

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

REAL CLIENTS. REAL RESULTS.

Two VA loan wins from last month.

VA CASH-OUT REFI

$60,000 DEBT PAID OFF

$1,900/mo LOWER EXPENSES

26 BUSINESS DAYS Application to Closing

APPROVED

Recent job change? Don't assume long jobtime is necessary. *This client had only been at her current job since April.* Qualification can depend on employment history, income type and other factors.

VA PURCHASE

BIG BANK FEES → OUR FEES **$22,000→$5,000** CLOSING COST REDUCTION

$17,000 SAVED

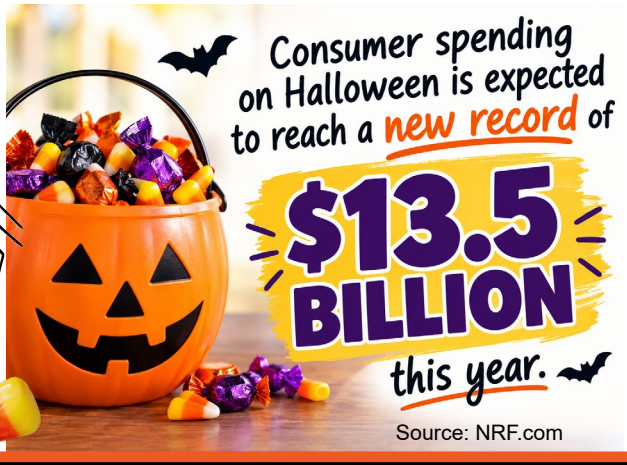
12 BUSINESS DAYS Application to Closing

Who needs a 2nd opinion? These buyers came to us after a large national bank's appraisal issues caused delays and their closing costs came in at $22,000! **We transferred the appraisal and got them clear to close quick to save the day.**

Every situation is different. It's always best to reach out to a local lender for your options. **Please introduce us to anyone we can help!**

Absolutely amazing from start to finish!

I never had to question where we were in the process... easy to get ahold of and stayed on top of what they needed from us if I missed something. Settlement on our new house got moved up significantly to accommodate the buyers and **they were able to make it happen!** From writing of the contract to clear to close was **less than 30 days on a VA loan!"** - Sara



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.

Your Lender for Life

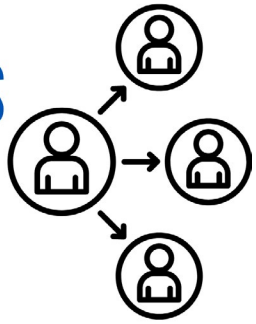
2018	Referred by his realtor for a purchase.	App to CTC in 20 business days
2020	Rate/Term Refi – Lowered rate and payment.	App to CTC in 15 business days
2024	Second Mortgage for debt consolidation.	App to CTC in 10 business days
2026	New Home Purchase – relocating for work, selling current home at the same time and needed a quick close. We had them ready to close over a week early!	App to CTC in 9 business days

CTC = Clear to Close

Who do you know looking for a lender they can trust? Have them call **727-946-7066!**

Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



Carter was referred to us by his **parents,** and last year we had the privilege of helping him purchase his first home. When his **coworker Ron w**as talking about buying his first home, Carter told him to call us! Ron bought his childhood home from his mom using a gift of equity last month. He brought $0 to closing, thanks to the gift, and we had him from application to Clear to Close in just 16 business days!

We don't take your trust in us lightly. We're proud to help your friends, family, and coworkers find their own path to homeownership!

Follow **www.fb.com/AmberJamesMortgageSpecialist/** for quick updates on when to refi & save!

What Are You Afraid Of?

October 13: National Face Your Fears Day

A FEW OF THE MOST COMMON PHOBIAS

- **Ophidiophobia** Fear of snakes
- **Acrophobia** Fear of heights
- **Aerophobia** Fear of flying
- **Mysophobia** Fear of germs & contamination
- **Trypanophobia** Fear of injections
- **Astraphobia** Fear of thunder & lightning

CHROMETOPHOBIA
Fear of spending money

While there may not be an official phobia for buying a home, the fear can be very real. Much of that fear comes from simply not knowing what to expect or where to begin. **That's where we come in.**

We walk Buyers through their financing options, explain the costs and answer questions quickly, so they can make an informed decision that feels right. *Who can we help face their fear of buying a home?* **Have them call to see what's possible.**

Source: verywellmind.com



Hi, what can I help you with?

How can I take classic pumpkin pie to the next level this year?

Take Your Pumpkin Pie to the Next Level



1. **Upgrade the crust** Swap traditional pastry crust for a gingersnap, graham cracker, or pecan crust for extra fall flavor.
2. **Add a crunchy topping** Top with a brown sugar pecan streusel before baking, or sprinkle toasted pecans over the finished pie.
3. **Level up whipped cream** Try maple, cinnamon, or vanilla bourbon flavored whipped cream for a simple upgrade.
4. **Drizzle on delicious** Add a little salted caramel, maple syrup, or warm chocolate drizzle to the top.
5. **Brûlée the top** Sprinkle a thin layer of sugar over a chilled pumpkin pie and carefully caramelize it with a kitchen torch for a cracky topping.
6. **Add a hint of maple** Replace a portion of the sweetener called for in your favorite recipe with pure maple syrup.
7. **Get creative with crust** Cut leftover pie dough into tiny leaves, pumpkins, or acorns, bake them separately, and use them to decorate the finished pie.
8. **Make it à la mode** Serve warm pumpkin pie with vanilla, butter pecan, cinnamon, or salted caramel ice cream.
9. **Create More Crunch** Serve it with candied pecans, crushed gingersnaps, or toffee bits sprinkled on top.
10. **Create a topping bar** Put out whipped cream, caramel sauce, chopped pecans, mini chocolate chips, cinnamon, and cookie crumbles to customize.

First-Time Homebuyer Testimonial

This team **provided incredible support and guidance** throughout our home-buying journey. Their **kind-hearted approach, professionalism, and dedication** made what could have been a stressful process feel smooth and manageable. We are truly grateful for your **exceptional mortgage service** and for helping us secure our forever home, **we would recommend 1,000 times over!**

- Rachael

★★★★★

WHO CAN WE HELP NEXT?



A Purrfect Jumble

Unscramble in honor of National Cat Day on 10/29. Send answers to ajames@CallEquity.net by 11/1 and we'll enter you in a drawing for a **$50 gift card!**

1. NTIPAC _____
2. LCCAOI _____
3. LNEEIF _____
4. SPRANEI _____
5. TRITLE _____
6. SSEEIMA _____
7. OEWM _____
8. INTKTE _____
9. WSKSRIHE _____
10. OXTEUD _____

Entry From: _____

WIN $50!

and our September winners are...

Congrats to Britt and Ryan!

Best of Fall Jumble: cider, flannel, bonfire, sweatshirt, football, acorns, orchard, foliage, chili, cocoa.



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www.CallEquity.com/Amber-James

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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/0xBO7YBo5Fb** on your smartphone browser.

Beware of Energy Vampires!

Energy vampires, or—equally creepy—phantom loads, are devices that consume electricity even when turned off or not actively in use. According to the U.S. Department of Energy, this accounts for up to 10% of residential energy use and costs billions of dollars annually. A few simple tricks can help keep those sneaky "energy vampires" from haunting your utility bill.

The Biggest Energy Vampires

- TVs, DVR/cable boxes & gaming consoles
- Microwaves & coffee makers
- Computers & chargers
- Appliances with digital clocks
- Smart devices & security systems

Scare Away Wasted Energy

- Unplug unused or rarely used electronics
- Use smart power strips or plugs
- Switch gaming consoles and TVs to energy-saving mode
- Upgrade to ENERGY STAR®-certified appliances

October Haunted House To-Dos:

- ❒ Go on a 5-minute "vampire hunt" and see what devices are secretly sucking power, take steps to reduce your home's energy waste.
- ❒ Change the direction of ceiling fans to clockwise to push warmer air down.
- ❒ Clean/replace HVAC filters for maximum efficiency.



There's No Place Like a New Home for the Holidays

More space? Less maintenance? Living closer to family? A bigger yard with a fence for the dogs? A shorter commute? Whatever has you thinking about a move, you may not have to wait until next year. With fast loan closings and options like our Bridge Loan (buy before you sell), we can help you explore ways to make your move sooner.

If you know someone who is waiting to save enough for a down payment first, have them reach out to us to discuss their options. Our Equity Zero Loan may help them buy now with no down payment, plus we'll see if they qualify for down payment assistance.

You bring the wish list.

We'll help with the fast, stress-free financing.

"...answered all of our questions, was very thorough, and always kept us in the loop with exactly what was going on."

- Gina

Who do you know looking for a lender they can trust? Have them call **727-946-7066!**

Be Our Guest! Holiday Hosting Tips



If holiday overnight guests are headed your way, a few thoughtful touches can make your home feel almost as comfortable as their own.

Create a Welcome Station - Place a small tray or basket on the nightstand or dresser with bottled water, a snack, tissues, a phone charger and your Wi-Fi password.

Give Luggage a Home - Set out a luggage rack, bench or sturdy chair where guests can place their suitcase. Clear a little closet space and provide a few empty hangers too.

Stock the Bathroom - Fill a basket with often forgotten items such as travel-size shampoo and conditioner, body wash, toothpaste, a new toothbrush, disposable razors, cotton swabs and other basics.

Think About Bedtime Comfort - Provide extra pillows and blankets and show guests where they can adjust the temperature, if appropriate. A small night-light can be especially helpful in an unfamiliar home.

Plan for Early Risers - Let guests know where to find coffee, tea, mugs and a simple breakfast or snack. That way, early risers can help themselves.

The best guest rooms aren't necessarily the fanciest. They're the ones that make visitors feel comfortable, cared for and truly at home. ***Happy Hosting!***

"In October any wonderful unexpected thing might be possible." - Elizabeth George Speare

"We would recommend over and over again. They were the biggest help during our home buying process and we definitely would not be in our dream home if it was not for their help." - Mallory

"They made this whole out of state move very smooth... communicated amazingly with my fiancé and I. They were all very kind and great to work with." - Ashley



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

EQUAL HOUSING OPPORTUNITY

OCT 2026

NMLS ID #1579. AL 20405, CT ML-1579, ML-BCH-1315500, ML-BCH-2274520, ML-BCH-2050966, DC MLB1579, MLB318356, DE 9521, 11829, 039138, 044690, FL MLD880, MLDB1629, MLDB11739, MLDB14549, MLDB15748, MLDB17135, MLDB20700, MLDB22853, MLDB23821, 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-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