

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

*Celebrating 25 Years
of Raving Fan Service!*



"You moved heaven and earth to help us secure our loan for our home... **You took a chance on us** and it paid off. We just paid off our home. Just over 5 years after moving in. Thank you from both of us, for helping us secure the loan...we will always remember what you did for us!" - Randy and Lisa

Equity Resources was founded in 1993 with the vision that **people deserve a mortgage company that thinks and acts like a service company**, not a big bank. Each year we have learned, adapted and grown from your suggestions, referrals and repeat business. Our commitment isn't just to help you purchase a home or refinance. We are here for you through all phases of life. Whether you need to downsize, upsize, or adjust your mortgage when "life happens" **we're here for you until you are debt-free.**

We are enthusiastically looking forward to providing you Raving Fan Service and Great Mortgage Products throughout 2018 and beyond! We hope to hear from you soon. Thank you for your trust and loyalty!

*Wishing You a Healthy
and Happy 2018!*



Did you know?

Home values have been rising and are expected to continue this year. Curious about prices in your area? Call, text or email for a free neighborhood analysis.

THE RALSTON TEAM



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

As you consider your personal and financial goals for the new year, don't forget to...



GET A FREE MORTGAGE REVIEW!

- ✓ Consolidate bills
- ✓ Lower your Rate and Payment
- ✓ Eliminate Mortgage Insurance
- ✓ Consolidate a 1st & 2nd mortgage
- ✓ CASH for home improvements

Call or email today!

*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.



We want to help you save money! Each newsletter this year will include a list of items that will show up in stores that month with large discounts. If you're in the market for any of them, or will be soon, this will be the time to get the best bang for your buck!

- Bedding and Linens
- Fitness Equipment/Apparel
- TVs and Electronics
- Video Games
- Vacations/Cruises
- Winter Clothing
- Winter Sports Gear
- Cars, Trucks, SUVs, Vans

Booking a Trip?
Prices actually increase when you visit a site several times to check prices! Use your browser's incognito tab or delete your browsing history to avoid inflated rates.



Referrals... **The Ultimate COMPLIMENT**

In December 2016 we helped **Jordon** purchase a home and she became a Raving Fan. Almost a year later, Jordon referred her friend **Julie** to us and we closed her purchase loan last month. We're excited to be her trusted mortgage lender for life! Here's what Julie had to say:

"You were exceptional. In the past 5 years I have purchased and sold 5 homes, I used a local Bank and another lender who were incredibly difficult to deal with. You walked me through the entire process, followed through on every commitment you made. My situation was unique, and during Christmas, which for me is already a stressful time. You gave me rock solid advice...if I wouldn't have followed your advice I would have lost this house and been out quite a bit of money because of a difficult seller. You were involved throughout the process and answered every question I had. I can't think of a single thing that could have gone better. Thank you for helping me and making the whole process so easy..."

10 Tricks to Stay Warm & Cozy Inside



So far, this winter has been extremely cold. Even sunny Florida has felt the bitter wind. Follow these tips to keep your house cozy and your energy bill low.

- 1) Close your curtains and lower your blinds at dusk to provide an extra barrier to heat loss and reduce drafts.
- 2) Close doors and the heating vents in unused rooms.
- 3) Set your ceiling fans to rotate clockwise at a lower speed. This will drive warm air downward.
- 4) Swap cotton for flannel sheets, grab a down comforter and add extra blankets. Try a heated mattress pad, a hot water bottle or warmed bags of rice or dried beans.
- 5) Add area rugs to keep cool air from seeping up into the room. Uninsulated floors account for as much as 10 percent of heat loss according to the National Energy Foundation.
- 6) Put tin foil behind radiators to reflect heat back into the room, rather than allowing it to escape through the walls.
- 7) Use your bathroom exhaust fan sparingly as it will pull hot air out of your home.
- 8) Keep cold air from seeping underneath your door with a draftstopper, add weatherstripping, or fold a large blanket or quilt and lay it along the bottom of the door.
- 9) Buy a plastic wrap kit for your windows or hang a quilt or blanket in front of them for extra insulation at night.
- 10) Hang old quilts/blankets in the doorway to a basement or attic to reduce cold air.



January Jumble

Unscramble the letters and fill in the correct word.

1. RULSFRIE _____
2. WBNSNKAO _____
3. TAHYLEH _____
4. BGOTANGO _____
5. FRSM AUFE _____
6. HTSPOLOE _____
7. GLVSLENHIO _____
8. IESERE CX _____
9. AEGVSEBTEL _____
10. LDIWHLNCI _____

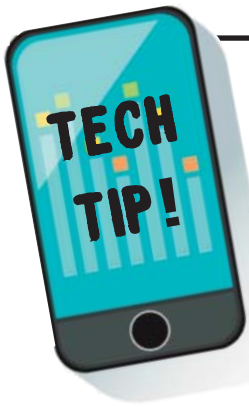
Email or text us a picture of your answers and we'll enter you in a drawing for a **\$50 gift card** of your choice!
Entries must be received by 2/5/18.

Entry From: _____

Life Happen²

Kim was referred to us when she needed to refinance to remove her ex-husband from the mortgage and deed. We helped her refinance, **plus we paid off her car loan and personal loan, all while keeping her monthly mortgage payment LESS** than what she had been paying. She was elated! She said that not only did we take care of the main goal of refinancing to have the property in only her name, but we also made her life more comfortable with her children by paying off her other two loans. **We're here to handle your mortgage so you can focus on family.**

Mortgage Quiz: Do you know when and how to drop your monthly mortgage insurance? Please give us a call to see if you're eligible.



Whenever you're in an area where you **should** have cell phone service but don't, switch your phone to **airplane mode** and then change it back. This will cause your phone to search for all the towers in your area and restore full service.

Steps to a Healthier YOU

- 1) Add more fresh fruits and vegetables to every meal.
- 2) Incorporate one new healthy food each week or month.
- 3) Drink more water and start each morning drinking warm water and lemon juice. Studies have shown that drinking two cups of water before each meal will help you lose weight faster.
- 4) Experiment with adding spices for an antioxidant punch.
- 5) Add beans to recipes to add fiber and protein.
- 6) Buy natural beauty products with non-toxic ingredients.
- 7) Substitute vinegar and water to clean countertops and baking soda to cut grease, or switch to cleaning products made with natural ingredients.
- 8) Find a workout buddy and set goals together. Choose a reward to stay motivated and shoot for 30 minutes of physical activity a day.
- 9) Set new measurable goals each month instead of trying to make huge lifestyle changes all at once.



2018 Events to Remember

Jan 1 & 31, Mar 1 & 31 – **Double Blue Moons** occur. A Blue Moon is when you have two full moons in the same month. It will only happen 4 times this century!

Feb 9 – **2018 Winter Olympics** are scheduled to begin in Pyeongchang, South Korea.

Feb 16 – Chinese **Year of the Dog** begins.

May 5 – **NASA's InSight** is scheduled to launch to Mars for a six month trip.

May 19 – **Royal Wedding** of Prince Harry and Meghan Markle is scheduled to be held at St. George's Chapel.

June 14 – **2018 FIFA World Cup** is scheduled to begin in Russia.

ALREADY STARTED MAKING PLANS FOR YOUR TAX REFUND?



There are so many options...

- Laptop/Computer/Tablet
- iPhone
- Vacation/Cruise
- Mattress/Couch/Furniture
- A New HOME!**

TELL YOUR FRIENDS!



Let Uncle Sam and Equity Resources help you **Buy a Home** with just your **Tax Refund Check!** Call for a **FREE Pre-Approval.**

NO REFUND COMING? Ask about our **ZERO down payment programs!**



Toys from Christmas Past Contest
Congrats to our winner, Kenny Miller and thank you to all who played!

Answers: Shirley Temple Doll 1934; Chatty Cathy 1960; G.I. Joe 1964; Rubik's Cube 1980; Cabbage Patch Kids 1983; Teddy Ruxpin 1985; Game Boy 1991; Tickle Me Elmo 1996; Furby 1998; Nintendo Wii 2006; Zhu Zhu Pets 2009; Hatchimals 2016

Home Improvement New Year Resolutions



Here are HGTV.com's five picks for the best home improvement resolutions for the new year and how to achieve them:

1: CLEAR YOUR HOME OF CLUTTER.

Clutter makes your house look dated and dirty, this year resolve to go room-by-room periodically clearing anything that you don't use, wear or love and donate it to charity. Then think twice about what you bring in. Stash useful items such as DVDs, remotes and those kicked-off shoes in simple woven baskets. Group similar items together on sleek trays and clear your counters of everything you don't use on a daily basis.

2: MAKE A SAFE HAVEN.

Check your house for radon. One in every fifteen homes has elevated levels and with test kits costing as little as \$20 at your local hardware store, there's no reason not to get right on that. Install a carbon monoxide detector on every bedroom floor in addition to fire detectors. Make sure your bathrooms and attics are vented to the outside. If your home was last built or remodeled before 1978, consider testing for lead paint and asbestos flooring.

3: GO GREEN AND LOWER YOUR BILLS.

Turn off the lights when you leave a room and install LED bulbs and low-flow showerheads. Try drying some of your clothes on the line and wait for the dishwasher or washing machine to be full before you run them. Turn off your power strips and/or set your home computer to revert to sleep mode when not in use. Give composting a try.

4: SET A CLEANING SCHEDULE.

Dishes go in the dishwasher every night - no excuses! Dirty clothes go in the hamper and jackets or clean clothes are hung in the closet. Put everything back to its assigned place. Clean your house each week, especially during cold and flu season. Keep all your cleaners, rubber gloves and spare cleaning cloths in a portable carryall that moves with you from room to room. Focus on one type of cleaning at a time. For optimum efficiency, enlist the help of your family and divide the jobs among at least three parties: One of you can do the dusting/vacuuming and changing beds, the other can do the bathroom cleanup, leaving only the kitchen and trash emptying for you to handle.

5: FINISH IT OFF.

Add plants to bring in new energy and help clean the air. Pick an underused color in the room and add more of it in the form of a new pillow or throw to update your look. A colorful rug or runner can also help anchor your space. Try rearranging furniture so it is oriented in conversation groups and not just facing the television.



It's not what you look at that matters, it's what you see. - Henry David Thoreau

The BEST of



Raving Fan
Comments!



Best Visionary Comment

"My husband and I saw a very steep mountain to climb... Our closing was very smooth, and we're very happy with our new home!" - Meaghan

Best Mathematical Comment

"I am 150% satisfied with my overall loan experience..." - Juli

Best Out of This World Comment

"We knew that we were in the middle of a meteoric and insanely difficult housing market for buyers... You gave us excellent guidance, unflagging availability, and deep knowledge about our home loan process." - Edwin

Best Need for Speed Comment

"You were very helpful and speedy. This deal needed to be done fast and you exceeded my expectations." - Lance

Most Matter of Fact Comment

"You were very very helpful and patient with us old people. Thank you very much!" - Jackie

Best Captain of the Ship Comment

"With them at the helm, you can be confident that you will be in your new home on-time, and without any issues!" - Aaron

Best Aha! Moment

"This process was easier than buying a car." - Terrence



Rating with the
Better Business Bureau

JANUARY 2018 NMLS ID #1579. PA Department of Banking, DBA PA Equity Resources, Inc. 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

