

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



We are excited to announce the release of our **new digital mortgage platform, equity247!** This technology allows borrowers to apply for a mortgage, get updates, keep track of to do lists, and upload documents right from their cell phone or computer.

- ▶ Digital asset & income feature. Less paperwork!
- ▶ A mobile friendly & intuitive application process.
- ▶ Uploading capabilities.
- ▶ Communication the way you want it, when you want it!
- ▶ View your mortgage information & status 24/7!

For more information, watch our short video at equity247.net.



A True 5-Star Lender!

Not once but twice I've used your mortgage services and both times I've been extremely impressed with the level of care and the quality of service! This time around I had a better idea of what I was getting into but you were still there for each and every question (and I asked a lot). I couldn't imagine going through this with anyone else! - Sasha

THE RALSTON TEAM



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Download our Mortgage Calculator App at <https://mtgpro.co/qjlpv>.

A dream of buying an RV for travel was made possible by refinancing a Rental Property

The loss of a loved one created a need for home financing & guidance

Do you know someone in need of mortgage guidance? We'd love to help! Please pass along our number.

A simple refinance removed Private Mortgage Insurance & lowered a monthly payment

A friend going through a divorce needed the mortgage in her name

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.



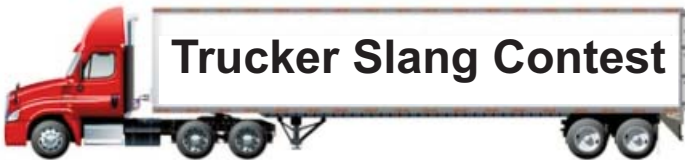
Below are the items that will show up in stores in August with large discounts.

• **Back-to-School Supplies** - The closer you get to the first day of school, the better the deals you'll find on school essentials. Ahhh, the smell of new pencils!

- **Lawn Mowers & Garden Equipment** - This is the best time to replace worn-out or broken yard care items.
- **Summer Clothes & Swimsuits** - Buy next year's shorts, sandals, and swimsuits now for the best prices.
- **Shoes** - Kids shoes especially will be on sale.
- **Laptops** - Great prices in August/early September.
- **Patio Furniture** - You'll find huge discounts and with plenty of time to enjoy it this year!
- **Air Conditioners** - Buy one in August and cool your home for half the price.

Sales Tax Holidays!

Many states offer a sales tax holiday in August where sales tax is waived or reduced on certain items. For more information, visit <https://bit.ly/2Igad5J>.



Trucker Slang Contest

Truck Driver Day is August 12th! Test your knowledge of CB radio lingo and match each slang term with the number of the word that fits its description below (We did the first one for you!). Text or email the answers to us by 7/31/18. **We'll draw a winner for a \$50 gift card!**

- | | |
|----------------------------|--------------------|
| 1. A Load of Lumber | 6. Mile Marker |
| 2. Any Small Car | 7. Speeding Ticket |
| 3. Headlight Out | 8. Tollbooth |
| 4. Icy/Slippery | 9. UPS Driver |
| 5. Law Enforcement Officer | 10. Weigh Station |

Slang Term:

- | | |
|----------------------|--------------------|
| Bear/Smokey <u>5</u> | Driving Award ____ |
| Black Eye ____ | Greasy ____ |
| Buster Brown ____ | Roller Skate ____ |
| Cash Register ____ | Toothpicks ____ |
| Chicken Coop ____ | Yardstick ____ |

Your Name: _____



Referrals... The Ultimate COMPLIMENT

Another Referral Closed!

We helped **Michael** refinance his home loan in 2012 and almost 6 years later he referred his co-worker **Krishea** to us. Last month we helped Krishea refinance her home and get the mortgage in her name, *plus we lowered her payment by \$238 per month!*



It's no surprise that most people don't want to think about their financial situation. It's certainly easier to keep paying the same amount for your home month after month, year after year and not think about it, *right?*

But what if you could be saving hundreds of dollars?! Call us for a Savings Analysis.

Keep it Simple

During National Simplify your Life Week in August, set aside 5-10 minutes each day to tackle some of the following tasks. Donate items you never use and consider other changes you can make to clear out the clutter from your mind and home to reduce stress and help you focus on what's important to you.

- 1) Make the Bed & De-clutter Your Nightstand
- 2) Put Clothes & Shoes Away
- 3) Clean Out a Closet
- 4) Organize Your Desk
- 5) Toss Out Stale Food
- 6) Clear Out a Junk Drawer
- 7) Clear Out Unused Drinkware
- 8) Organize Food Containers
- 9) Clear Out Bathroom Cabinets
- 10) Organize Your Wallet/Purse





“From the pre-approval process all the way through to closing Christine and her team were responsive, supportive, they communicated clearly, and were simply excellent to work with.” - Dennis

Let's
Stay
Home!



When your brain says vacation, but your wallet says stay home, consider a staycation! Here are a few tips to make it fun.

Plan Ahead - Visit your convention and visitor's bureau, local community center, library, and government websites for events and coupons to festivals, free events, and concerts. Take turns planning the events for the day.

Get Away for a Night - Museums and minor league sports teams offer package deals that include tickets and a one-night hotel stay. Find a hotel with a pool and see what other nearby attractions you can visit. Call the front desk close to the day you want to book and ask for their best deal. Try to stay mid-week for the best rates.

Take in a Show - Many theaters offer cheap mid-week, morning tickets. Or, let each family member pick a movie to rent and watch one each night.

Change it Up - Sleep in and don't do chores or laundry. Order-in food or take turns cooking something new.

Check Out Your State's Hidden Gem! - *USA Today* published a list of the best hidden gem destinations for every state. Take a day to discover the one closest to you and see if you agree that it's great. (This list includes the gems in the states we do business in.)

- AL – Dauphin Island
- CT – Cathedral Pines Preserve
- DE – Winterthur Museum, Garden & Library
- FL – Cheeca Lodge & Spa
- IN – West Baden Springs Hotel
- KY – Paducah
- MD – Matoaka Beach
- MA – Hammond Castle
- MI – Mackinac Island
- NH – Saint-Gaudens National Historic Site
- NC – The Outer Banks
- OH – Geneva-on-the-Lake
- PA – Ohiopyle State Park
- RI – East Bay Bike Path
- SC – Bluffton
- VA – Assateague Island

We're Here for You!

We helped Martha with her first home mortgage in 2002—16 years ago! Over the years, we have refinanced her home 3 times. Her last refinance was to a shorter term to help her pay off the mortgage sooner, in line with her plans for retirement. Last month we got an email from her saying **she had officially paid off her home! Wow!**

You may wonder why we mail this newsletter each month or call to check in with you. It's because our goal is to Improve the Lives of Families! We keep in touch to find opportunities to improve your financial situation until you are debt-free. Please let us know of anyone we can help!



Energy-Saving Tip

Connect your entertainment center or home office equipment to a smart power strip. A smart power strip turns off power to all connected devices when a specific device is turned off. (Turn off your TV, and the power strip would also turn off your sound system, gaming consoles, etc.)

Top it Off Right!



Homemade Chocolate Hard Shell

- 11 oz package Semi-sweet Chocolate Chips
- ¼ cup Coconut Oil

Place ingredients in medium, microwave safe bowl. Cook on 50% power for 1 minute; stir. Continue to cook at 30 second intervals, stirring after each, until mostly melted. Remove and stir until smooth. Pour over ice cream, allow to harden for 30-60 seconds and enjoy.

Easy, Homemade Hot Fudge Sauce

- 2 cups Powdered Sugar
- ⅔ cup Semi-sweet Chocolate Chips
- 12 oz can Evaporated Milk
- 1 stick Butter
- 1 teaspoon Vanilla Extract

Combine all ingredients except vanilla in a medium saucepan and bring to a boil. Boil for 8 minutes, stirring constantly. Remove from heat and stir in vanilla. Allow to cool then pour over ice cream (brownie optional, yum).

Weird Ice Cream Across the US

According to The Food Channel, 29% of total ice cream consumption is just plain vanilla. *Taste of Home* compiled a list of the most bizarre ice cream flavors in the United States. Which would you dare to try?

Pink Lemonade Pop Rocks: Max & Mina's Ice Cream; Queens, NY - Light pink-lemonade flavor with fizzy popping candies peppered throughout. The New York-based parlor's crazy flavors also include Strawberry Horseradish and Lox.

Thanksgiving Dinner: The Ice Cream Store; Rehoboth Beach, DE - Egg-yolk vanilla ice cream with pieces of real tomatoes, potatoes and green beans, topped with hot sauce and granulated sugar. The shop is also known for flavors The Swirl with the Dragon Cashews and MintNight in Paris.

Goat Cheese with Red Cherries: Jeni's Splendid Ice Creams; multiple locations - The delicate combination of tart roasted cherries and creamy goat cheese has helped build Jeni's into a nationwide brand.

Vanilla with Sweet Sriracha Sauce: Mason's Creamery; Cleveland, OH - This spicy sriracha-flavored scoop has a creamy heat and a drizzle of the sauce itself on top.

Extra Virgin Olive Oil: OddFellows Ice Cream; Brooklyn, NY - The flavor is nothing like the stuff you saute veggies in, and the texture is just about as smooth and creamy as it gets. Also try their Absinthe Chocolate Chip and Foie Gras.

Gold Nugget: Coppa; Juneau, AK - A vanilla-based custard swirled with dark chocolate chunks and 24k gold flake.

Dill Pickle: Dakota Drug Co.; Stanley, ND - With a soft chestnut color that looks like caramel or peanut butter, this brine-spiked scoop is sure to surprise.

Sweet Avocado Cayenne: Rococo Creamery; 3 locations in Maine - Features creamy avocado and crackling cayenne.

Granny's Sweet Potato Casserole: The Comfy Cow; multiple locations - Made with brown sugar pecan brittle, scratch-made marshmallow fluff and roasted sweet potatoes.

Idaho Potato: Westside Drive In; Boise, ID - Potato-shaped ice cream base topped with "sour cream" (vanilla ice cream).

Strawberry Balsamic: Sweet Action Ice Cream; Denver, CO - Balsamic vinegar twisted into a top-selling strawberry ice cream. Other fun flavors include Blackberry Lavender and Whiskey Brickle.

Lobster: Ben & Bill's Chocolate Emporium; MA and ME - This treat has a vanilla bean and butter base and contains cooked and chopped lobster pulled fresh from the Atlantic!

Ghost Pepper Peppermint: Mallard Ice Cream; Bellingham, WA - A blend of the intense kick of the world's hottest chile pepper with the sweet, classic cool of homemade peppermint ice cream.



Laughter is an instant vacation. - Milton Berle

Sweet, Raving Fan Homeowner Comments



Phenomenal

"You made this experience about as painless and stress free as it could have possibly been. The amount of effort and care you put into making sure we were taken care of every step of the process was phenomenal."

- Eric & Debora



Could not have gone any smoother

"We had an awesome experience. From the time we called until the time we closed on the house **we did not have any problems whatsoever**. Everything was **handled professionally with a caring heart**. It's definitely a stressful event in selling/buying, but we were in great hands the entire time! If we had to do it all over again we wouldn't change a thing...things could not have gone any smoother!" - John



Extremely Easy

"As a first time home buyer I was nervous about the mortgage process, The Ralston Team made the process extremely easy. I was surprised how quickly we were able to close." - Katie

Seamless Mortgage Experience

"One thing that was unique about working with Christine is whenever we had questions, we were always speaking directly with her... This was not something we ever experienced when working with a big bank... All deadlines were met. Her online system was organized and made it easy to upload all of our information and get documents to her. The experience felt individualized and personal." - Jenny & Jorge



Congrats to Alison Shaffer, our #HappyBirthdayEquity contest winner.



JULY 2018