

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

THE RALSTON TEAM



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

DATES TO REMEMBER

Oct 31: Halloween
Nov 7: Election Day
Nov 11: Veterans Day
Thank a Veteran!

\$9.1 BILLION
total will be spent on Halloween this year!

Source: NRF



Fall Back an Hour!
Sunday, Nov. 5th

September Jumble Winner

Congratulations to Dana Bulpett.
Thank you to all who played!

ANSWERS: 1. Coffee; 2. Neighbor; 3. Foliage; 4. Hayride;
5. Harvest; 6. Apples; 7. Bonfires; 8. Football; 9. Sweatshirt; 10. Cider

Spooked by the Breach?



In light of the recent Equifax Breach many people are asking how to best protect their credit. Here are a few tips, but please call with any questions.

Enroll in Purchase Notifications. Your bank or credit cards may offer notifications to your cell phone to advise you of credit activity/purchases.

Password Security. Use Different Passwords for Every Account and change them often. Password protect your phone if you use banking apps and make sure you log out each time you access your account.

Monitor Your Credit. You are entitled to a free credit report each year (www.annualcreditreport.com). Another option is to sign up for credit monitoring services and get alerts when a new account is opened in your name.

Place a Fraud Alert or Freeze Your Report. If you believe there is fraud on your account, notify one of the three credit reporting companies (Experian, Equifax or TransUnion). Consider a full credit freeze to restrict access to your credit report. For more information, visit our YouTube Channel, **Mortgage Mechanics** and watch our newest video:



WHO DO YOU KNOW LOOKING TO PURCHASE OR REFINANCE?



Pass along my number to any spooky neighbors who may desire a hauntingly low rate.

*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.

Fill Your Home with the Aroma of Apple Deliciousness...

Crock Pot Caramel Apple Cider

Scary-Easy!

Ingredients

- 2 quarts apple cider
- 1/2 c. packed brown sugar
- 2 tsp. vanilla extract
- 3 cinnamon sticks
- 4-6 whole cloves
- 1/2 c. caramel sundae sauce

Directions

Pour apple cider into Crock Pot, add brown sugar and vanilla. Stir well. Add cinnamon sticks and cloves, cover Crock Pot and cook on LOW for 3 hours.

Carefully remove cinnamon sticks and cloves, discard. Add caramel sauce and stir well. Cook for 30 more minutes.

Stir again just prior to serving. Top with whipped cream and a sprinkle of caramel sauce for maximum delight. Enjoy!



Referrals... **The Ultimate COMPLIMENT**

Almost a year ago we helped **Kendra** purchase a home. In August she referred her sister Christine to us. Christine had been living in a home owned by her mother and had always assumed she was not in a position to purchase a home. We took her application and it turned out she was actually in an excellent position to purchase! We helped her become a Raving Fan Homeowner last month.

Thank you Kendra!



23% of Americans will visit a haunted house this year!

Spooky!

Favorite Sweet Treats for the States We Lend in

There are so many candy options in-store and online, it's hard to decide what to get! New this year are Pumpkin Pie Kit Kats, Cookies & Screeem M&M's, Butterfinger Skulls, and Peeps Brand Marshmallow Spooky Cats to name a few. Candystore.com compiled data to determine the Top 3 Favorite Halloween Candies for each state. Check out the faves for our lending states:



We lend in

\$2.7

BILLION

will be spent on Halloween CANDY!

\$86.13

Average spending per consumer on Halloween.

Source: NRF

	1st Place	2nd Place	3rd Place
AL	Candy Corn	Hershey's Mini Bars	Tootsie Pops
CT	Almond Joy	Milky Way	M&M's
DC	M&M's	Tootsie Pops	Blow Pops
DE	Life Savers	Skittles	Candy Corn
FL	Skittles	Snickers	Reese's Cups
IN	Hot Tamales	Starburst	Snickers
KY	Tootsie Pops	3 Musketeers	Reese's Cups
MA	Sour Patch Kids	Butterfinger	Salt Water Taffy
MD	Milky Way	Reese's Cups	Blow Pops
MI	Candy Corn	Skittles	Starburst
NC	M&M's	Reese's Cups	Candy Corn
NH	Snickers	Starburst	Salt Water Taffy
OH	Blow Pops	M&M's	Starburst
PA	M&M's	Skittles	Hershey's Mini Bars
RI	Candy Corn	M&M's	Twix
SC	Candy Corn	Skittles	Hot Tamales
VA	Snickers	Hot Tamales	Candy Corn

Fun Candy Alternatives

- Pencils
- Crayons
- Coloring Books
- Temporary Tattoos
- Stickers
- Play-doh
- Bubbles
- Glow Sticks



Candy Overload?

Once your kids have their fill of candy, consider these options to save yourself from eating it!

Freeze it. Throughout the year, add it to milkshakes, sundaes,

ice cream and plain cookie dough. Melt chocolates in your coffee for a quick and easy mocha.

Bake with it. Try peanut butter cup cookies or brownies with fun size candy bars inside. Or just put some on top of cakes and cupcakes.

DIY trail mix. Combine little candies like M&M's to make your own trail mix by adding pretzels, nuts and dried fruit.

Donate it. Take your loot to retirement or nursing homes, women's or homeless shelters, or send it overseas to our troops. Groups such as operationshobox.com and operationgratitude.com will gladly take donations.

Veterans Day is November 11th
Thank you to those who have served!



The *Amazing* Benefits of a VA Loan

★ There is **NO mortgage insurance** which means a LOWER payment

★ The VA home loan goes **up to 100%** market value so NO down payment is needed to purchase.

★ 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.**

John is a first time Veteran home buyer. When I called to tell him he was approved for a VA purchase loan and cash to close was \$1,000 less than I had prepared him for, his response was *“If you were here, I would kiss you on the lips!”*



A Bit Mystified?

“As a first time home buyer, I was a bit mystified by all the lender options out there. Luckily, I was referred to you. You walked us through all options, found us a great mortgage product that suited our needs, and was there every step of the way. You were always available to run calculations for us and provide advice. Very professional and helpful throughout the home buying process. Always made sure I was up to speed on any changes or issues. Worked very hard to get me the best rate possible. Would recommend!”

- Ranjit, Raving Fan Customer for Life

We are honored to offer the VA Loan Option.

Tell a Veteran and make sure our heroes take advantage of the benefits due to them.

Clip and give to a Veteran or active military member.

FREE Appraisal Coupon

Exclusively from PA Equity Resources, Inc.

★★ VETERANS AND ACTIVE MILITARY ★★

*In honor of your service and to show our appreciation, we are offering you a **FREE APPRAISAL** on a home purchase or refinance for the month of November.*

Call The Ralston Team
 at **412-334-1342** or **412-337-9537**
 Apply FREE! www.TheRalstonTeam.com

Thank you for your service!

Valid for Veterans or active military members who apply 11/1/17 – 12/1/17 and close before 1/5/18 with PA Equity Resources, Inc. Please mention the coupon when applying. Customer will be credited for the appraisal fee at closing. Equal housing lender. Certain restrictions apply, call for details. Corporate NMLS 1579. Licensed by the PA Department of Banking. Christine Ralston Bell NMLS 406279. Joanne Ralston NMLS 429807. 6021 Wallace Rd Ext, Ste 203, Wexford, PA 15090

When black cats prowl and pumpkins gleam, may luck be yours on Halloween.



October is... RETT SYNDROME AWARENESS MONTH

Rett syndrome is a rare non-inherited genetic postnatal neurological disorder that occurs

almost exclusively in girls and leads to severe impairments, affecting nearly every aspect of the child's life: their ability to speak, walk, eat, and even breathe easily.

The hallmark of Rett syndrome is near constant repetitive hand movements while awake. Cognitive assessment in children with Rett syndrome is complicated, but we know that they understand far more than they can communicate to us, evidenced by their bright and attentive eyes, and their ability to express a wide spectrum of moods and emotions. **Please help us raise awareness!** Visit www.rettsyndrome.org for more information.



OCTOBER
Adopt A
Shelter Dog
Month

Change A Furry Life and Your Own

When you decide to open your home to a shelter dog, you'll change their life as well as your own. A huge benefit of adopting a dog from a shelter is that they have been spayed or neutered, are up-to-date on vaccinations, and micro-chipped in most cases. Check out these amazing benefits of dog ownership and then go to a local shelter, humane society, or online to petfinder.com to find your perfect furry match!

A Great Workout Buddy. Walking isn't just good for dogs, it's good for their owners too. Dogs help you get out and move each day, lowering your risk of cardiovascular disease.

Meet New People. Dogs create new opportunities to meet other people, and make valuable new friendships. Who can resist smiling at someone walking by with a dog?

Come on Get Happy! Did I mention smiling? Numerous studies have found having a dog positively affects your endocrine response and boosts the production of feel-good hormones, reducing stress.

Lower Blood Pressure. A comprehensive article published by *Harvard Health* found that dog owners have lower blood pressure than people who don't have dogs. It also cites evidence that dog owners tend to have lower cholesterol and triglyceride levels.

It is important to remember that we all have *magic* inside us. - JK Rowling



LIKE NOTHING I'VE EVER EXPERIENCED

"You were considerate, knowledgeable and realistic... response time was like nothing I've ever experienced. You always took the time to explain each step and process as many times as I needed and were very realistic with expectations and timelines."

Erica, Raving Fan Homebuyer

STOOD ABOVE ALL OTHERS

"After shopping mortgages, your team stood above all others. You made the perfect recommendations, others did not. I'm pleased with my decision and the outcome has been a Dream Come True."

Michael, Raving Fan Homeowner

THE MOST CAN DO ATTITUDE I'VE EVER SEEN

"Incredibly customer service oriented, quick to respond, very knowledgeable, available, and with the most "can do" attitude I've ever seen. You made our experience very easy and I would highly recommend to anyone seeking financing."

Marvin, Raving Fan Homebuyer



HEADS AND TAILS ABOVE ANYBODY

"You and your company have been extremely efficient, courteous, and professional the whole way through - heads and tails above anybody else I've ever worked with and I've worked with a lot!"

Eric, Raving Fan Homeowner



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

