

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

”

*They assisted me in a complex mortgage. Their guidance was spot on. At no point in time did I ever feel like I had questions or concerns. **Their understanding of the VA loan process is by far and away superior to any other lender I have used in 4 previous home purchases.** I would recommend this team.”*

★★★★★ - Tom, Special Forces Combat Vet

Ask about our
November VA
special offer!

It's Financial Planning Month

Take time to review your financial goals and make sure you're on track for the year. If you'd like to streamline your finances, we'd be happy to help explore your options just like we did for these clients:

Rate/Term Refinance

Last August we helped Stan buy a home with a VA loan. We kept an eye on the market and were able to lower his rate with a refinance last month. **He's saving \$420 on his monthly payment and will have a life of loan savings of \$143,065!** We had him from Application to Clear to Close in 13 business days.

Cash Out Refinance

Carrie reduced her monthly stress with a refinance last month. She paid off a second mortgage and other high interest debt for a total of \$50,000, plus **reduced her monthly mortgage payment by \$358 and got \$13,000 cash at closing.**

.....
**Reach out today for your
personalized savings solutions.**
.....

SPOOKY Home Superstitions

Cleaning - Using an old broom in a new home is thought to bring negativity from the past. In the early 1900s, cleaning cloths from previous homes were left behind or burned to avoid bad luck. Sweeping after sundown is believed to sweep away wealth.

Doors - An Irish superstition says when leaving a new home for the first time, you must exit through the same door you entered. Exiting through a different door is thought to deter you from ever settling into your home.

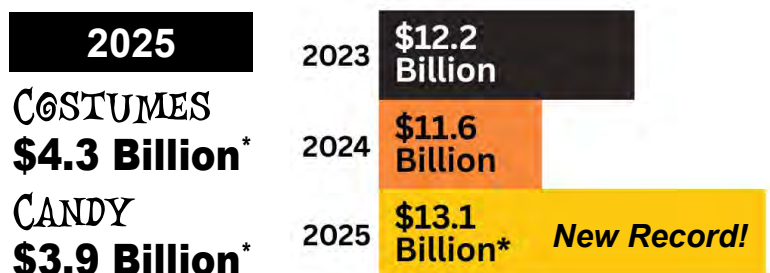
Porches - In Southern tradition they believed ghosts were unable to cross water, so porches and front doorways were painted blue to ward off spirits.

Bread and Salt - Jewish tradition encourages bringing bread (to prevent hunger) and salt (to ensure a flavorful life) into a new home. Sprinkling salt at the entrance is said to keep evil from your door.

**You don't need luck when you work
with a great lender! Who can we help?**



Frightful Halloween Spending



*expected. Source: NRF



Voted Best
Mortgage
Lender &
Best Place
to Work!

EQUITY
RESOURCES, INC.
more than
a mortgage company

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

First-Time Buyer REVIEW



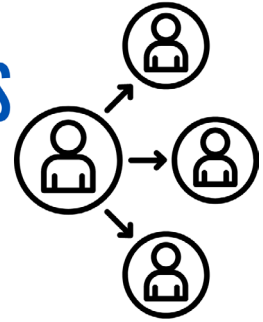
They patiently guided me with humor and patience. This was my first home buying experience and it was a roller coaster of emotions. I truly appreciate them for assisting me in completing an item off my bucket list and making a financial achievement come true!

Shelly, Raving Fan



Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



Courtney came to us for help buying her first home and we gave her steps to bring up her credit score. She appreciated our honesty and direction so much that she introduced her **sister** Kayla to us who was moving across six states to be closer to family. We had her clear to close in 20 business days, way before contract closing date! She got the keys to her first home last month.

Who needs honest answers and guidance for a home purchase? Give them this newsletter!

 Follow [www.fb.com/Equity.Resources](https://www.facebook.com/Equity.Resources) for quick updates on when to refi and save!



10.16.25 - National Train Your Brain Day

Keep your brain sharp and reduce cognitive decline by challenging your mind daily:

- Play your favorite word, number, or logic puzzles.
- Read, study a new language, or learn a skill like music.
- Use meditation and mantras to stay present and focused.
- Combine movement with mental tasks for brain health.

10.28.25 - National First Responders Day

Offer Thanks: Say "thank you" to first responders you see or send a card to acknowledge their sacrifices.

Provide a Meal or Treats: Donate home-cooked meals, snacks, gift cards or wellness items to the local fire, police, or EMS station.

Show Up: Attend community events and fundraisers to honor and support local heroes.

Share: Post your thanks with #NationalFirstRespondersDay or #ThankYouFirstResponders on your social platforms.



October is National
Popcorn Poppin' Month

Unscramble to find popcorn related words below. Email or text a pic of your answers by 11/1/25 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. NREKEL _____
2. TBREUT _____
3. WMLSRAAHLOM _____
4. TELETK _____
5. GSENO SINA _____
6. MACERLA _____
7. DRAHDEC _____
8. AYLTS _____

Check out these sweet and savory [popcorn recipes](#) perfect for snacking, parties, or bagging up and giving away!

SCAN



Entry From: _____

**WIN
\$50!**



Congrats to Char and Kirk, our September winners!

Apple Picking Jumble: Organic, Harvest, Basket, Orchard, Bushel, Caramel, Sauce, Crisp, Butter, Cider.

Thank you for your referrals and your trust!

Who Needs Holiday Cash?

The next Federal Reserve meeting is October 29th and a rate cut is expected, with possibly even another in December. We've been busy helping people save money and reduce stress with a refinance. With home values still strong, tapping into your home equity could be a smart way to ease financial stress and make the holidays a little brighter.

Who do you know that bought a home in the last three years? Introduce us!

A Cash Out Success

Amber came to us tired of juggling multiple payments each month and never getting ahead. A cash out refinance helped her pay off all debt except for one car loan, and her new mortgage of course! **She paid off over \$48,000 in high interest debt (17 separate bills!). PLUS she got \$47,000 cash** for savings and home improvements. She's excited to fix her house up for the holidays and pay cash for gifts to avoid overspending with credit cards.



Sweet Student Savings

Speaking of savings, many companies offer great discounts for students. **Tech brands** like Apple and Microsoft provide discounted devices and software. **Retailers** like Target and **fashion brands** like Nike offer 10–20% off with student verification. Walmart's discount is great for students who don't have a car on campus since their 50% off membership comes with free delivery. **Streaming services** such as Spotify and Hulu bundle plans at lower prices, while **travel companies** offer reduced fares. Students can unlock big savings simply by verifying their status, and no matter where they're shopping, it never hurts to ask if they offer student perks! Check out this great [list of discounts](#):



Equity Resources

Your Mortgage Specialist
NMLS 1579

800-270-7082

info@CallEquity.net

25 S Park Place
Newark, OH 43055

Visit My Webpage!

www.CallEquity.com

- ✓ To Apply Free
- ✓ Give Me a Review
- ✓ Follow Me on Social Media



Download my FREE Mortgage Calculator App!

Our cutting-edge technology designed to make the loan process easy, efficient, and

stress-free. To download, click the URL or enter <https://equity247.app.link/247> on your smart-phone browser.



New Law Passed to Cut Spam Calls

Chances are when you applied for a mortgage, your phone blew up with unwanted calls from lenders. Even if you were on the Do Not Call list, they just kept

calling! They were triggered by your credit inquiry, and suddenly, every lender in the country seemed to have your number. WE HAVE THE BEST NEWS EVER... those calls will soon be ILLEGAL!

President Donald Trump signed the Homebuyers Privacy Protection Act, putting a nationwide ban on trigger leads: the practice that allowed companies to buy your data and bombard you with offers the moment you applied for a mortgage. **Starting March 5, 2026, trigger leads will be banned, except in a few very limited situations:**

- The consumer explicitly consents
- The third party originated the current home loan
- The third party is the servicer of the current home loan
- The third party is a bank or credit union the consumer already uses

This law is a **huge** win for consumer privacy! So next time you apply for a mortgage, you can breathe easier knowing your phone won't be ringing off the hook.

Making Home Possible

Do you know someone who thinks they'll never be able to save enough to buy a home? Or who dreams of a larger place but is worried about the logistics of selling their current home? Our programs are making it possible:

Equity Zero Program: Johanna's dream of owning a home seemed out of reach after moving back to the U.S. from Colombia. She had no savings and didn't qualify for traditional assistance. Our Equity Zero loan made it possible for her to buy a home with no down payment.

Bridge Loan: Josh and Rita found their dream home but the seller wasn't willing to wait for them to sell their current home first. Afraid they would lose the home they wanted, they reached out to us for a Bridge Loan and were able to place an offer with no contingencies.

.....
**Introduce us to anyone you
know that wants to own a home!**
.....

Get Your Yard Fall-Ready

As the seasons change, your yard deserves a little extra attention. Taking a few steps now will ensure it is healthy and vibrant come springtime. Check out [The Best Things You Can Do for Your Yard This Fall](#)

Think Outside the Candy Dish

This Halloween, consider handing out one of these fun alternatives to candy:

- Glow sticks or glow bracelets
- Stickers
- Temporary tattoos
- Spider rings
- Bubbles
- Small balls
- Play-Doh
- Pencils or erasers
- Small bottles of water
- Juice boxes
- Granola bars
- Pretzels, crackers, chips, or popcorn
- Applesauce pouches
- Fresh oranges or apples
- Fruit snacks

Safety Tip:

To reduce the risk of accidents on your property, set up a station and pass out goodies at the end of your driveway.

EQUITY 
RESOURCES, INC.
mortgages

HAVE A FUN & SAFE HALLOWEEN!

"When witches go riding, and black cats are seen,
the moon laughs and whispers, 'tis near Halloween."

"We needed to get a home quick... They were **so efficient, but also extremely personable.**

I'd recommend them to anyone, especially first time homebuyers. **They're great at explaining all the details and easing your mind when you're unsure.**" - Brianna

"This is the second time I had the pleasure of working with this team to purchase... They continue to **make the mortgage process easy/ streamlined.** If you want **quality services and no worries** as you maneuver the home buying process, they are here for you." - Jennifer

"Great to work with... We started searching for a home back in March. The entire time, they were **readily available and very helpful in explaining the details** of our loan. As a first time home buyer, **they made the process easy and simple, and I never once felt overwhelmed.** I highly recommend their services; I will definitely work with them again." - Brayden

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



OCT 2025

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, MLDB15748, MLDB17135, MLDB20700, MLDB21861, MLDB22853, GA 1579, IN 9940 & 11055, KY MC824, MC812435, MA Mortgage Lender & Mortgage Broker MC1579, ME 1579, MI FR0018548, NC L-134393, NH 1579MB, 1579MB1860036BCH, 1579MB2050966BCH, OH RM.850263, PA Department of Banking 20488, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-2102433, MLB-2340595, MLB-2558638, MLB-227912, MLB-894620, TX 1579, VA MC-4491 nmlsconsumeraccess.org, WV ML-38569, 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