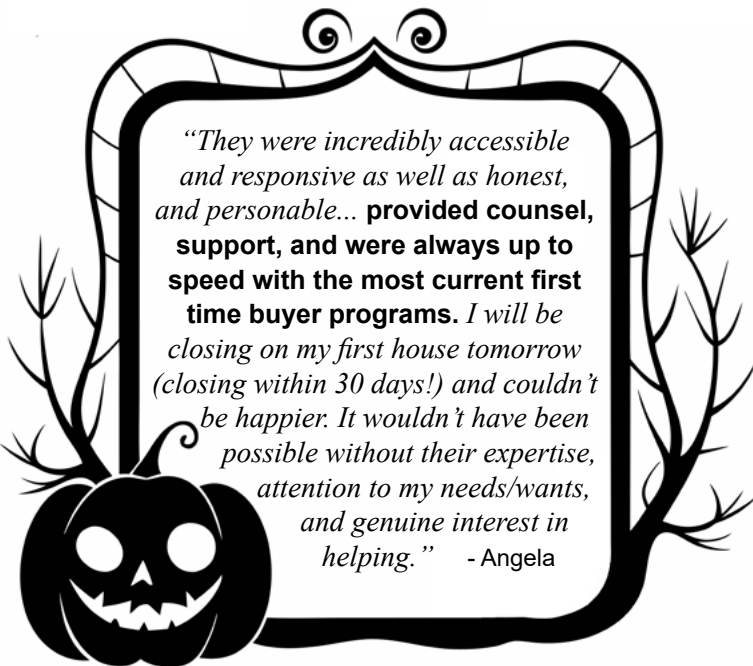
A Place of Honor to Visit

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, they are arranged in the Department of Defense order of precedence.

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.

"They were incredibly accessible and responsive as well as honest, and personable... provided counsel, support, and were always up to speed with the most current first time buyer programs. I will be closing on my first house tomorrow (closing within 30 days!) and couldn't be happier. It wouldn't have been possible without their expertise, attention to my needs/wants, and genuine interest in helping." - Angela



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.

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



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

"They walked us through all of our options and helped us figure out what was best for our family. Thank you so much for your honesty, and hard work!" - Mark

"We have worked with this lender for over a decade... and every time they far exceed our expectations. They are prompt, professional, and get the job done seamlessly. We would never consider using anyone else as their team is simply the BEST!" - John



EQUAL HOUSING OPPORTUNITY
 OCT 2024

NMLS ID #1579. AL 20405, CT ML-1579, ML-BCH-1315500, ML-BCH-2274520, ML-BCH-2340595, ML-BCH-2050966, DC MLB1579, MLB318356, DE 9521, 11829, 039138, FL MLD880, MLDB1629, MLDB11739, MLDB14549, MLDB15537, MLDB15748, MLDB17135, MLDB20177, MLDB20700, GA 1579, IN 9940 & 11055, KY MC824, MC812435, MA Mortgage Lender & Mortgage Broker MC1579, ME 1579, MI FR0018548, NC L-134393, NH 21234-MB, 23282-MB-BCH, OH RM.850263, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-2102433, MLB-2340595, MLB-2558638, TX 1579, VA MC-4491 nmlsconsumeraccess.org, WV ML-38569, MLB-200404, MLB-2102433. DBA's: Equity Resources of Ohio, Inc, PA Equity Resources, Inc, ERI Mortgage, Inc, Equity Resources, Inc of Ohio, Equity Resources of Ohio. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Equity Resources, Inc. Corporate: 25.5 S Park Pl, Newark, OH 43055