



A Season of Giving

Our incredible team came together to raise more than \$5,500 for Coats for Kids and Toys for Tots this year! We donated 30 coats, and our holiday elves are busy shopping for the children we adopted. A huge thank you to our company owners, Ed and Tracy Rizor for matching each donation and doubling the impact. We are grateful for the kindness and teamwork that make a difference for families in need this holiday season.

As we close out another year, we want to thank you for trusting us with one of life's most meaningful milestones. Home is where traditions begin and some of the biggest moments happen. Your support means the world to us, and we're honored to be part of your journey.

Wishing you and your loved ones peace, joy, and treasured moments this season.



A New Home for the Holidays!

A Full Circle Moment

Some customers remind us why we do what we do and Stacey's journey is one of them.

"This is the second time we have worked with Equity... and should the need arise, we'll work with them a third! The service provided by this team is so professional, refined and surprise-free!"

There is a culture of excellence at Equity that is evident throughout the company."

Jesse

We first worked with Stacey in 2003 when she and her husband bought their home out of a land contract. Back then, the mortgage was in his name. Over the years, Stacey poured her heart into improving the house, she weathered the 2008 mortgage crisis, and raised her family there. When her sons were ready to buy homes, she sent them our way—yes, we've been here long enough to serve the next generation!

Life took some turns, and Stacey and her husband parted ways. Determined to keep her home, she worked hard to build strong credit and a solid career. Last month, her determination paid off when we refinanced the home into her name. With her family by her side, Stacey signed the closing documents proudly. It was an inspiring reminder of what you can achieve with hard work, perseverance and by believing in yourself.



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.



We couldn't have done it without you! A huge thank you to your amazing team for making our dream house a reality!

Julia

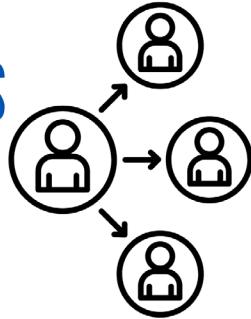
Client Story

This home has an in-law suite and we used the rent they will be receiving for that space to qualify them for the purchase.

Have questions about the rules for using an Accessory Dwelling Unit (ADU) as rental income? Reach out!

**YOUR
REFERRALS
ARE THE
GREATEST
COMPLIMENT**

Share your experience!



Kyle came to us in 2020 for a pre-approval to buy his first home but decided to rent for another year to save for a down payment (this was before our Equity Zero loan was an option). He came back and we helped with his purchase in 2021. Kyle referred his **coworker John** to us and we helped him buy his first home last month. **We had him from application to clear to close in 21 business days.**

We love referrals, who can we help?! 727-946-7066



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

Happy December!

12.21.25 - Look On The Bright Side Day

- ★ Think of something good that happened each day and something you're looking forward to the next day.
- ★ Rephrase negative self-talk and look for the positive.
- ★ Identify what you **can** change and focus your energy there.

12.23.25 - National Christmas Movie Marathon Day

Check out [forbes.com's list of New 2025](https://www.forbes.com/sites/forbes/2021/11/15/the-best-new-christmas-movies-to-watch-in-2025/)

[Christmas Movies to Watch](#), make some

festive munchies like this popcorn, and enjoy!



Ingredients

- 17 cups popped popcorn
- 12 oz Vanilla Candy Melts
- 1½ c broken pretzel pieces or mini pretzels
- 10 oz bag green and red M&Ms
- Christmas sprinkles



Christmas Crunch Popcorn

Instructions

Add popcorn to large bowl, remove unpopped kernels, then mix in pretzels and M&Ms. Heat Candy Melts on 50% power in a microwave safe bowl, stirring at 30 second intervals, until melted and smooth. Drizzle half of melted chips over popcorn mixture, stir to coat, then drizzle remaining over popcorn, and gently stir until evenly coated. Pour onto wax paper in a single layer and quickly add sprinkles. Allow to cool, then gently break into pieces. Store in an airtight container.



National Card Playing Day is December 28th!

Unscramble to find names of card games below. Email or text a pic of your answers by 1/1/26 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. ITISRLOAE _____
2. CLBJAAKKC _____
3. PSEASD _____
4. GIDRBEBE _____
5. NSACATA _____
6. MYRMU _____
7. RBGBEAIC _____
8. NIELCHPO _____
9. CUHREE _____
10. ORKPE _____



Entry From: _____

and our November winners are...

Congrats to Katie, Bryce & Eli!

National Cake Day Jumble: Sponge, Coconut, Fruitcake, Coffee, Tiramisu, Carrot, Yellow, Pound, Cupcakes, Bundt.

Guiding Home Buyers

The National Association of Realtors (NAR) reported that out of all home buyers last year, just 21% were buying for the first time. This is a new historic low. In the 1980s, the typical first-time home buyer was in their late 20s, but according to the NAR report, the **median age has risen to 40**, the highest ever recorded.

Every day, we help home buyers and individuals who once thought owning a home was out of reach. Whether it's navigating the buying process, finding the right financing options, or offering guidance every step of the way, **we're here to make homeownership possible!** Check out our age breakdown for 2025 purchases so far:

% of Our Purchases	Generation	Age
45.3%	Millennials	29-44
22.8%	Gen Z	18-28
22.3%	Gen X	45-60
9.3%	Baby Boomers	61-79
0.4%	Silent Generation	80+

Source: Equity Resources home purchases 1/1/25—11/30/25.

Who do you know that wants to own their own home? Introduce us!



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Top 10 Best Last Minute Gift Ideas:

- #10 A new water bottle.
- #9 Real local maple syrup and a box of pancake mix.
- #8 Crazy socks (a study found people who wear wacky socks are perceived by others to be more creative, confident, and ambitious!)
- #7 A nice pen set and a small notepad or blank notecards.
- #6 A deck of playing cards or a new board game.
- #5 A 2025 calendar that is pretty, cute or funny.
- #4 A pretty umbrella.
- #3 The fuzziest blanket you can find in a store.
- #2 A Christmas cactus or other house plant.
- #1 An introduction to the best Mortgage Specialist for a new home purchase or money-saving refinance.

First snow in our new home

"They were professional, knowledgeable, and attentive throughout the loan process. Their team explained every step clearly, answered all my questions promptly, and made what could have been a stressful experience feel seamless. I truly appreciated their dedication and would highly recommend to anyone seeking a loan."

Miriam



Before the Holidays

Donate Unused Decor - Once you've finished decorating you most likely have items you didn't use. Maybe you haven't displayed it for years because it doesn't fit your style anymore, **do not keep storing it.**

Donate it ASAP so someone else can enjoy. If you have broken decor you continue to keep, throw it away!

After the Holidays

Store By Zone - For example: pack up anything you use to decorate the mantel together and label the box with that zone. If it takes multiple boxes, label them "Mantel 1 of 2". Do the same with "Kitchen", "Entry", etc. so it is easier to decorate next year. Clear, stackable boxes with lids are best. Next year when you start decorating you can grab the boxes for a zone, put everything out, and use the empty bins to pack up non-holiday decor for that zone to store it until after the holidays.

Holiday Tip Giving Guide

While you're making a list and checking it twice, don't forget about the people who make your life easier all year. The holiday season is a great time to let your delivery drivers, garbage crew, etc. know how much you appreciate their work with a little something extra! [Click for guide.](#)

Winter Break Productivity

If you're taking extra time off this month, try to add some of these tasks to your non-schedule. Don't forget to sleep in and then "embrace the potential for productivity" as suggested by calendar.com:

Personal Growth

- Work on a personal project you've put off.
- Set a goal or challenge for yourself.
- Dive into reading: try new genres or join a book club.
- Start journaling, blogging, or writing creatively.
- Get artistic: sketch, paint, or take a class.
- Play or learn a musical instrument.
- Knit something warm or bake holiday treats.
- Focus on health: walk, work out, practice mindfulness.
- Declutter digitally: delete files, unsubscribe from emails.
- Organize finances: budget, tax prep, and plan for 2026.
- Reflect on the past year and set intentions for future.
- Recharge: spend solo time, connect with loved ones, meditate, spend time in nature, take naps.

Professional Development

- Declutter your workspace and files.
- Network by reconnecting with mentors or colleagues.
- Refresh your resume and LinkedIn.
- Learn a new skill via online courses or workshops.
- Start a side hustle if you're looking to earn or innovate.
- Volunteer: build skills and contribute locally.
- Cultivate your personal brand online.
- Stay current: read industry news and blogs.

"The joy of brightening other lives becomes for us the magic of the holidays." - W.C. Jones

"As a young first-time home buyer, I had tons of questions and worries but they made the process so easy and stress-free."

- Jordan

"We were referred by our realtor, and we could not have asked for a better experience. They guided us through both a bridge loan and a mortgage loan with outstanding communication, empathy, and professionalism. They were always available to talk through each step and made sure we fully understood the process. Even when delays outside their control occurred, they went above and beyond to keep things moving smoothly and keep us informed. They truly made us feel like part of a family, and we are incredibly grateful for their dedication and care." - Jason

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



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