

THE RESOURCE

newsletter for our raving fan customers



EQUITY ZERO Success Stories!

Our first ever Equity Zero loan was **clear to close**

13 working days after application!

Candace is a school teacher, has excellent credit and we gave her the down payment to buy her home. **Did we mention it's a gift with no repayment required? EVER.** Look inside to see what she had to say about our exclusive program!

Don't Qualify for a Zero Money Down USDA or VA loan?

Derek and Melanie had been looking for a house that was USDA eligible because they didn't have money saved for a down payment. They found a home and fell in love but then found out it was **not eligible for USDA financing**. Equity Zero to the rescue!



Equity Zero is not just for first-time homebuyers!

Bob and Sarah's new home purchase couldn't happen unless they could sell their previous home. The appraisal on the old house came in low. Everything was going to fall apart because they needed to put more money into the home to sell it. With Equity Zero taking care of the down payment on their new home, they were able to afford the repairs and make the sale of their old home possible.

Would a Down Payment wipe out your savings?

Kyle and Sue are Equity Zero buyers who would have had no money left in their savings after paying the down payment on their new home. They plan to **use the money they save to make repairs and updates that will make the house better fit their family's needs.**



We're excited to help more families buy their Dream Home with Equity Zero!

THE RALSTON TEAM



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FREE Savings Analysis! www.TheRalstonTeam.com



August is Happiness Happens Month!

Dates to Remember

Sept 4 - Labor Day
Sept 10 - Grandparent's Day
Sept 11 - Patriot Day

Send or post a picture of your flag flying proudly at your home **#MyAmericanFlag** and we will enter you to win a \$50 gift card AND a brand new replacement flag!

*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.

Start your day off right with a Blueberry Breakfast Bar



Ingredients

2 ¼ c oatmeal
2 ¼ c flour
1 ½ c brown sugar
1 c butter (2 sticks)
1 ½ tsp baking soda

½ tsp salt
3 c blueberries
¼ c sugar
1 Tbsp corn starch

Directions

Preheat oven to 350°. In a mixing bowl, combine old fashioned oatmeal, flour, brown sugar, soda and salt. Melt butter, and pour over oatmeal mixture. Mix until incorporated and crumbly. Press oatmeal mixture into a 9x13 pan, saving a portion for the topping.

In separate bowl, combine blueberries (fresh or frozen), sugar and corn starch. Mix until the blueberries are evenly coated with sugar and corn starch. Pour over the bottom crust. Crumble the remaining oatmeal mixture over the blueberries. Bake for 20-25 minutes or until golden brown. Remove from the oven and let cool before cutting.



We helped **Matt & Courtney** purchase a home in 2015. Last year Courtney referred her **twin sister Lindsey** to us and we helped her purchase a home. Then last month we created a sisterhood of Raving Fans when we helped Courtney and Lindsey's sister **Emily** and her husband **Aaron** purchase a home in only **14 business days!**

Emily is a REALTOR® and said her prior experience working with a bank was a nightmare. She feared what she would have to go through but we made buying a home beyond easy and she is thrilled to have a lender she can trust!

Thank You! Referrals are the ultimate compliment!



Congrats to our winner, Hannah Ferkett!

N	R	T	L	V	E	U	F	A
L	A	V	U	R	F	N	T	E
E	F	U	A	T	N	L	V	R
U	N	A	V	F	T	R	E	L
T	E	L	R	U	A	F	N	V
R	V	F	E	N	L	T	A	U
A	T	E	N	L	U	V	R	F
F	L	R	T	E	V	A	U	N
V	U	N	F	A	R	E	L	T

Bring the Indoors Out



Now is the best time to buy patio furniture as stores are making room for Fall merchandise. Follow these steps to create a comfortable outdoor living area!

Define the space

Shady spots under a big tree or an awning are perfect. Create your own shade with a pergola, canopy, or large umbrella or lay down a large outdoor rug to define the space.

Add Furniture

Add weatherproof chairs, sofas, and tables or a dining set. Create a "living room" setup with sofas and chairs around a coffee table. Ottomans serve as foot rests or extra seating.

Create Ambiance and Comfort

String lights with removable hooks and add candles to tables or torches around the perimeter. Buy pillows, blankets, and cushions to provide even more comfort (keep a storage bin close to keep them dry in between use.) To extend the use, consider a patio heater or fire pit and a fan or water misters. For bug control, light citronella candles or fill your torches with bug repelling oil.



Speak Positive, Be Positive!

The words we use make a difference in our relationships, and can also impact our future success.

Try a few of these tips to choose positive words over negative words.

Instead of saying "I'll try," say "I will!"

Make a committed, confident declaration about what you want to change, achieve or become. This shows you're serious and shifts the energy you bring in ways that just "trying, wishing and hoping" never will.

Change your focus.

Put negative thoughts and emotions out of your mind and focus on the things you want with positivity. Start thinking and saying what you want and your mind will shift and pull you in that direction. Negativity only leads to more negativity and a defeated attitude.

Choose your words wisely.

Try to remove words like "always, never, can't, won't and impossible" from your life. Who knows what's possible and what isn't, anyway? Don't limit yourself and never label yourself based on your past actions.

Remember, words hold power.

It's easy to get comfortable with our family and forget that words hurt, even the ones never said. Get in the habit of saying "Thank you," "I love you," "I missed you," and "I'm proud of you" every day. Use words to lift people up, not pull them down.



Program only available for a LIMITED time.

The Down Payment is a Gift.



-  **Conventional fixed rate loan with a down payment gift from Equity Resources.**
-  **Minimum credit score of 680.**
-  **Income restrictions in certain areas.**
-  **Maximum 3% Seller Contribution.**

Buyer Comment!

"Without the Equity Zero gift, my husband and I would not have been able to purchase our home. We had been saving for a downpayment, but when I accepted a new job just a couple miles from my husband's job, we decided that we had to move in order to avoid a long commute. With little money in savings, renting seemed like the only option...This gift has been a God-send. Our dreams are now a reality!"



Make School Supplies Fun!

- 1) Wrap pencils, notebooks, folders, even binder clips with colorful Washi Tape! Or use it to hang photos and momentos on your dorm wall or school locker.
- 2) Buy binders with a clear, insertable cover and add a collage of photos. Change them out all year.
- 3) Cover textbooks with old road maps, wrapping paper or even heavy construction paper.
- 4) Glue colorful pipe cleaners to the front of a notebook with tacky glue, folding the ends inside the front cover, and sealing off the inside front cover with a piece of thin cardboard or heavy construction paper.

BACK 2 SCHOOL

lunch ideas

GRAINS and MEATS

PB&J SANDWICH	TORTILLA WITH CHEESE	THERMOS SOUP
TURKEY SANDWICH	LUNCH MEAT ROLL-UPS	SUB SANDWICH
PASTA SALAD	HARD-BOILED EGGS	WAFFLES
BAGEL	CRACKERS & CHEESE	MUFFINS
PIZZA	ROLLS + TUNA	GRILLED CHICKEN

FRUITS and VEGGIES

CUCUMBERS	SNAP PEAS	RASPBERRIES	ORANGES	APPLESAUCE
CARROTS	EDAMAME	CHERRIES	BANANAS	PEARS
CELERY	STRAWBERRIES	CANTALOUPE	GRAPES	RAISINS/CRAISINS
SALAD	BLUEBERRIES	WATERMELON	PLUMS	DRIED FRUIT
PICKLES	APPLES	PINEAPPLE	APRICOTS	KIWI

SNACKS and TREATS

STRING CHEESE	GRANOLA BAR	DRY CERAL	RICE CAKES
CHEESE SHAPES	FISH CRACKERS	NUTS	GRANOLA
YOGURT	FRUIT SNACKS	PUDDING	FRUIT LEATHER
CREAM CHEESE	PRETZELS	POPCORN	GRAHAM CRACKERS
CEREAL BAR	BAKED CHIPS	VEGGIE STRAWS	TRAIL MIX



Do you know someone who is ready to buy their DREAM Home?

Please give them our number. We promise to provide them with a smooth process and Raving Fan Service!

We proudly serve our Veterans and military families with the VA Home Loan.

Working Across 3 Time Zones? No Problem!

"As a military officer I have moved 10 times and bought and sold multiple houses, but I have never had such a positive experience as this one!"



You are hands down the best I have ever encountered. On a scale of 1 to 10 you get a 15, and I am not one to inflate a grade. You coordinated with my Realtor, the VA and other outside agencies, all while maintaining constant contact with me across three time zones. When things went wrong on my sale in California, you jumped into action well after working hours to eliminate the impact on my purchase. Words cannot express the sincere appreciation and tremendous respect I have for you..."

Mark, Raving Fan Homeowner

have a safe school year!



Total spending for K-12 and college this year is expected to reach **\$83.6 billion**, up from last year's \$75.8 billion.
Source: NRF.com

A+ We'll Fight the Fight!

"You and your staff were so wonderful to work with! We felt like we **had hit rock bottom with finding a lender** who could "fight the fight" with the FHA due to our home having a pond and no well. **You put your foot down and basically told us that we had to stop worrying and put all of our trust in you.** When you have been told "no" so many times, it's not easy to believe that someone can pull off the unthinkable. But...You did! Not only did your team make it possible for us to have the home we have been fighting for for almost 3 months, but you had us ready to close in almost half the time of any financial institution...Thank you for holding our hand and helping us keep our heads held high during this process!

I give you all...an A+!"

- Nicole, Raving Fan Customer for Life

If you have a family member thinking about buying a home in the next 3 months...



...we can help get them started. Give me a call today!

START

No matter what people tell you, words and ideas can change the world. - Robin Williams



DILL-IGHTFUL comment received 7/18/17

"You were very informative and helpful throughout the loan process...constant contact providing guidance and updates, which made this step the easiest of the whole process of home buying! It's also nice when the initial numbers of closing costs and mortgage payment are greater than what ends up being the final costs!"

Bonnie, Raving Fan Homebuyer



GRAPE STUFF received 6/30/17

"You were in constant contact each step of the way. Information requests were sent in plenty of time and everything happened right on schedule."

John, Raving Fan Homeowner



HOT comment received 7/3/17

"Thank you SO much again for not only handling my refinance so quickly despite all we had to deal with, but for also being so supportive and encouraging...I will recommend you 500% to anyone who is looking for a mortgage..."

Sarah, Raving Fan Homeowner



POPPIN' GOOD comment received 7/25/17

"Equity Resources is the **best in the business.** The application and closing process was seamless, efficient, and easy. Client service is at the top of their list. Your entire team could not have been more accommodating. A+++ all around!"

Harry, Raving Fan Homebuyer



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, ML-BCH-1627019, DC MLB1579, MLB318356, MLB206792, MLB1244789, & MLO1477823, DE 9521, 11829, 18096 & 19804, FL MLD880, MLDB1628, MLDB1629, MLDB2489, MLDB5545, & MLDB5937, MLDB6392, 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 and VA (www.nmlsconsumeraccess.org). 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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