

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



*warm winter wishes from...*

## THE RALSTON TEAM



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



*Help a friend or family member buy their dream home in the New Year. Have them call today to apply free!*

## *Holiday Memories...*

As another year comes to an end and we look forward to celebrating the Holidays and a New Year, we want to thank you for letting us be part of your lives. We are so grateful for your referrals of family, friends, and co-workers. Our business is built on these connections and we are so happy that you trust us to be able to do so.



We hope your home will be filled with beautiful memories and wonderful new traditions with family and friends. This is our favorite time of year because it reminds us of the traditions passed on from Grandparents, Parents, Aunts and Uncles. We can all pause our busy schedules to spend

time with friends and family. To reconnect and remember what's truly important.

**Happy Holidays and Have a Happy New Year!**

*Joanne and Christine*



*Win \$50!*

Toys From Christmas Past Contest inside...

*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.



After the holiday excitement has passed, the winter blahs can set in quickly. To keep the fun alive, invite your family, friends or neighbors over and organize a Fun Night! Dust off the playing cards and board games, or try a few of these ideas!

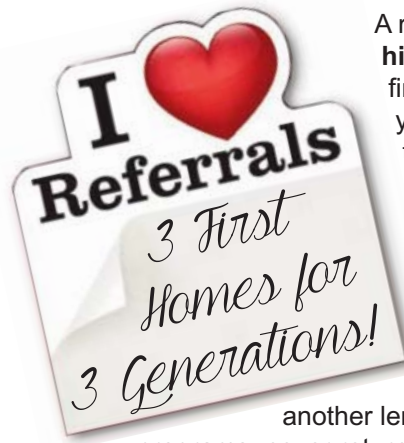
**Singing Competition** - Select two people to act as judges and the rest can be singers. Take turns performing and alternate who is in charge of song selections.

**Dessert Out** - After eating dinner at home, head out for dessert! Pick a restaurant with giant desserts that you're normally too full to try. Order one or two and share!

**Costume Night** - Go to a consignment store or Goodwill and have each person put together a fun outfit. Then, go out to eat wearing your creations. Be sure to take pictures!

**Sports with a Twist** - Add a fun twist to your bowling or miniature golf date. Change up the rules for each frame/hole such as use your non-dominant hand, keep your eyes closed, only knock down two pins, etc.

**Scavenger Hunt** - Make a list of random items (or use our list here!). Then split up into teams and find as many items as you can, taking a picture of each.



A realtor referred **Ron and his wife** to us to buy their first home through USDA last year. They appreciated the time we spent explaining loan programs to find the perfect fit.

Then, this summer, **Ron's son Kevin** was telling him about how his **stepson, Chris** was getting poor service from

another lender: no explanations on programs, never returning his calls, not helping with a pre-approval. Ron told Chris to call us and we'd take care of everything—and we did!

Kevin and his wife are now working on buying their first home in the spring. Once we help them purchase, that will be three first homes for three generations of their family that we helped in two years!

*Referrals are the ultimate compliment!*

Give Thanx  
Sudoku  
Winner...

Congrats to our winner,  
**Chris Bondra!**

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



## Winter Home Fire Safety Checklist

Home fires occur more in winter months than any other time of year. Follow this checklist to

help prevent a fire and keep your home safe:

- There is a smoke alarm on every level of your home as well as inside and outside each sleeping area.
- Smoke alarms are less than 10 years old, are tested and cleaned monthly, and have fresh batteries.
- Carbon monoxide alarms are located on each level of the home and are less than 7 years old.
- Electrical cords do not run under rugs.
- Electrical cords are not frayed or cracked.
- Circuit-protected, multi-prong adapters are used for additional outlets.
- Appliances are plugged directly into wall outlets.
- Clothes dryer lint filter and venting system are clean. (Remove lint from filter after each use.)

- Candles are secured in sturdy, fire-proof containers that can't be tipped over.
- Candles are extinguished before going to bed or leaving the room, and children/pets are never left unattended with lit candles.
- Chimney and furnace are cleaned and inspected yearly.
- Wood stove doors are kept closed unless adding wood or pellets.
- Furniture and other flammable items are at least 3 feet away from fireplaces, wall heaters, baseboards, and space heaters.
- Fireplace ashes are placed outdoors in a covered metal container at least 3 feet from anything flammable.
- Extension cords are never used with space heaters.
- Heaters are approved by a national testing laboratory and have tip-over shut-off function.
- Electric blankets are checked for damage or frayed cords before placing on the bed.
- Wet clothing and shoes are not in direct contact with heaters or fireplaces.

TRUE STORY OF A THANKFUL FAMILY

*Miracle on 10th Street*

Gerald and Judith decided it was time to downsize. They planned to sell their home and use the proceeds as a down payment – leaving all their outstanding debt. Gerald is a Veteran so a VA loan was the perfect option, but they were hesitant because of the nightmare VA loan stories they had heard when they purchased 15 years ago.

Last month we helped Gerald and Judith purchase a new home with a 100% financing VA loan. The down payment money they saved was used to fix up the new home, the money from the sale of their old home was used to wipe out their debt, and they even had money left for savings!

**Plus, we proved that our VA loan process is stress-free:**

*“You and your associates performed miracles working with the VA people to arrange our financing for our new home... tackled every road block, asked all the right questions, made all of the arrangements, handled the inspections and corrections all in good time and led us to a perfect closing. We certainly are thankful...”*



*Easy, Creamy*  
**Holiday PB Fudge**

Mix up a batch of this delicious peanut butter fudge for your holiday party or company dessert exchange.

*Need a last-minute gift idea?* Purchase glass storage containers with lids, prepare the fudge, and pour it directly into the containers (pour enough to keep the fudge about an inch thick). Then cover with lid, add a pretty bow and give individual containers full of fudge as gifts. They can enjoy the treat and reuse the container!

**Ingredients**

- 3 c granulated sugar
- 3/4 c butter or margarine
- 2/3 c evaporated milk
- 7 oz jar Marshmallow Creme
- 1 t vanilla
- 1 c creamy peanut butter

**Directions**

*Combine sugar, butter, and milk in saucepan. Bring to a boil, stirring constantly. Continue stirring and boil for 5 minutes over medium heat. Remove from heat. Stir in peanut butter. Add marshmallow creme and vanilla. Beat until well blended. Pour into buttered 13x9 pan (or several if giving as gifts). Allow to cool and then cut and enjoy.*



**Fun Dates to Remember**

Dec 28 - Card Playing Day

Jan 4 - Trivia Day

Jan 8 - Bubble Bath Day

Jan 14 - Nat'l Dress Up Your Pet Day



**LOAN LIMITS GOING UP IN 2018**

For the second year in a row, the maximum loan limits have **increased** for Conventional loans. Effective January 1, the maximum base limit for Conventional loans is \$453,100 in most of the country, up from \$424,100. The VA mortgage loan limit is also increasing to \$453,100 and although no announcement has been made, FHA will typically update loan limits to match.

**If you'd like more information on any loan program, please give us a call. Now is a great time for your FREE annual savings analysis!**

*Toys from Christmas Past*

Each year there is a must-have toy on every kid's list. Test your memory and put the following toys in order of when they were the hot toy, (#1 oldest, #12 most recent) and text or email the answers to us by 12/31/17.

**We'll draw a winner for a \$50 gift card!**

Your Name: \_\_\_\_\_

- |                        |                         |
|------------------------|-------------------------|
| Cabbage Patch Kids ___ | Nintendo Wii ___        |
| Chatty Cathy ___       | Rubik's Cube ___        |
| Furby ___              | Shirley Temple Doll ___ |
| G.I. Joe Figure ___    | Teddy Ruxpin ___        |
| Game Boy ___           | Tickle Me Elmo ___      |
| Hatchimals ___         | Zhu Zhu Pets ___        |

## We're More than a Mortgage Company...



"Obviously Ashley and I have had a stressful few months with selling our house, fixing things from the inspection, finding the right house, coordinating the logistics of buying and selling on the same day, etc. But **all of your hard work and prompt responses on the mortgage lending side made that part of the process feel seamless and transparent** and I wanted to make sure you knew how much it helped and how much we appreciate the work and time you put in to make it feel that way for us.

What you didn't know is that in parallel with all of this house buying/selling stuff going on is that Ashley was going through chemotherapy treatments for breast cancer, completed her treatments, had surgery, started radiation and went back to teaching. There were a lot of times where I would be emailing you from the hospital... **being able to have the mortgage process be that smooth and that stress-free was a big help.** I didn't really want to just throw in the emotional "heart on the sleeve" aspect of this, but I just wanted to really drive the point home that **during these last few months we really just wanted everything to be normal... and you played a huge part in getting that done for us.** Now that all of that is behind her, being able to step into a new house this past weekend was a great feeling..."

Mark, Raving Fan Homebuyer

*Happy Holidays from your  
Equity Resources Family!*



## Community Corner

**Our offices have been buzzing getting ready for the holidays!** The Equity Team raised \$680 and bought 34 winter coats for kids and raised \$964 to fulfill Christmas wishes for children whose parents are struggling.



Bikes for twins!



Coats for Kids!

This month we are focused on collecting food for the Food Pantry, and on December 21st the

Red Cross will be parked outside our corporate office while the team donates blood.

What better way to spread Holiday cheer than to donate or volunteer?!

When you look at your life, the greatest happinesses are family happinesses. - Joyce Brothers

## Joyful Raving Fan Comments

*You make dreams come true!*

"We did not even know if it was possible to purchase a home with our lack of established credit. You were able to find a way for us to purchase, and in the time frame we had to move. You are very knowledgeable. You also made sure we got a tax credit... **You are the best!** Thank you!"

- Amy, Raving Fan Homebuyer



## Holding on to Hope!

"We started working with you in January of 2016 because we thought we were ready to purchase a home! Nope not even close. Low credit score, issues with the home, you name it and it happened, but you worked very hard day and night to help us get everything we needed from building credit to advice on how to work with the realtor and the home owner, but most of all - through the Year and a half it took for us to purchase the home **you gave me and my family HOPE.** You never gave up on us so there was no way we could give up on ourselves and for that we are truly grateful."

- Ron, Raving Fan Homebuyer



Rating with the  
Better Business Bureau

