Real Client Success Story

YOUR HOME IS A HUGE ASSET

ONE HOME. FOUR SMART FINANCIAL MOVES.

2021
- Lowered Rate
- Appraised @ $369,000

PAID OFF HELOC
(Home Equity Line of Credit)
$75,000

2023
- Got $15,000 cash out for home repairs
- Lowered Insurance
- Appraised @ $442,000

PAID OFF
$40,000
IN HIGH INTEREST DEBT (7 BILLS)

2025
- Lowered Rate
- Appraised @ $640,000

CASH OUT
$77,000
FOR HOME IMPROVEMENTS

SMART MONEY MOVE: Used cash to update kitchen, bathrooms, add Accessory Dwelling Unit, new septic, siding, roof and gutters!

2026
- Lowered Rate
- Saving $2,800 a year on home insurance alone!
- Appraised @ $840,000

CASH OUT
$54,000
TO PAY OFF DEBT

FAST STAT: Average of **19 Business Days** from Application to Clear to Close on these 4 loans!

Your Lender *for life*

Trusted mortgage guidance for every milestone.

Ready for a remodel or debt consolidation? Reach out!

> *"Our situation wasn't straight forward and they got creative to find a solution that worked for us to buy our dream home.*
> **They were super responsive, insightful, educational, and just darn good people. Would recommend working with them to anyone."**
>
> \- Corey

September's Natural Treasures

It's National Honey Month and National Mushroom Month, two remarkable gifts from nature. Enjoy these fun facts!

Sources: American Mushroom Institute, The National Forest Foundation, worldatlas.com, & Idaho Honey Industry Association

The First Day of Fall is 9/22

Go to explorefall.com/fall-foliage-forecast so you don't miss prime leaf-peeping! You can even search by zip code for a precise forecast and best local viewing spots.

Scan

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.

September 28th is NATIONAL GOOD NEIGHBOR DAY!

Small actions. Stronger community.

SAY HELLO
A smile and a friendly hello go a long way.

SHARE KINDNESS
Drop off a treat, leave a kind note, or offer a helping hand.

CHECK IN
Reach out to neighbors, especially those who may live alone.

BE CONSIDERATE
Respect shared spaces and help keep your neighborhood beautiful.

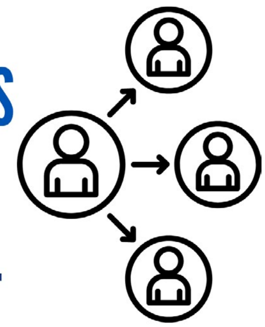
BUILD CONNECTIONS
Stronger neighbors create stronger communities.

If a friend, relative, or neighbor could benefit from trusted mortgage guidance, we'd be grateful for your introduction!

Who can we help? **800-270-7082**

Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



After helping **Erik** purchase two homes with VA financing, he trusted us to help his **son Derek** buy his first home too. We closed Derek's VA loan last month and had him **from application to clear to close in 21 business days!**

Take a look at the VA home loan: They offer 0% down options, no monthly mortgage insurance, competitive rates, and the ability to reuse the benefit. For eligible military members, veterans, and some surviving spouses, a VA loan is one of the most powerful home financing tools. *Reach out for more info.*

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

From: sipandsanity.com

Ingredients
- 1 c water
- ½ c dark brown sugar
- ¼ c maple syrup
- ½ c pumpkin puree
- 1 Tbsp pumpkin pie spice
- ⅛ tsp kosher salt
- 2 tsp vanilla extract

Instructions
Combine everything but vanilla in a small saucepan over medium heat. Bring to a bubble while stirring until the sugar dissolves. Reduce heat to medium-low and simmer for 5 minutes, stirring occasionally.

Remove from heat and stir in vanilla. Let cool. Stir, then transfer to an airtight container or jar. Store in the refrigerator up to one week. If separation occurs, shake container or stir.

Uses: Mix with cold brew, tea, a cocktail, or add to hot chocolate. Drizzle over pancakes, waffles or french toast. Stir into oatmeal, yogurt or smoothies.

Tips: For a smoother syrup, whisk cooled mixture through a mesh strainer over a bowl. For a thinner or thicker syrup, adjust the amount of water by ¼ cup.

In place of maple syrup, you could use agave syrup, honey or your preferred sugar-free alternative.

To turn it into coffee creamer, substitute the water with your preferred milk or half & half.

Hi, what can I help you with?

What are the best apples and apple combinations for baking?

THE BEST APPLES for Baking & Cooking

BEST FOR	BEST APPLE COMBINATIONS (for balanced flavor & texture)	BEST APPLE VARIETIES
PIES	Try these combinations: • Granny Smith + Honeycrisp (tart + sweet) • Granny Smith + Braeburn (tart + rich) • Honeycrisp + Pink Lady (sweet + tart)	Granny Smith, Honeycrisp, Braeburn, Pink Lady, Jonagold, Fuji, Golden Delicious
CRISPS	Try these combinations: • Honeycrisp + Granny Smith (sweet + tart) • Granny Smith + Braeburn (tart + rich) • Fuji + Pink Lady (sweet + tart)	Honeycrisp, Granny Smith, Braeburn, Jonagold, Fuji, Pink Lady, Golden Delicious
APPLESAUCE	Try these combinations: • McIntosh + Cortland (sweet + tart) • Jonagold + Fuji (mild + sweet) • Granny Smith + Fuji (tart + sweet)	McIntosh, Cortland, Jonathan, Rome Beauty, Golden Delicious, Fuji, Granny Smith

MIX & MATCH! Blending apple varieties creates the best flavor and texture!

"There for every step and never gave up on us."

Were patient, thorough, and understanding in my house search, which lasted 3 years! Highly recommend their services!!"

- Alexander, First-Time Homebuyer

Who can we help next?

Equity Resources

Your Mortgage Lender
NMLS 1579

800-270-7082
info@CallEquity.net
25 S Park Place
Newark, OH 43055

Visit Our Webpage!

www.CallEquity.com

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

Download our 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 smartphone browser.

Unscramble for words describing a cozy fall. Send your answers to info@CallEquity.net by 10/1 and we'll enter you in a drawing for a **$50 gift card!**

1. EIRCD ____________________
2. ALLFENN ____________________
3. BNREIOF ____________________
4. TSWSATREHI ____________________
5. LFOTLABO ____________________
6. NSCROA ____________________
7. HCORDRA ____________________
8. AIEGOLF ____________________
9. LCIIH ____________________
10. OAOCC ____________________

WIN $50!

Entry From: ____________________________

and our August winners are...

Congrats to Josie & Kristen!

Dog Day Jumble: Treats, Commands, Loyalty, Companion, Fetch, Leash, Canine, Collar, Pawprints, Rescue.

THE HOTTEST ZIP CODES of 2026

Buyer interest is strongest and homes are flying off the market.

1. Peabody, MA 01960
2. Montclair, NJ 07042
3. Sewell, NJ 08080
4. Fairport, NY 14450
5. Westfield, MA 01085
6. Livonia, MI 48154
7. Lititz, PA 17543
8. North Haven, CT 06473
9. New Berlin, WI 53151
10. Wheaton, IL 60187

EQUITY RESOURCES IS LICENSED IN ALL BUT 3 OF THE STATES!

We are proud to lend in

AL | CT | DC | DE | FL | GA | IN | KY | MA | MD | ME | MI | NC | NH | NJ | OH | PA | RI | SC | TX | VA & WV

Source: Realtor.com

Know someone still renting because they think they can't buy? We're happy to run the numbers and show them what's possible, have them call 800-270-7082!

NOW ENTERING *Prime Home Purchase Season*

Fall can be one of the best times to buy. More homes are available, buyer competition slows, and motivated sellers are often more willing to negotiate. As a result, buyers may find better prices, more concessions, and much greater flexibility than they would during the busy spring market.

Buy vs. Wait Evaluation:

How long will you stay in the home? If 5+ years, buying almost always wins financially. Under 3 years: maybe not.

Are your financials in order? Credit score 680+, stable income, 6 months of reserves after closing, low debt.

Can you comfortably afford the payment? Housing costs (mortgage, taxes, and insurance) should be below 28–30% of your gross monthly income.

Waiting for the Market Rarely Works

We hear it all the time: *"I'm waiting for prices to drop"* or *"I'm waiting for rates to come down."*

The problem: Nobody can consistently predict the market. If rates fall, more buyers enter the market, and this added competition pushes prices higher. Instead of trying to time the market, buyers should focus on whether the home and payment work for their budget today. Refinance later, but you can't go back and buy yesterday's home at yesterday's price.

BEST MONTH TO BUY A HOUSE *by Objective*

The right month depends on which trade-off you're optimizing:

YOUR OBJECTIVE	BEST MONTHS	WHAT YOU GAIN	WHAT YOU GIVE UP
LOWEST PRICE	November, December, January	Below-list purchases; concessions on repairs and closing costs	Thin inventory; harder inspection conditions
BIGGEST SELECTION	May, June (April runner-up)	Peak listings; widest choice of floor plans and school zones	Bidding wars; escalation clauses; appraisal-gap risk
LEAST COMPETITION	November, December, January	Fewer competing offers; room for contingencies	Same inventory constraints as winter buyers
SELECTION-PRICE BALANCE	September, October	Residual summer inventory + easing prices	Not the absolute lowest price or widest selection
FASTEST CLOSE	December, January	Agents and title companies have capacity; closings 2–3 weeks faster	Holiday scheduling conflicts

Price-first buyers should aim for Thanksgiving through Martin Luther King Day. **Selection-first buyers** should target late April through early June with daily listing alerts. **For the cleanest deal**, winter is cheaper and fall is easier to shop.

Trusted mortgage advice *for every milestone.*

Know someone ready to buy a home or in need of a FREE savings review for debt consolidation? Introduce us or have them call 800-270-7082.

"If you see someone without a smile today, give 'em yours." - Dolly Parton