

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## No "Luck" Needed. We Are Your Resource!



"The Resource" isn't just the name we use for this Newsletter. We want to be your home mortgage resource, your go-to people, your first call for home purchase and refinance advice, and the **only** names you think of when someone asks who you trust to guide you through the home loan process.

### *A Tremendous Resource...*

*"You were a tremendous resource helping me understand and navigate the mortgage process and ultimately, make the best choice financing my home. There were lots of anxieties building my new house, but I am glad to say that because of you, financing was not one of them!"*

- Willy, Raving Fan Customer for Life

## THE RALSTON TEAM



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*FREE Savings Analysis!* [www.TheRalstonTeam.com](http://www.TheRalstonTeam.com)



Know someone shopping for a new home or just curious about a mortgage payment? Show them our Mortgage Calculator App at <https://mtgpro.co/qljpv>.



### March Fun Fact:

Roughly 70 million March Madness brackets are filled out each year with an estimated \$10.4 Billion in bets placed in 2017.

SOURCE: American Gaming Association

### March Trivia

What is the only date (Month and Day) that is also a command?

Answer: March 4th

Spring into a new home!

Who Do You Know?



Call today. We would love to help!

*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.



Below are items that will show up in stores in March and April with large discounts.

**March**

- Golf Clubs
- Grills
- Interior Paint

**April**

- Vacuums
- Jewelry
- Lawn Mowers
- Tax Day Freebies

April 17th is tax day! Visit [www.retailmenot.com](http://www.retailmenot.com) and search "Tax Day 2018 Freebies" for a list of companies offering free stuff or discounts.



Congrats to our winner, Zenda Morris!

A	Y	U	I	T	R	E	O	H
O	I	H	E	Y	A	R	T	U
T	E	R	U	O	H	A	Y	I
Y	T	E	A	I	U	H	R	O
I	R	A	O	H	T	Y	U	E
U	H	O	R	E	Y	T	I	A
R	O	Y	H	A	I	U	E	T
H	U	I	T	R	E	O	A	Y
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## FREE Annual Credit Review Time!

Most offers for anything "free" have strings attached, and financial reviews are no exception. Usually there is an automatic enrollment in some sort of ongoing service. The good news is, under federal law, you have the right to get a **free copy of your credit report every 12 months** from each of the three credit reporting agencies: Equifax, Experian and TransUnion. **We suggest that you take advantage of this each year!**

The **ONLY** source authorized by the federal government to provide this free service is [www.annualcreditreport.com](http://www.annualcreditreport.com). If you are asked for your credit card number, you're on the wrong website. **Important Note:** This free annual report does not include your actual credit score. The purpose of requesting it is to review the information for accuracy and to report any discrepancies you find.

### Need a Little Credit Cleanup?



To hear about real life credit scenarios and how they affect your credit score, please check out our Credit Webinar Recording at: <https://youtu.be/e4TptnBTss>



## Referrals... The Ultimate COMPLIMENT

Missy has been our Raving Fan since we helped her with her home loan in 2009. She has sent us several referrals of family and friends over the years, most recently her daughter, Kylie. We were excited to help Kylie and Marc buy a home last month!



### And They Lived Happily Ever After!

Kylie and Marc got married in November and started house hunting. We pre-approved them for a loan and they were working with Jeff, a REALTOR friend from college. Then they fell in love with a For Sale By Owner home online.

**There were two big issues:** the home was listed \$34,900 more than it had been purchased for just a year before and comps listed online supported a maximum price \$19,900 less than the posted list price.

We advised Kylie and Marc to make a lower offer and they called Jeff for help. He researched the comps, then called the seller with his findings. In the end, Kylie and Marc got a great purchase price, and seller assistance to reduce the cash needed at closing, all thanks to Jeff's expertise.

**Working with a REALTOR saved them thousands** on their home purchase. If you're looking for a REALTOR you can trust, please give us a call. We work with a lot of great people, and would be glad to connect you!



### New Tax Laws

**Mortgage Interest Deductions** - In order for mortgage interest to be fully deductible, the mortgage(s) held by the taxpayer must be under \$750,000.

**Home Equity Loan Deductions** - Interest paid on existing home equity debt through 2025 will only be deductible when used to upgrade a residence (increase the value of the home).

**Property Tax Deductions** - The total amount you can deduct for state taxes, local taxes and sales taxes is now capped at \$10,000.

**Moving Expenses** - No longer deductible unless the homeowner is a member of the Armed Forces.

SOURCE: HGTV.com



## April Fooling Fun

The exact origin of April Fool's Day is a mystery. According to History.com it may date all the way back to 1582 in France! No matter when it started, it's safe to say we've all been fooled on this day over the years, even by actual news media.

In 1957, the *BBC* reported that Swiss farmers were having a record spaghetti crop, even showing footage of noodles being harvested from trees. In 1985, *Sports Illustrated* published a fake article about Sidd Finch, a rookie pitcher who could throw a 168 mile per hour fastball. Other media foolings included Taco Bell's Taco Liberty Bell in 1996 and Burger King's "Left-Handed Whopper" in 1998.

With Social Media today, many companies think of it as a chance to capitalize on unique marketing that may go viral. Google has pulled off several pranks, including Chrome multitask mode (users could browse the Web with multiple cursors), Google Voice for Pets, (people could translate their pets' thoughts into texts or voice messages) and Gmail Tap (users could type emails in Morse Code).

### A Few Tricks to Try

It's never too early to start planning your April Fool's Day fun. Try out one of these kid-friendly tricks this year.

- Mix up some Jell-O and pour into juice cups. When your kids ask for a drink, give them a cup of Jell-O!
- Attach googly eyes to everything in your kids' lunch boxes, or to everything in the fridge.
- Stuff your kid's shoes with tissues or toilet paper.
- Cover the sensors on the remote control and/or gaming controllers with a piece of tape.
- Unscrew the cap on the shampoo bottle, cover the top with saran wrap and screw the cap back on, cutting off any extra wrap.
- Switch out the bags of cereal in the boxes.
- Change the settings in their computer so the cursor goes in the opposite direction than it should.
- Poke tiny holes in a full plastic water bottle with a sewing needle, then leave it out on the counter for someone to pick up.
- The night before, after everyone goes to bed, turn as many things upside down as you can.
- Carefully open two different snack size bags of chips. Swap the chips, then glue the openings shut. When they open their Doritos, they'll find Cheetos!



## Raving Fan

### REALTOR Comment

*"It's always a pleasure when working with The Ralston Team. I can always rest assured they are working diligently behind the scenes to get everyone to the closing table stress-free!"*

- Janet



## Buyer Tips for the Spring Purchase Season

In today's housing market, there is definitely no time to waste if you want to buy your dream home! If you or someone you know is looking to purchase, follow these three expert tips to spring into a new home!

**Get preapproved by a local lender (We'd love to help!).** Don't try to compete for a home with an online lender approval letter. Offers with a local lender's preapproval letter typically get preference from sellers.

**Find a REALTOR you trust and be prepared to pay list price.** Don't focus on how much the seller is asking, look at how much the home is worth and make sure the numbers are in line. Ask your agent for a list of comps to determine actual value. If you're getting the home you want at a price you can afford, paying \$1,000 more or less isn't really going to matter.

**Stand out from other buyers (We can help with this).** Price isn't the only negotiating factor in a purchase. If you are able to close faster than other buyers (with the help of your great lender of course!) that can make your offer more appealing. Another option is to offer to give the sellers an extra week to move out.

*"I highly recommend to anyone, even if you may have a difficult situation. When other lenders declined us and didn't take the time to understand our situation, Equity Resources helped us successfully buy a house..."*

- Crystal

Welcome Spring



## Do you Feel Lucky? Contest



**L**ucky Charms cereal debuted in 1964 with oat pieces in the shapes of bells, fish, arrowheads, clovers and X's and the marshmallows were green clovers, pink hearts, orange stars and yellow moons. It's a little known fact that the marshmallow pieces in Lucky Charms are called "marbits" (marshmallow bits) and of the original marbits, only the pink heart remains. Last month, General Mills brand unveiled an exciting new marshmallow shape. This is the first time in 10 years that a new permanent marshmallow has been added, and the first time kids have selected the shape.



**What new marshmallow shape** is joining "Hearts, Stars and Horseshoes, Clovers and Blue Moons, Rainbows and Tasty Red Balloons"?

**Bonus Question:** What marshmallow shape did it take the place of?

Email or Text us your answer(s) and we'll enter you in a drawing for a \$50 gift card. *Entries must be received by 3/31/18.*

“*The Ralston's were extremely thorough and very proactive throughout the entire mortgage process. They made sure to inform me right away any time there was something that needed my attention.*”

-Ryan, Raving Fan Customer

The best luck of all is the luck you make for yourself. - Douglas MacArthur

## LUCKY RAVING FAN COMMENTS

### Encouragement

*"You and your staff stood with us and encouraged us during our refinancing... Very friendly and constant communication!" - Eric*

### An Easy Time

*"You made what would have been a stressful time for a widow in a new city and state a very easy time. Purchasing a home on my own was pretty scary, but you and your staff are very knowledgeable and extremely helpful and courteous..." - Blanca*

### Found a Way

*"We had a very difficult situation. If I were you I would have given up, but you persevered. Days, nights, weekends...you were determined to find us a way to get into the home we wanted. We are now in that home, and we owe that to your hard work." - Christene*

### Always There

*"I had some issues with my credit and the house that we had been renting for the last 5 years was being foreclosed on. I called you and you advised me on what needed to happen with my credit and assisted me through the whole process. You were always there whenever I needed anything." - Alaina*

### Above and Beyond

*"You went above and beyond by working around my schedule and normal business hours to process my loan including meeting on weekends, late evenings and taking my phone calls while on vacation... You helped achieve a financial goal that has been long overdue." - Joel*

