



The Real Estate Resource

Newsletter For Our **Raving Fan** Customers

SEPTEMBER 2026



FINDING OPPORTUNITY IN TODAY'S REAL ESTATE MARKET

If you've been wondering whether now is a good time to buy, sell, or stay put, today's housing market offers encouraging opportunities. Compared to September 2025, buyers generally have more homes to choose from, creating a more balanced market and reducing some of the intense competition seen in recent years.

According to Realtor.com's 2026 housing forecast, inventory levels have increased, giving buyers more time to evaluate homes and make informed decisions.

For homeowners, this is encouraging news. **Home values have remained strong, while price growth has slowed to a healthier, more sustainable pace.** If you're thinking about selling, focusing on curb appeal, maintenance, and realistic pricing can help your home stand out.

Meanwhile, **buyers may have more opportunities to negotiate and compare properties before making an offer.** Overall, industry experts from Realtor.com and the National Association of Realtors® say today's market offers more choices, less urgency, and greater flexibility than many consumers experienced a year ago, creating opportunities for confident decisions.



Hello! Welcome to September! As the seasons begin to change, it's a great time to focus on your home, finances, and future goals. Inside this month's newsletter, you'll find helpful real estate market insights, simple fall home improvement ideas, home safety tips, and ways to ensure your mortgage is still working for you. I hope these articles provide valuable information as you prepare for the months ahead. As always, I'm here to help with any real estate questions you may have!

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EQUITY
RESOURCES, INC.
mortgages

CHOOSE TO MAKE A DIFFERENCE TODAY!

SIMPLE AUTUMN HOME IMPROVEMENTS THAT MAKE A BIG DIFFERENCE

September is an ideal time to tackle home improvement projects before fall temperatures arrive. Taking care of a few key upgrades now can improve comfort, increase energy efficiency, and help protect your home from seasonal wear and tear.

Start by inspecting windows and doors for drafts and replacing worn weatherstripping to keep warm air inside when cooler weather arrives. It's also a good time to clean gutters, inspect the roof for damaged shingles, and trim back overgrown branches that could become a problem during fall storms.

Inside the home, **consider simple updates that add both value and functionality.** Fresh paint, updated light fixtures, and improved storage solutions can give your space a refreshed look without a major renovation.

September is also a great month to **schedule furnace maintenance and replace HVAC filters** to ensure your heating system is ready for the months ahead.

By completing a few practical home improvement projects now, **homeowners can save money, reduce future maintenance needs, and enjoy a safer, more comfortable home** throughout the fall and winter seasons.



DAD
JOKE



What kind of house
does a chef live in?

A well-seasoned home!

KEEPING YOUR HOME SAFE FOR BABIES AND TODDLERS

Did you know September is Baby Safety Month? It's a great reminder for homeowners to take a fresh look at their home through a child's eyes. Whether you have young children, grandchildren, or frequent visitors, simple safety updates can help prevent accidents and injuries.

Secure heavy furniture and televisions to walls, store medications and cleaning products out of reach, cover unused electrical outlets, and ensure smoke and carbon monoxide detectors are working properly.

Pay special attention to stairs, driveways, and outdoor play areas. Taking a few minutes to complete a home safety check can help create a safer, more welcoming environment for every member of the family.



CHOCOLATE CHIP ZUCCHINI BREAD



<https://bit.ly/45NSO17>

Source: <https://chefsavvy.com>

INGREDIENTS

- 1-1/2 c all purpose flour
- 1/2 tsp baking soda
- 1/2 tsp baking powder
- 1/2 teaspoon salt
- 1 tsp cinnamon
- Pinch of nutmeg
- 1 egg
- 1/2 c canola oil
- 1/2 c light brown sugar, packed
- 1/2 c granulated sugar
- 1/2 c plain greek yogurt or sour cream
- 1 teaspoon vanilla extract
- 1 c zucchini, shredded
- 1 c semi-sweet chocolate chips

INSTRUCTIONS

01: Preheat oven to 350 degrees. Grease a 9 x 5 loaf pan with non stick cooking spray and set aside. In a large bowl mix together the flour, baking soda, baking powder, salt, cinnamon and nutmeg.

02: In a separate bowl, whisk together the egg, oil, both sugars, greek yogurt and vanilla extract until combined.

03: Add the wet ingredients to the dry ingredients and fold gently. Do not over mix. Then fold in the zucchini and chocolate chips.

05: Pour the batter into the prepared pan and bake for 40-50 minutes or until a toothpick comes out clean.

06: Remove from the oven and let cool in the pan for 20 minutes. Take the loaf out of the pan and allow it to cool completely on a wire rack. Slice bread and serve!

HOW'S YOUR MORTGAGE FEELING TODAY?

September is a great time to review your finances, including one of your biggest monthly expenses: your mortgage. As the year winds down, a quick checkup can help ensure your home loan still supports your financial goals.

Start by reviewing your mortgage balance, interest rate, and monthly payment. Have your priorities changed since you purchased or refinanced? Whether you're planning home improvements, paying down debt, building savings, or preparing for retirement, your mortgage should fit your current needs.

It's also important to consider the equity you've built. Home equity can be a valuable resource for future projects or unexpected expenses. Even if you don't plan to borrow, understanding your home's value can help guide financial decisions.

A mortgage review this fall could uncover opportunities and help you move into the holiday season with greater confidence and peace of mind.



**Trust PA Equity Resources Inc.
with your Home Financing!**

YOUR NEXT HOME LOAN COULD COST LESS

We have great news for you!

**Huge Savings
Opportunity**

**CONVENTIONAL
PURCHASE OR REFINANCE**

**Help Us
Spread The
News!**

**Special .25%
Rate Discount**

Call today to learn more and take advantage of our special savings!

Conventional purchase or refinance transaction must fund by 9/30/26. Certain restrictions apply, call for details. Single Family Residences, modular or doublewide manufactured homes or warrantable condos. Conforming loan size only. Loan limits may apply based on program type, minimum credit score 780. Rates vary based on creditworthiness, loan-to-value (LTV), occupancy, property type and loan purpose, and/or other factors. Final approval subject to credit review. This is not a commitment to lend. Promotional offer subject to change. By refinancing an existing loan, total finance charges may be higher over the life of the loan.



**MEET MY TRUSTED
MORTGAGE PARTNER**

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Apply Online Today!

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Michael Skerbetz is committed to providing low rates, great programs and a quick, easy purchase process.

Know someone thinking of buying a home? We'd love to help!
Call to get started and enter:

<https://equity247.app.link/Rhnis30MEGb>

On your phone to download my mortgage calculator app!

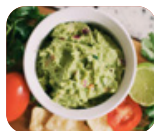


FL MLDB5937, PA Equity Resources, Inc. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Corporate NMLS 1579.

NEED CASH FOR HOME IMPROVEMENTS OR A VACATION? CALL TODAY!

MONTHLY CELEBRATIONS

September 11Patriot Day
September 12..... National Video Games Day
September 13.....National Grandparents Day
September 14 National Cream-Filled Donut Day
September 15..... Butterscotch Cinnamon Pie Day
September 16..... National Guacamole Day
September 17.....Constitution Day
September 18..... National Cheeseburger Day
September 19..... Talk Like a Pirate Day
September 20 National Pepperoni Pizza Day
September 21.....Miniature Golf Day
September 22First Day of Fall (Autumn Begins)
September 23National Great American Pot Pie Day
September 24 National Punctuation Day
September 25 National Comic Book Day
September 26 National Pancake Day
September 27National Chocolate Milk Day
September 28 National Family Day
September 29 National Coffee Day
September 30 National Hot Mulled Cider Day

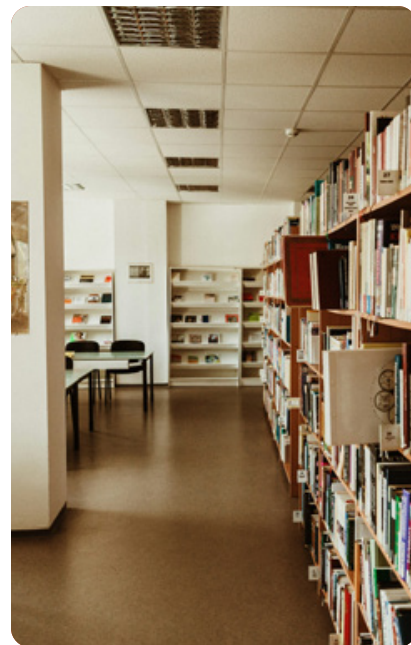


THE VALUE OF A LIBRARY CARD

Your local library can be one of the best resources in the community. **Beyond books, libraries offer access to eBooks, audiobooks, magazines, movies, research databases, computer services, and educational programs for all ages.**

Whether you're looking for home improvement ideas, financial information, children's activities, or simply a good book, a **library card provides free access to valuable tools and resources.**

Many libraries also host community events, workshops, and classes that help residents learn new skills, stay connected, and save money. It's a simple way to make the most of the services available right in your own neighborhood.



“Life is a mountain. Your goal is to find your path, not to reach the top.” - Maxime Lagacé

RAVING FAN TESTIMONIALS



A DREAM COME TRUE

As first-time buyers, we were nervous about every step of the process. We quickly felt at ease thanks to the patience, guidance, and encouragement we received. What could have been stressful became an exciting milestone for our family. We would happily recommend this team to anyone hoping to achieve their dream of homeownership.

THE REFERRAL WE NEEDED

We were referred to this team by someone we trust, and they completely exceeded our expectations. Their knowledge, responsiveness, and attention to detail made a lasting impression. Every step felt organized and stress-free. After our experience, we would happily refer others as well.

We ♥ Referrals!

After you've enjoyed this newsletter, please pass it on to a family member, friend, neighbor or coworker.