

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Community Corner



March Blood Drive
Our Corporate Office Blood Drive was a success as 27 Equity employees donated, helping save 87 lives. Visit redcross.org to donate.

The Spring Purchase Season is here!



Know someone **buying a home in the next 3 months?** Please give them our number!

We Couldn't Have Asked for a Better Experience

"I work in the mortgage industry and was actually dreading the long process. I can't believe how easy you made the process. From getting us preapproved on a Sunday night to a quick closing only three and a half short weeks later. We couldn't have asked for a better experience."

- Matthew, Raving Fan Customer for Life

The home purchase process can be scary! If someone who works in the industry is apprehensive, there's no doubt that a typical homebuyer would be terrified. We pride ourselves on removing the stress and fear from the process. From the time we take your application to the day you sign the closing papers, we're here to clear the way and fix any problems that may arise.

Our streamlined process includes a **Borrower Portal** where borrowers can complete a loan application, pay for an appraisal electronically, receive loan status alerts, upload required documents securely, and even sign loan documents electronically. Our **Email Loan Status Updates** alert applicants at each loan stage so they'll know what to expect next.

Rest assured that anyone you refer to us will be saying "I couldn't have asked for a better experience!"

THE RALSTON TEAM



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FREE Savings Analysis! 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>.



*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 May with large discounts.

- **Small Kitchen Appliances** - Coffee Makers and Blenders
- **Furniture** - Memorial Day sales on furniture and home decor
- **Spring Cleaning Necessities** - Vacuums and mops

After buying your discounted cleaning items, follow these tips!

The Top Do's and Don'ts of Spring Cleaning



DON'T...

DO...

Don't wash your windows on a sunny day as the cleaner will dry too quickly.

Wait for an overcast day to clean windows, or when out of direct sunlight.

Don't clean stainless steel in circular motions as it will most likely dry with streaks and smudges.

Identify the direction of the "grain" in the stainless steel, and wipe in that direction.

Don't clean stone counters with vinegar.

Use a cleaner that's labeled as safe for stone.

Don't scrub spills out of your carpet as this actually untwists the carpet fibers, which can cause the pile to become permanently distorted.

Blot the area until dry with a clean cloth or paper towel. Then treat the spot with a stain remover (be sure to pre-test the product in a hidden area first).

Don't believe every cleaner is a disinfectant and that spraying it on the surface and immediately wiping it up will make the surface truly clean.

All disinfectants have an EPA registration number in tiny print on the label. Most disinfectants must remain wet on a surface for a specified amount of time to be effective.



Bonus Tip: For the outside of large windows, use Rain X Glass Cleaner Plus Rain Repellent. Of course it's made for car windshields, but it is also perfect for your home! It will keep water stains and debris from collecting on the surface for months.

Referrals... The Ultimate COMPLIMENT

When we helped **Heath** with his home loan in 2013 he was a Raving Fan and referred **Nathan** to us. We helped Nathan purchase his first home almost 5 years ago! Then, last year when he took a new job and needed to relocate, we helped him purchase a home in Ohio.

Nathan then referred his brother **Josh** to us, and we helped Josh and his fiancé purchase their first home using the USDA program last month!

DID YOU LOVE YOUR MORTGAGE EXPERIENCE?



We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC and VA!

A Quieter Spring Cleaning Season!

According to a *Consumer Reports* study, the following vacuums were rated highest in their category for being the quietest and performing well.



BAGLESS UPRIGHT

Shark Rotator Powered Lift-Away Speed NV680 - \$150

This vacuum performed well at removing embedded dirt from carpets and removing pet hair, plus the brush on/off switch prevents it from scattering dirt over bare floors.

CANISTER VACUUM

Miele Complete C3 Marin - \$1,100

This vacuum performs well and features a manual carpet height adjustment, which is a good option if you have higher-pile carpets.

STICK VACUUM

Dyson V8 Absolute - \$600

This cordless cleaner is light weight at 5.6 pounds and has an easy to empty dust chamber.

Considering a Robotic Vacuum to tidy up in between cleaning marathons? The **iRobot Roomba 890** (\$475) was one of the top-rated models in a separate *Consumer Reports* study. It performed well on carpet as well as bare floors, fits easily under furniture, and you can schedule its cleaning times from an app!

Need CASH for Spring Home Improvements?

We'd love to help!

Call or Text today!



Thinking about Selling Your Home?

Call us to help you prepare!



Do you Feel Lucky? Contest Winner

Congrats to Denise Thomas!

Answers: The new marbit shape is a Unicorn and it replaced the Hourglass.

Peeprific Recipes

Here are a few delicious ways to enjoy leftover Peeps!

Peepcorn

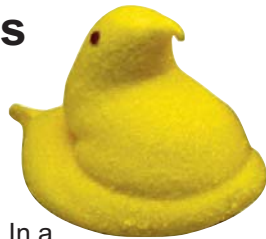
Place 3 cups of popped popcorn in a medium sized bowl and set aside. In a small saucepan, melt 2 Tablespoons butter and 10 Peeps over medium heat, stirring constantly until melted. Pour the melted mixture over the popcorn and stir to combine. Form into balls or just enjoy straight from the bowl!

PeepChip Cookies

Preheat oven to 350°. Open two tubes of refrigerated chocolate chip cookie dough (or mix up your own). Separate each roll into six equal chunks. Flatten each chunk into a circle, then form two pieces around a Peep, making sure the Peep is fully covered. (Each roll of dough will make three cookies.) Place each Peep-filled cookie dough ball at least 3 inches apart on a baking sheet and bake 10-12 minutes, or until golden brown around the edges. Let cool before serving.

Chocolate Covered Peeps

Place 1/2 cup chocolate chips in a microwave-safe bowl, and cook, stirring at 20-30 second intervals, until melted and smooth. Dip each peep into the melted chocolate until coated on all sides and place onto a waxed paper lined baking sheet. Refrigerate peeps until chocolate is set, about 5 minutes, then enjoy.



A Letter From Raving Fan Customers A Lender of Second Chances

"During the real estate crisis 10 years ago, we were forced to short sale and foreclose our rental properties, and our credit was destroyed. After getting past the waiting period for borrowers with tarnished credit, we weren't sure if banks would be willing to finance us anymore. We are thankful for Equity Resources for taking a chance on us. Over the last couple of years, they helped us with financing our new rental investments. **They are responsive and are able to do short escrows to make our offers more attractive to sellers.** Thank you for a great partnership!"

- Rich & Andrea



SPRING Jumble



Unscramble the letters and fill in the correct word.

1. FDLIAOSDF _____
2. SOASHGLE _____
3. RLDBFWUOES _____
4. LUSDEPD _____
5. LMRBULSEA _____
6. ANBRSWOI _____
7. NDGANREIG _____
8. LNAICGEN _____
9. GTAHLCIHSN _____
10. PUITLS _____

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 4/30/18.

Entry From: _____

"A mother/daughter team who will literally work day, night, and weekend for you. They truly are there for you during your home buying experience. I was able to close on my first house in 30 days with a VA Loan. It went very smooth and super fast." - Mandy



10 Spring Gardening Tips From Martha Stewart

1. Survey the Yard - Make note of tree limbs that should be removed. Hire an arborist to maintain large trees. Cut down last year's perennial foliage, and toss it into the compost pile. Rake mulch from beds planted with bulbs before foliage appears, and refresh mulch in other planting areas after soil warms. Check fences, steps, and pathways for disrepair.

2. Order Tools and Plants - Assemble your tools for the new growing season. Choose new plants for the garden. Order perennials, trees, and shrubs for spring planting.

3. Get Ready to Mow - Send the mower and leaf blower for servicing, or sharpen the mower blades yourself. Refill your mower with oil, install fresh spark plugs, and lubricate moving parts if necessary. Clear the lawn of winter debris, and look for areas that need reseeding before mowing.

4. Prune Trees and Shrubs - Remove dead, damaged, and diseased branches from woody plants. Thin and trim summer-blooming shrubs, except for old-fashioned once bloomers. Prune cold-damaged wood after plants resume spring growth. Prune spring-blooming shrubs and trees after flowering.

5. Take a Soil Test - Check soil pH with a home soil test kit, taking several samples from different planting areas for an accurate reading. Enrich soil as necessary: Add dolomitic lime to raise the pH or elemental sulfur to lower the pH.

6. Prepare New Beds - Clear the planting area as soon as soil can be worked, removing sod or weeds and debris.

Spread a 4-inch layer of compost or well-rotted manure and any amendments over soil, and cultivate it to a depth of 10 to 12 inches with a spading fork.

7. Plant - Plant bare-root trees, shrubs, and perennials such as hostas and daylilies by early spring. Choose a cool, cloudy day if possible. Transplant container-grown plants anytime during the growing season except midsummer; be sure to water them thoroughly. Sow seeds of cool weather flowers like sweet peas, poppies, and calendula, and vegetables such as lettuce, parsley, and spinach.

8. Fertilize - Apply balanced fertilizer, fish emulsion, or other soil amendments recommended by soil-test results around trees and shrubs when new growth appears. Spread high-acid fertilizer and pine-needle mulch around acid-loving shrubs like azaleas and camellias. Begin fertilizing perennials when active growth resumes.

9. Start a Compost Pile - Begin by collecting plant debris and leaves raked up from the garden. Chop these up first to speed decomposition. Add equal amounts carbon-rich materials like dried leaves and straw and nitrogen-rich materials like grass clippings and weeds in even layers with water and a compost bioactivator. Turn regularly. Continue adding to the pile for rich, homemade compost next spring.

10. Clean Bird Feeders and Baths - Disinfect the feeders by scrubbing with weak bleach solution (1/4 cup bleach: 2 gallons warm water). Rinse and dry the feeders thoroughly before refilling them. Scrub birdbaths with bleach solution, then rinse them thoroughly and refill, changing water weekly. Be sure to clean birdbaths and feeders regularly throughout the season.

THE BEST PREPARATION FOR TOMORROW IS DOING YOUR BEST TODAY. - H Jackson Brown, Jr.

HOME SWEET HOME
Rawing Fan
Comments

Absolute pleasure
"Christine and her team were an absolute pleasure to do business with. The level of communication throughout the entire process could not have been better with Christine and the other members of the team" - Scott

An Enjoyable Endeavor
"You provided excellent service through the whole process. You were always available and made the home buying experience an enjoyable endeavor." - Laura

Excellent
"You and your team were excellent to work with, and you worked extremely hard to match me with a product that fit my needs..." - Matthew

Satisfaction is Off the Charts
"There were no questions left unanswered... Short-Sales can present many setbacks and uncertainties... however, you continued to assist me with every aspect of my mortgage... The stars for satisfaction are off the charts..." - Charlone

Everything Prepared
"Due to competition buying the house, we needed to have an offer submitted by the next morning, which we decided the evening before. Christine really came through having everything imaginable prepared and ready to go by the time we were up the next morning. I highly recommend this team." - Ryan

