

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Thankful For You!

Hello!

As we count our blessings during this Thanksgiving season, we're thankful for health, family, and for the freedom our great country provides. We're also thankful for the opportunity to improve the lives of families by making their dreams of owning a home come true. We want to tell you how extremely grateful we are to all of our clients... those of you who we met for the first time this year and those who have allowed us to be your lifelong mortgage consultants.

There is no more appropriate time to say "Thank You" for your confidence, support and referrals. We can assure you that **nothing is more important to us and our team than to match the needs of each family with the right mortgage.** If you'd like to discuss your current loan program, we'll be glad to review this with you. If you know anyone who would like to purchase a new home for the holidays, please pass along our number! We'd love to help families start the New Year in their new dream home!

Wishing you and your family health and happiness this Thanksgiving and always!

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

*we give
thanks*



TURKEY DAY FOOTBALL LINE-UP:

(Thursday, November 23rd)

12:30 PM ET on FOX
Minnesota Vikings @ Detroit Lions

4:30 PM ET on CBS
LA Chargers @ Dallas Cowboys

8:30 PM ET on NBC
NY Giants @ Washington Redskins

*"Wouldn't have happened
without all of you..."*

You made a difficult move so much easier for me. This was my first move in 25 years and the first time without my husband. There were times when I thought I would fall on the floor and cry, but **you all walked me through it and assured me that it would be fine, and it was.** So happy to be here. Wouldn't have happened without all of you.

Donice

*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.

Cool Your Jet...Lag

Holiday travel often leads to an unwanted guest: jet lag. Plan ahead and take these steps to avoid suffering once you reach your holiday destination.



- A few days before you leave, set your watch to your destination's time and slowly adjust your sleep, exercise, and meals closer to when you'll be doing them on your trip.
- Regulate your light exposure: If you know it's nighttime at your destination, limit the amount of light you're exposed to during this time period. If it's daytime at your destination, increase your exposure to light.
- To combat dehydration, drink eight ounces of water for every hour you'll be in the air, and avoid caffeinated and alcoholic beverages.
- During your flight, stay active by walking around and stretching. Move your legs up and down and side-to-side.
- Take melatonin supplements to adjust to a new sleep schedule faster.
- Take a hot bath before bed, the drop in your body's temperature when you get out should make you sleepy. Use an eye mask and ear plugs to minimize distractions.



If you've been living in the same home for a few years, you may start to forget the things you love about it. Try these tips to rekindle a spark.

- 1) Search for inspiration in magazines or online at sites such as Houzz, HGTV.com or Pinterest to get new ideas for easy changes you could make. Create a separate idea board for each room.
- 2) Remove clutter and organize! Use boxes, bins, or other fun organizers to separate and store items.
- 3) Add a fresh coat of paint. Neutrals, light blues, and light greens add a feeling of freshness and energy.
- 4) Change the layout of furniture in a room to make it feel brand new. Updates as little as adding a rug or ottoman can add comfort as well as newness, or try adding a new mirror, plants, throw blanket or pillows.
- 5) Move or add artwork to introduce new colors and small updates to a room. Swap out old pieces that make the room feel dated. Consider framing artwork your kids or grandchildren have made for you.
- 6) Light can make a huge difference. Swap out dark drapes for light and flowy curtains, or remove the blinds. Replace dated light fixtures or add a lamp.

Referrals... **The Ultimate COMPLIMENT**

Missy has been a Raving Fan of Equity Resources since we closed her home loan in 2009. Over the years she has referred her sister and several co-workers to us. As a result of her referral, last month we closed a loan for her best friend's daughter, **Katie**. We had been talking to Katie and her boyfriend Josh over the last few years as they started planning to purchase a home once they got engaged. Now they're married and enjoying their new home! Here's what Josh had to say:

"You do a great job explaining how things work in terminology that you can understand. This is our first time buying a house and you made the process so easy and understandable! You communicated and kept us in the loop the whole time."

We are also helping Missy's daughter's boyfriend purchase a home. He is scheduled to close this month.



Home for the Holidays!

Help a friend or family member spend the holidays in their dream home. Have them call us today to apply free!

Mail-Order Your Home?

Imagine ordering a house from a catalog and having all of the materials shipped to you for construction. That's exactly what Sears, Roebuck and Company offered from 1908 to 1940. They sold about 75,000 homes through a mail-order Modern Homes program, offering 447 styles!

Customers could select a house from the catalog to fit their individual taste and budget, or design their home and send the blueprints to Sears, which would ship the needed pre-cut and fitted materials. With the help of Sears, people were able to build their dream homes with quality, custom design and favorable financing.

Do you live in a Sears home? Send us a pic! For more mail-order home history, go to <http://www.searsarchives.com/homes/>

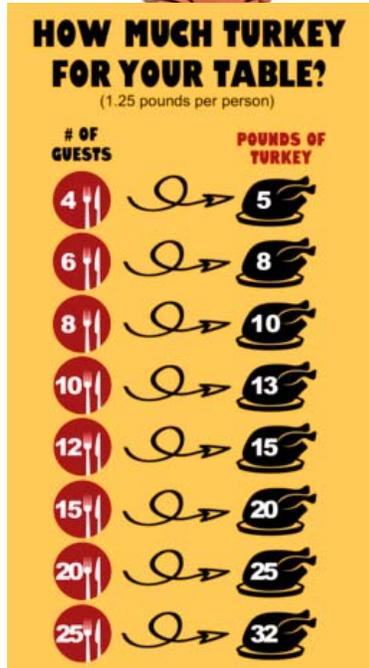


Let's Talk Turkey!



You can now TEXT the Turkey Talk-Line with your Turkey Trouble. Say that 10 times fast! On Thanksgiving day alone, Butterball receives around 10,000 calls.

Keep these numbers handy on Turkey day... you may need them!



WANT TURKEY LEFTOVERS?
Use 1.5 lb/person instead!

Turkey Talk

Text:
844-877-3456

Talk:
800-BUTTERBALL

✂ Clip and put on your fridge!



Every row, column and mini grid below must contain the letters **GIVETHANX**. Email or Text us a pic of your completed puzzle and we'll enter you in a drawing for a \$50 gift card. *Entries must be received by 11/30/17.*

		V		G	X			
		I		T			V	G
	T				A		I	
					E		T	V
T	H		X					
	N		E				A	
H	G			X		V		
			G	I		T		

Entry From: _____

We give thanks

Studies have shown that people who list things they're thankful for before bedtime said that after three weeks they...

- worried less
- slept longer
- felt better in the morning

Put a notepad beside your bed and try it out. **We hope you have the same results!**

Thank You Veterans!

We are offering a FREE appraisal on VA loans for applicants through December 1st, 2017! If you or someone you know is considering a VA Loan, now is the time to ACT!

Who May Qualify for a VA Loan?

Servicemembers, Veterans, and eligible surviving spouses who meet the established requirements.

Benefits of a VA Loan: Low Rates, NO mortgage insurance, NO downpayment needed to purchase **and remember**, we can refinance ANY current home loan...FHA, USDA or Conventional...into a VA Home Loan.

Spread the News! Fewer than 7% of our nation's 21 million Veterans have utilized the home loan benefits earned by their service. Many service members don't know if they qualify for a VA loan or how to pursue one. Others aren't even aware they have these benefits. (Information as of 10/2016)

Pass it On!

FREE Appraisal Coupon

★VETERANS AND ACTIVE MILITARY★

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

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.

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 RMLS 1579. Licensed by the PA Department of Banking. Christine Ralston, Real Estate Broker, NMLS 429877, Joanne Ralston, NMLS 429807, 6001 Westlark Rd, 4th Fl, Ste 203, Westlark, PA 15380.

MYTH: "I already had a VA loan. I can't get another one." Veterans can have multiple VA loans at one time and can have many over a lifetime. We have an eligibility expert that can answer any questions, don't hesitate to ask!



For more information and answers to FAQ's on the VA loan program, check out our YouTube Channel [Mortgage Mechanics!](#)



Extra Day to Prepare!

Christmas falls 32 days after Thanksgiving this year, which is one day more than last year. And, since it is on Monday instead of Sunday, we'll have an extra weekend day to wrap up shopping. **Holiday retail sales** this year is expected to increase between 3.6 and 4 percent over last year for a **total of \$682 billion**. SOURCE: NRF.com

Pumpkin Perks

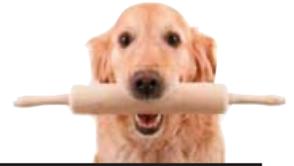
Fresh pumpkin has TONS of health benefits! Here are a few:

- ✓ keeping eyesight sharp
- ✓ protecting the skin
- ✓ boosting the immune system
- ✓ aiding weight loss

1 Cup of Cooked, Mashed Pumpkin Contains:
200% of the recommended daily intake of **Vitamin A**, more than 11 milligrams of **Vitamin C**, 564 milligrams of **potassium**, three grams of **fiber** and only 49 calories. Pumpkin also contains the antioxidant **beta-carotene** which may play a role in cancer prevention and **tryptophan** which is important for serotonin production.

Pumpkin is also beneficial for PETS! Pureed pumpkin (with no added sugar or spice) can help ease indigestion or upset stomachs for dogs and cats and help take a few pounds off of your pet.

Pumpkin Dog Treats Recipe



Ingredients:

- 2 cups rice flour
- 2 eggs
- 1/2 cup natural peanut butter
- 1 1/2 tsp. cinnamon
- 1 cup pumpkin puree (*use one low in sugar*)

Directions:

Preheat oven to 350° F. Mix ingredients until blended, then spread dough to 1/4 inch thick and cut into desired shapes. Bake for 10-15 minutes. Let cool before serving. Store in refrigerator up to 7 days.

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them. - John F. Kennedy



Worked Tirelessly

"You worked tirelessly on our behalf. Long distance house-buying can be very painful but you and your team made it so painless."
- Matthew, Raving Fan Homebuyer

I Felt Secure

"...thorough, approachable, and responsive. Your level of communication made me feel connected to the process. I felt secure that things were on the right track from start to finish." - Brian, Raving Fan Homeowner

Did Everything For Us

"We loved the fact that you and your team did pretty much everything for us. Answered every question as quickly as possible. Absolutely hassle free, thank you!" - Barabas, Raving Fan Homeowner



Took Care of Everything

"After relocating due to work, you got us approved! Moving across the state was hectic enough...you took care of everything for us. We really appreciated your kindness and hard work!"

- Joseph, 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



NOVEMBER 2017