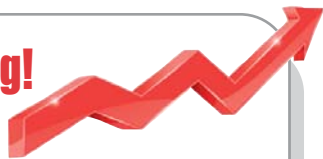


The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

**Rates are Rising!
Do Not Delay,
Get a Mortgage Review Today!**



Mortgage Bankers Association released their Mortgage Forecast and it shows we are in a rising rate environment all the way into 2019. **The urgent message we want to pass on is DO NOT WAIT!** Have you called us for your Annual Mortgage Review?! Rates are projected to only go up from here, so now is the time to purchase a home or have a mortgage evaluation to see if you could refinance and save money. **Remember, we're here for you until you are debt-free!**

A Refinance Miracle...

"You performed a miracle we had just about given up on. You accomplished a refinance that 13 other banks turned down. Your knowledge of the business and personal care for clients is astounding. We are so grateful for your time and perseverance. We were tired and frustrated, but you wouldn't allow us to give up because you refused to give up." - Ronald

An Unbelievable Purchase...



"2017 is a year that we will forever remember as a family, it was the year we became home owners! You were absolutely informative, took time to explain the best option and when you told us we were getting a loan I couldn't believe it. We found our dream home..." - Doris

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

WIN \$50!

I Heart You
Sudoku Inside...



February Fun Facts

- ♡ February is the only month that can pass without a full moon. (True this year!)
- ♡ Odds of being born on a Leap Day: 1 in 1,461.
- ♡ A study in the *Journal of Social Sciences* found that January and February babies are more likely to be celebrities.

*God Bless the troops
serving to preserve
our freedom.*

EQUITY
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more than
a mortgage company

We proudly offer FHA, VA,
Conventional, Jumbo &
USDA Rural Development
Home Loans.



We want to help you save money! Check out the list of items that will show up in stores in February 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!

- TVs
- Cameras
- Broadway Tickets
- Home Goods
- Luggage
- Canned Food
- Perfume & Cologne
- Tax Prep Software

Bigger is Better? A rule of thumb for deciding on the size of a hi-def TV: Measure the distance in inches the TV will be to your favorite chair or couch and divide that number by 1.6. This will tell you the diagonal screen size for best viewing. Of course you can go bigger with a 4K, or UHD TV...

"You did everything you could for us, and when that didn't work, you tried everything else. We are a family in the same house now! We will be thankful forever. Our situation was so much more than buying a house."

- Christene

Win \$50! I ♥ U SUDOKU

Every row, column and mini grid below must contain the letters IHEARTYOU. 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 3/5/18.*

	Y	U					O	
	I	H	E					
T					H	A		
			A				R	O
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Entry From: _____

Referrals... **The Ultimate COMPLIMENT**

In March 2012 we helped **Jon Sr.** purchase a home using the 100% Financing USDA program. He was a Raving Fan and last month we helped his son, **Jon Jr.** purchase his first home with the same no down payment program!

ASK YOUR RENT-PAYING FRIENDS AND FAMILY...

WHAT ARE YOU DOING WITH YOUR TAX REFUND?

Don't let them waste money on RENT! Tell them we can help them Buy a Home with just their Tax Refund Check! Have them call for a FREE Pre-Approval.

NO REFUND COMING?

We have \$0 down payment programs!

6 Winter Car Hacks

- 1) Apply shaving cream to the inside of your car windows and then wipe off to keep them fog-free.
- 2) Keep a spare pair of socks in your glove compartment. Put them on over your shoes for better traction if you need to walk in snow or ice. Or, use them to cover your windshield wipers when parked, to keep ice off.
- 3) If possible, park your car facing east. The sun rises in the east so it will naturally defrost your windshield in the morning (or at least make scraping a little easier).
- 4) De-ice frozen locks with a squirt of hand sanitizer.
- 5) Keep bags of kitty litter in your trunk to add weight on your back tires. If you do get stuck, spread some under the tires for traction or use your floor mats.
- 6) Keep an emergency cold outfit in your car. Just unzip a winter coat, place extra socks, underwear, a knit hat, gloves, scarf, sweatshirt and snow pants inside and zip it back up. Add a candle, matches, warm blanket, hand warmers, a flashlight, bottle of water and energy bars.



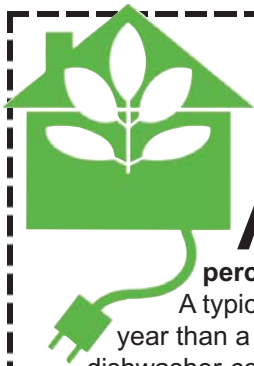
Need
More
Space?



Home equity has hit a new record high! Remodeling spending topped \$152 billion in 2017 and is forecast to increase in 2018. In today's housing market, it may be easier to remodel your current home rather than to purchase a new one.

Did you know we offer Renovation Loans?

Purchase with immediate improvements to create your dream home, OR Refinance if you already own the home to make minor/major renovations such as a bathroom or kitchen remodel. **Call for more details!**



**Energy-Saving
Laundry Tips**

According to a recent *Consumer Reports* article, **washing and drying clothes accounts for 10 percent of a home's total electricity use.**

A typical clothes dryer uses more energy a year than a new refrigerator, clothes washer, and dishwasher *combined*. Try these tips to reduce the energy you're using in the laundry room.

- Purchase a front-load washing machine if possible. They use less water and their drum spins faster to extract more water, shortening dryer time.
- Set your water heater at 120° F.
- Do full loads, wash similar items together and use cold water when you can.
- Avoid using a sanitary cycle which relies on an internal heater to boost water temperature.
- Use HE detergent when the manufacturer says to. Regular detergent produces too many suds and can cause the washer to do an extra rinse, wasting water.
- Increase spin speed to extract more water.
- Clean the dryer's lint screen before **every** load and the ducts regularly.
- Clean the moisture sensor occasionally with soap and water if you use dryer sheets.
- Dry similar items together and don't mix heavy cottons with lightweight fabrics.
- Use wool dryer balls to reduce drying time. They also lessen wrinkles and static.
- Use the automatic cycle instead of timed drying and hang laundry outside to line-dry when possible.

**Equity Resources, Inc.
Named America's Top
Mortgage Employer for 2018!**



We are proud to announce, *National Mortgage Professional Magazine* just named Equity Resources, Inc. as one of America's Top Mortgage Employers of 2018!

The award was based on 11 criteria including technology, innovation, compensation, internal communications, corporate culture and industry participation. If you are interested in joining our amazing team, please view open positions at calleequity.com/career-opportunities.

*Scrumptious Streusel
Coffee Cake*



Cake Ingredients

- | | |
|------------------------|-------------------------|
| 2 c. flour | 2 eggs |
| 1½ c. granulated sugar | 1 c. (8 oz.) sour cream |
| 1 tsp. baking powder | ½ c. vanilla yogurt |
| ½ tsp. salt | ½ c. butter, melted |
| ½ tsp. ground cinnamon | 1 tsp. vanilla |

Streusel Ingredients

- | | |
|-------------------------|------------------------|
| ½ c. packed brown sugar | 2 Tbsp. butter, melted |
| ½ c. flour | 1 tsp. ground cinnamon |

Directions

In a large bowl, combine first 5 cake ingredients. In another bowl, combine last 5 cake ingredients. Add wet ingredients into dry ingredients and stir until just combined.

In a smaller bowl, combine streusel ingredients.

Spoon half of batter into greased 13 inch x 9 inch pan. Sprinkle with half the streusel mixture. Top with remaining batter and then remaining streusel. Bake at 350° for 30-35 minutes.

Makes 12-15 servings.

Congratulations to our January Jumble Winner, Kelly Butler. Thanks to all who played!

- ANSWERS:** 1. Flurries; 2. Snowbank; 3. Healthy; 4. Toboggan; 5. Earmuffs; 6. Potholes; 7. Shovelling; 8. Exercise; 9. Vegetables; 10. Windchill



Spring ahead
March 11th!

Quick Tips to be More Productive

Implement a few of these time hacks published at lifehack.org to improve your time management skills and add more hours of productivity to your day.

Just Say “no”!

This week, try saying “no” to three commitments that might zap you of your energy, time, or motivation. There’s no better way to get more time and energy than to say no to some commitments.

Turn off email alerts.

New email alerts don’t cost you time, but they cost you a ton of *attention*. Every time a new alert comes in, you look at it (just in case it is important), and then you have to re-orient yourself to what you were trying to focus on before. While you’re in your email settings, go ahead and reduce how often your system checks for new messages.

Keep a list of everything you’re waiting on.

When you maintain a list of everything you’re waiting for, you can make sure nothing slips through the cracks, and you can worry a lot less about the things you need to stay on top of.

Live by the two-minute rule. (Not two-second!)

The moment you realize you have to do something, if it will take less than two minutes, do it. If it will take more than two minutes, schedule completing it later.

List three outcomes you want to get out of today.

Not *things* you have to do; actual *results* you want to get done. Ask yourself, if it’s the end of the day, what three things do I want to have accomplished?

Start working on pomodoro time.

The Pomodoro Technique is a time management technique that breaks your time down into chunks. For 25 minutes you turn off all possible distractions, and then work on only one thing for that time. Then take a five-minute break and repeat two more times. After that, you work for another 25 minutes and take a 15-minute (or longer) break. This reduces the ugly, ambiguous tasks on your to-do list down into something you do in a series of easy-to-manage, 25-minute chunks of time.

Schedule in doing an activity that gives you energy.

Are there certain people that provide you a ton of energy and motivation after you talk to them? Schedule a lunch with them. Energized by a power walk? Pencil that in!

Take more breaks.

Breaks prevent you from becoming fatigued and tired, and they help you slow down, step back from your work, reflect, and come up with better ideas.

Define the next steps.

One of the largest reasons people procrastinate is that their tasks and to-dos are too ambiguous. Take one thing you’re putting off, and define the very next thing you have to do to get it done. This will make the task less ambiguous, and give you a leg up to get it done.

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a mortgage company

The time is always right to do what is right. - Martin Luther King, Jr.

We Love
Raving Fan
Comments



Trustworthy Lender

*“You and your team were fantastic. Whenever I had any questions about the lending process you would be sure to call me within a day and carefully explain everything. **I never had to worry at any step** of the mortgage process. We had a very short due diligence and close period and your team got everything ready quickly and we were **approved and ready to close ahead of schedule.**” - Katie*

Flawless, Impeccable Service

*“You provide the type of service you expect but **never seem to get.** I believe you might be the absolute best loan officer I have ever had the pleasure of working with...**absolutely fantastic!**”*

- Laura

Purchase Perfection

*“**Absolutely the best in the business!** From start to finish, you were there for us! You definitely deserve a standing ovation! Thanks again for all your hard work and dedication on our purchase!” - Ryan*

5 Star Service

*“You were fantastic to work with...answered every question or concern day or night and notified me of any changes or updates as soon as you knew. You and your team **made this transaction very easy and seamless.** Thank you so much! 5 Star Service!” - Michael*



Rating with the
Better Business Bureau

