

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

THE RALSTON TEAM



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Visit our office: 6021 Wallace Rd Ext, Ste 203 * Wexford, PA 15090
FREE Savings Analysis! www.TheRalstonTeam.com

*Remembering those
who sacrificed their
lives for the peace
and security of
our Country.*

*"Simple,
easy & fast. We got
everything we were promised
and when it was promised.
Wouldn't go
anywhere
else."
Jon*

*"I
never
experienced one
moment
of stress..."
Charles*

Improving the Lives of Families!

"...I honestly have that Disney World feeling... where anything is possible. You changed my life."

"I work for a bank and I at first decided to use my employer for my mortgage... two weeks into what was to be a 30-day contract, my employer said they couldn't approve me after all. I sent all my paperwork to you and since my credit was not the greatest it was always very touch and go. **You were always honest with me** and I knew that my approval odds were very slim. We decided to go USDA, with only two weeks of the contract expiration date left. **You and your team worked really hard** to get all my paperwork in order to submit it to USDA. My paperwork was submitted 4/6 and on 4/13 it was approved, only one week past my contract expiration date... We closed 4/17... 30 days for a USDA loan which takes about 45-60 days. **You made my whole ordeal that much easier.** I always knew I would buy a home but never imagined one like the one we bought. **Our family will always be grateful to you for helping make our dream come true.** I honestly have that Disney World feeling... where anything is possible. You changed my life."

- Alexander, Raving Fan Customer for Life

Dates to Remember

June 18th - **Father's Day**
**Looking for a unique
Father's Day Gift Idea?**
Check out mancrates.com

June 21st - **First Day of Summer**

*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
Home Loans.

Spring Cleaning 101: Patio Furniture



Wood and Wicker

Wipe down with a mild, oil-based soap mixed with warm water, or combine 1 quart warm water, 1/4 cup ammonia, and 2 tablespoons vinegar. Vacuum or hose down wicker every few weeks to prevent buildup.

Metal (wrought/cast iron, aluminum)

Remove any oxidation with a metal polishing paste or a 1:1 solution of white vinegar and water. Remove scuff marks from aluminum with a soft, damp cloth and soft scrub. Apply automotive paste wax for extra protection.

Plastic

Avoid using chlorine, bleach and abrasive cleaners as they will eat away and scratch the furniture. Mix 1/4 cup vinegar in 1 quart warm water and wipe with a cloth. For white furniture, combine 1 gallon warm water and add 3 teaspoons of automatic dishwasher soap. Scrub furniture and let sit for 15 minutes, then rinse and dry. *Stubborn stains:* sprinkle baking soda on a wet sponge and rub. Use WD-40 to restore shine and apply automotive paste wax for extra protection.

Fabric and Cushions

Mix 1 teaspoon dishwashing detergent and 1 tablespoon Borax with 1 quart warm water. Put in a spray bottle and saturate cushions on both sides, paying attention to the crevices and creases. Let sit for 15 minutes. Rinse with a high powered hose. Stand each cushion on its edge out of the direct sun to dry. When almost dry, spray with a fabric protector. *For mildew:* spray with undiluted white vinegar and allow to sit for an hour. Wipe with a damp sponge.



Referrals... **The Ultimate COMPLIMENT**

More Referrals Closed!

Sarah is our real estate partner and together we have helped buyers achieve their dream of homeownership. It was an absolute honor and the highest compliment when **she chose us to do her own personal home loan** last year. She has since referred more clients, but also her personal friend Becca. Last month we had the joy of helping Becca purchase her first home!



Did You Know?

More than **30 million drivers** will likely buy an **electric vehicle** for their next car, according to a new AAA study. Longer ranges and lower costs are driving more consumers to switch to electric.



Jumble

Email or text a picture of your answers and we'll enter you in a drawing for a **\$50 gift card** of your choice! *Entries must be received by 6/5/17.*

Unscramble the letters and fill in the correct word.



1. ATRIMLYI _____
2. OUCOTOK _____
3. ERHACTSE _____
4. RLFWOSE _____
5. YBCEICL _____
6. LFOG _____
7. EBEARUCB _____
8. ALMRIMEO _____
9. MEGHBUARR _____
10. HORMET _____

Workin' at the Car Wash!

What better way to spend a warm Saturday afternoon than to wash your car? Try these tips next time!

-  A squeegee or damp rubber gloves work magic on removing pet hair! Run either of them along carpet or seats and the hair comes right up.
-  After washing your car, apply hair conditioner, leave for five minutes, and then rinse. The lanolin provides a just-waxed shine and repels water!
-  Create a natural air freshener by adding 5-10 drops of essential oil onto a wood clothespin, then attaching it to a vent.
-  Wipe down your windshield wipers with rubbing alcohol to prevent a smeared windshield. Every time you fill your gas tank do a quick wiper wipe!

An average of 15,014 homes sell in America every day according to the National Association of Realtors! That's more than 620 an hour, and 10 every minute...



Homes are selling fast! **Call us if you are thinking about selling.** You will want to be prepared with a Pre-Approval for your next home.

What's the first step? We can help you find a great REALTOR to work with!

"Our purpose is to improve the lives of families."



It's Time to Get Grilling!

The top grill picks from *Popular Mechanics* have been released. If you have your eye on a new charcoal grill this year, you might want to check these out.

Primo Oval XL 400 ~\$1,654
Surface: 680 sq. in.

Proudly American made, Primo is a sturdy grill that cooks with precision and brings out delicate flavors. Holds temperature extremely well, is easy to tend, and adaptable to any cooking method. Check out their excellent online demo videos.

Weber Performer Deluxe 22" ~\$400

Surface: 363 sq. in.

Everything you love about the classic Weber kettle but with a few stylish add-ons, like a large work surface, a lid holder, and a propane starter. The pullout bin for storing charcoal is genius.

Char-Broil Charcoal 580 ~\$130

Surface: 580 sq. in.

A lot of grill for the money. The crank-operated height control allows you to move the charcoal pan closer to or farther from the cooking grate. Cleanup is easy thanks to the slide-out pan.

Burger Tip:

Before grilling homemade burger patties, create a divot in the center of each with your thumb or the bottom of a small cup. This helps minimize shrinking and ensures the center isn't undercooked.

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Help a Veteran Save Money!

The VA Home Loan is one of the **BEST** options available.

- ★ VA interest rate is **LESS** than the Conventional rate
- ★ **NO mortgage insurance** = LOWER payment
- ★ The VA home loan goes **up to 100%** market value!

On a Home Purchase, NO downpayment is needed.

On a Refinance, we can refinance ANY current home loan...FHA, USDA or Conventional...into a VA Home Loan. And, since there is no mortgage insurance and VA home loan rates are so LOW, the monthly payment will be **LOWER than other options.**

Pass it on!

"You were an amazing advocate for a first time homebuyer using a VA home loan. The process was seamless and your attention to detail was impressive. Your desire to teach about home financing while going through the process made it more comfortable, and we knew what decisions we were making. I highly recommend you...!"

- Chris, Raving Fan Veteran Homebuyer

*Raving Fan
Customer
Comments*

“From the first call to the last... every question was answered professionally. The process could not have been made more simple.”

- Aimee

“You are fantastic! In this crazy market where houses were selling like crazy, I looked at many houses and attempted many offers. You were always available (even after hours) to get my pre-approval letter ready each time...”

- Jacqueline

“Everything was very simple, very informative, great overall experience...”

- Christopher

“The process was very easy and smooth. I was kept informed all along the way, with minimal effort on my part. I have worked with you before, and I am very happy I went back...”

- Lisa

Who kept the faith and fought the fight; The glory theirs, the duty ours.
~ Wallace Bruce



MONDAY MAY 29

*Honor the
Brave Heroes*

*Raving Fan
Realtor
Comments*

“My clients always receive the mortgage commitment well before the due date. Love how you keep my clients and myself informed by your emails each step of the way. I also really like that you’re a Team—there’s always someone available to help my clients.”

- Janet

“Christine was always accessible day or night. Your team was very easy to work with at all times. I have and will recommend your company again to prospective buyers.”

- Linda

“I loved having updates of where we were in the process and knowing that my clients were never in the dark!”

- Brittney

“As always, my clients were treated like royalty by you and your associates!”

- Shannon



Rating with the
Better Business Bureau

We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC and VA.

NMLS ID #1579. AL MC20405.003, CT ML-1579, ML-BCH-1315500, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629, MLDB2489, MLDB5545, & MLDB5937, IN 9940 & 11055, KY MC824 & MC76900, MA ML1579, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, 21641, & 22144, 22436, MI FR0018548, NC L-134393, NH 21234-MB & 21749-MB-BCH, OH MBMB850263, PA Department of Banking, RI 20153125LL, SC MLS-1579, MLB-1087981 & MLB-1133899 & VA (www.nmlsconsumeraccess.org) and DC MLB1579, MLB318356, MLB206792, MLB1244789, & MLO1477823. 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 limitations apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055



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