

Don't Forget
Father's Day
June 18th!

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

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

Improving the Life of a Brand New Family!

Rule #1
Do not open a new line of credit when buying a home.

Rule #2
Sometimes you gotta break Rule #1!



We always tell our borrowers NOT to open new debt while going through the mortgage process as an approval could quickly turn into a denial, but **SOMETIMES** rushing a loan back through underwriting within hours of closing is worth it...

We were set to close Steven and Melanie's loan when a new jewelry store account appeared. After contacting Steven to confirm, we quickly got the file updated and back

to underwriting. All parties were informed (except Melanie) that we may not make the closing. **At 1 PM we got the clear to close (for a 3 PM closing!).** Our Accounting department did their thing and **we received closing docs at 2:50!** They signed the papers and got the keys to their new home where Steven proposed! It was very exciting to be part of their new journey!

How do we do this?!
We have a dedicated team of 12 in-house underwriters ready to serve you!



Making the Process Easier!

Our new borrower portal makes the loan process easier than ever! Complete your loan application, pay for your appraisal electronically, receive loan status alerts, and even sign loan documents electronically. Plus, you can upload required documents securely directly to our system and check the status of your loan any time!



*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.

Summer Travel 101: Packing Tips



Pack light. Washing something is cheaper than an overweight charge or extra bag fee.

Pack a full days worth of clothes in your **carry on**, plus a toothbrush, your prescription medications, your deodorant, sunscreen, and pajamas.

Bring **ziploc bags of various sizes** for toiletries, wet things, food, or dirty laundry.

Create your own **first aid kit** with NyQuil, Ibuprofen, decongestant, bandages and hydrocortizone cream. Don't take the whole bottle of medicine, just put several pills of each in a ziplock or small container.

A **reusable water bottle** that clips on to your bag. Try a collapsible one.

Never pack something that you haven't worn before.

Don't forget your **camera and phone chargers**.

Pack **snacks**, they'll be much cheaper this way.

Dryer sheets remove static from your hair and clothing.

Small packs of tissues and **Wet Wipes** since toilet paper and soap are not always on hand. **Dry shampoo** is a must if you'll be on a long flight.

Clorox wipes for disinfecting a hotel remote control.

Packing for kids? Put each complete outfit in a separate Ziploc bag.

If you discover you've forgotten something, **check with your hotel**. Most carry toothbrushes, combs, sewing kits, shower caps, and disposable razors they will give you free of charge.



Nickname Trivia

Here are the nicknames of some of the cities we lend in! Write the city name and text or email the answers to us by 7/6/17. We'll draw a winner for a **\$50 gift card!**



The Motor City _____

Steel City _____

The Rubber City _____

The City Too Busy to Hate _____

Derby City _____

The Windy City _____

Charm City _____

The City of Brotherly Love _____

Beantown _____

Referrals... **The Ultimate COMPLIMENT**

More Referrals Closed!

We helped **Michelle** refinance her home in 2015 and she became a Raving Fan! This year she referred her sister and brother-in-law **Eric and Kelly** to us when they wanted to buy a Vacation Home in Florida. Since they live in Missouri their loan process was a little different than most!

This is what they had to say about their long-distance purchase experience:

"Equity Resources is very easy to work with and made the mortgage process as enjoyable as possible... Smooth and efficient."

Roadside Safety

A AA expects to rescue 7 million American drivers this summer. According to their survey, about 40% of these drivers aren't prepared for an emergency breakdown. The top breakdown problems include dead batteries, flat tires and lockouts. Be prepared with these steps...



- 1) Be aware of your surroundings. Know where you are in relation to a major exit or cross street and look for well-lighted areas. If you're on an interstate, note the mile marker, last exit number or nearest rest area.
- 2) Move your car to the side of the road—the right side if possible. Apply your parking brake and turn your steering wheel in the opposite direction of the road so your car doesn't roll into traffic.
- 3) Call for Help. Keep a working cellphone with you and have the numbers for roadside assistance programmed into your phone ahead of time.
- 4) Alert Others. Turn on your emergency flashers and, if it is safe to get out of your car, place a hazard triangle or flare about 50 feet behind your car to give other drivers more warning.
- 5) Stay Safe. Do not stand alongside the road next to your car. Stay inside the car on the side furthest from moving traffic with your seatbelt on and doors locked. Ask for identification once help arrives.
- 6) In the case of a blowout or flat tire, move your car to a safe, flat area before attempting a repair.



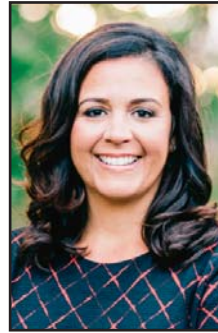
We invite you to Subscribe to our YouTube Channel! It is a library of short 2-3 minute videos to teach you about confusing mortgage terms, credit tips and loan programs.

Scan this QR Code or go to YouTube.com and search **Mortgage Mechanics**.

We publish new topics often, so don't forget to Subscribe!



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"You went above and beyond in making the purchase of our first home a smooth and painless process. All of our questions and concerns were not only answered, but explained thoroughly. We were updated throughout each step of the process.

Our family truly felt at ease."

- Sarah, Raving Fan Customer

Spread
the **WORD**

We now offer financing for **Manufactured Homes**.

Call for details!

Know Someone Ready to Buy a Home in the Next 3 Months? **We would love to help!**
Please give them our information.

Robocall Nightmare

It is unlawful to call a wireless phone (other than for emergency purposes or with express prior consent) using an automatic telephone dialing system or an artificial or pre-recorded voice message. This law applies whether a number is registered on the national Do-Not-Call list or not. **So why are we still receiving robocalls on our cell phones?** Most likely scammers are either operating outside the U.S. or don't care that they're breaking the law.



What can we do?

- If you pick up a robocall, hang up immediately. Pressing a number signals that the autodialer has reached a live number and can lead to more calls.
- Report robocallers' numbers to the FTC online at www.ftccomplaintassistant.gov, or call the FTC toll-free at 1-877-382-4357.
- An app called Nomorobo can hang up on robocalls after one ring. It's available to iPhone users for \$1.99 a month (Android coming soon). Nomorobo identifies and blocks robocalls only if your phone carrier offers "simultaneous ring." To find out whether yours is among them, go to nomorobo.com.



Pittsburgh is topping lists all over the internet; whether we're talking about business development, the Arts, technological advancements, even FOOD! **Here are two of our favorite Pittsburgh restaurants!**

Casbah offers Mediterranean inspired cuisine made from local ingredients. **Homemade pasta, a cheese plate followed by appetizers, or a four-course meal** are all possibilities at Casbah. Enjoy their Old World wines by the glass, and a unique craft cocktail list. Check them out at 229 S Highland Avenue.

Pizzuvio is like eating pizza in Italy, minus the 14-hour flight! This fast-casual restaurant at 268 Forbes Avenue features the **best pizza and Italian street food** anyone could ask for made in ovens straight from Italy.

Please go to our website www.TheRalstonTeam.com for the full list of Pittsburgh restaurants we love.

Summer Activities for Kids



kayaking



go fishing



visit a zoo



museum tour



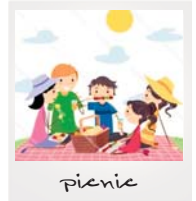
sprinkler



see a movie



go swimming



picnic



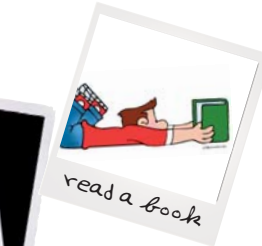
fly a kite



amusement park



go camping



read a book



visit a beach



The best gifts aren't received, they're earned. ~ Abraham Lincoln



No Surprises!

"You were **extremely helpful** in **providing detailed estimates** for what particular houses would cost. There were no surprises."

- Alex

Clear and Concise

"The instructions were clear and concise. You were available whenever my schedule was clear and did a great job leading me through the process. **The close was completed in half an hour and all the paperwork was well organized.**"

- David

Fantastic!

"The team at Equity was fantastic, **I feel like I didn't have to do a thing!**"

- Nicole

Awesome!

"You were awesome to work with. You always **made sure to keep us updated to keep our minds at ease.**"

- Christopher

Congratulations to our May Jumble Winner, Jen Mag.

Thanks to all who played!

ANSWERS: 1. Military; 2. Cookout; 3. Teachers; 4. Flowers; 5. Bicycle; 6. Golf; 7. Barbecue; 8. Memorial; 9. Hamburger; 10. Mother



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, IN 9940 & 11055, KY MC824 & MC76900, MA ML1579, MD 14944, 15822, 19044, 19299, 19954, 21427, 21595, 21641, & 22144, 22436, MI FRO018548, 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



JUNE 2017