

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

THE RALSTON TEAM



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 fb.com/theralstonteam/



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

VA Loan Clear to Close in 3 days!

Stephanie is a Veteran, and she had been working with another lender to purchase a home. After 6 weeks and a contract extension, she was told she could not get a VA loan and needed to take a FHA loan, plus extend her purchase contract again.

She called us and we worked with her to get her application together. Then EVERY department stepped up to get her VA loan **clear to close in 3 days and closed within 7 days of acceptance!**

We are dedicated to creating a Raving Fan experience for all of our Customers. While this is not a typical timeframe, we are committed to helping families and closing your loan fast.



Equity Check

Your **home equity** is the difference between how much your home is worth and how much you still owe on your mortgage. **Have you considered how much equity you have built up in your home?** You may be in a position to use that equity to pay for any of the following!

- Home Improvements (which often increase the value of the home)
- College Tuition
- A Wedding
- Credit Card Debt or other high interest debt that can be consolidated to save money
- A Down Payment for a new home. Sell your home and use the equity as a down payment on a new home that better suits your current needs (bigger home for a growing family, smaller home for empty nesters, closer to your job, in a better school system, with a larger yard for a dog)
- Lower the term of your mortgage to pay off your home earlier
- Continue to pay down your mortgage until you are debt-free!

If you'd like to know how much equity you have built up in your home, please give us a call, we can help you determine this.

Thinking of buying
a second home
at the beach?



Give us a call to discuss your financing options!

*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 July with large discounts.

• **Summer Apparel** - If you can't wait for the end of season sales, mid-summer is the next best time to purchase clothes (and your selection is better now than at the end).

• **Patriotic Items** - Leading up to the 4th of July, stores will have red white and blue items discounted.

• **Personal Electronics** - Best Buy and Amazon usually hold July Black Friday sales.

• **Large Appliances** - Refrigerators and dehumidifiers.

Food Across America

Roadfood.com assembled a list of must-try food items for each state, and the best place to get it. According to 40 years of research and over 5 million miles on the road, these dishes are said to offer a true taste of America, state by state. **Below are the ones for the states we do business in.**



Mobile AL

West Indies Salad

Wintzell's Oyster House

Madison CT

Hot Lobster Roll

Clam Castle

Hockessin DE

Ice Cream

Woodside Farm Creamery

Washington DC

Half-Smoke

Ben's Chili Bowl

Eastpoint FL

Apalachicola Oysters

Lynn's Quality Oysters

Mooreville IN

Hoosier Sugar Cream Pie

Gray Brothers Cafeteria

Louisville KY

Hot Brown

The Brown Hotel

Hurlock MD

Crab Cake

Suicide Bridge Restaurant

Ipswich MA

Fried Clams

Clam Box of Ipswich

Beulah MI

Cherry Pie

The Cherry Hut

Sugar Hill NH

Maple Hurricane Sauce

Polly's Pancake Parlor

Lexington NC

Lexington BBQ

Lexington Barbecue

Cincinnati OH

Five Way Chili

Camp Washington Chili

Philadelphia PA

Roast Pork Sandwich

John's Roast Pork

Cranston RI

Johnnycakes

J.P. Spoonem's

Ridge Spring SC

Shrimp & Grits on Fridays

Juniper

Cape Charles VA

Sweet Potato Biscuit

Sting-Ray's



We helped **Anthony** purchase a home last year when he was **relocated from CT to Erie, PA by his employer**. Then, **10 months later his Mom decided to purchase her first home** and relocate to Erie also. Anthony referred her to us and we closed Janette's loan last month.

She is ecstatic and said, "Having never purchased

a house before, I really had no idea

what to expect. You were wonderful...guided me

through every little detail and explained everything as we

went. Your patience with me (not being computer savvy) was outstanding!"

Know Someone who is Relocating?

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



1 For every 10-degree fluctuation in air temperature, your tires drop a PSI point, and every point drop causes a decrease in fuel economy. Refilling your tires is the best way to increase your gas mileage. About a week before your road trip, visit a mechanic and have the oil and tire pressure checked. Also check that the battery, brakes, and engine are working properly.

2 To keep cupholders crumb-free and less sticky, insert rubber cupcake liners into each. Easily rinse them off.

3 Store change and small bills for tolls and parking meters in an old plastic gum container. They fit in cupholders.

4 Whenever you're parking and walking in an unfamiliar area, drop a pin in your maps app so you can find your way back.

5 Take a screenshot of driving directions while you have a Wi-Fi connection, or select to download the directions to your phone.

6 Don't miss great food! Go to tvfoodmaps.com/Road-Trip and enter your start and end points to be directed to great restaurants along your route.



Does Your Home Need a Facelift?



We Offer Renovation Loans!

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

Call for more details!



*“As first time homebuyers, we really had no idea what we were doing! **Joanne and Christine** were very kind and patient in answering all of our questions (even the painfully obvious ones). I also appreciate that they are a modern company and all of our paperwork was uploaded online/done through email.” - Gregory, Raving Fan Homebuyer*

*“Another lender had dropped the ball on my buyer and after 30 days had not even ordered the appraisal. I convinced them to switch to **The Ralston Team** at Equity Resources and they were able to get my client closed within their original timeframe. **I already knew Christine and Joanne were terrific mortgage lenders but this puts them in a league of their own!**”*

- Christa, Raving Fan REALTOR



A Smart Nest



The Nest Learning Thermostat learns from your habits and builds a home temperature schedule to save you money. On average, **users save 10-12% on heating bills and 15% on cooling.**

Energy companies love them, and some companies will even send customers a \$249

Nest Thermostat at no cost when they sign up for certain plans! Others provide either instant or mail-in rebates. Go to nest.com/rebates-and-rewards/ to find offers in your area.

Nest thermostats are very easy to install and the only issue an Equity Team Member found was that the new faceplate was a different size than the previous thermostat, which required a paint touch-up.

Control the thermostat from an app on your phone/tablet from anywhere. Too chilly to get out of bed? Bump up the heat using your phone without leaving the blankets! View your energy savings with an Energy History Report and adjust your schedule to save more money.

If the Nest notices that every night you turn the temperature down by 3 degrees, it will start doing that automatically after a few days. If it notices you change the temperature when you go to work every day, it will do that for you. If connected to your phone, **it will know when you leave the house and will go into Eco Temperature mode.**

The Nest is a great thermostat for Snow Birds who want to keep their home away from home at the right temperature when they arrive, but conserve energy when no one is there. It can even **alert them if their second home has a temperature problem that could lead to freezing pipes.**

Another great feature is its ability to know what system to use when. If you live somewhere like Ohio, you know what it's like to use the furnace at night and the air conditioner during the day, and how annoying it is to keep switching between the two. **With the Nest, set a temperature and it will toggle between heat and A/C automatically!**

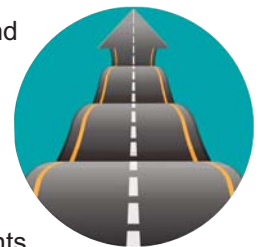
Who do you know that wants to buy a home?

Please give them our name. We'd love to help!

A Bump in the Road

Last month we told you Doug and Gina's Credit Score story and about the **Roadmap to get their score up from 498.** They were working on the following steps:

- ➡ Avoid any inquiries on credit
- ➡ Do not open any new accounts
- ➡ Pay existing accounts down to 30% of limit



We checked back in with Doug and Gina last month, and unfortunately they had a setback and need more time to work on the items we discussed. **With any roadmap, there are bumps along the way and this is OK!** Detours happen and then you get back on track. Just know that we'll be here every step of the way to help until you're happy homeowners like these two...

“...goes above and beyond to help clients... very knowledgeable...even helped us to improve our credit scores by suggesting little things and by doing so it reduced our interest rate!”

- Carmen

“I loved everything about the experience... gave me tips on how to raise my credit score 82 points in 3 weeks which was also very beneficial to not only my buying process but also my credit report.”

- Marquita

Mosquito Repelling Plants

Lavender - A very tough plant and drought-resistant once established. Only needs full sun and good drainage, while it can endure many climates, it thrives in warmer areas.

Marigolds - Grow them in pots and place them near your patio or entrance to your home to keep bugs out. Also a popular addition to borders and vegetable gardens.

Citronella Grass - Low maintenance plant does best in large planters because it cannot withstand frost, but in warmer climates, can be planted directly in a sunny area in the ground. When buying, be sure you buy *Cymbopogon nardus* or *Citronella winterianus*, which are true varieties.

Catnip - Catnip (catmint) is from the mint family and grows abundantly both as a commercial plant and as a weed. It is very easy to take care of and may even start to invade other areas of your garden. In a study at Iowa State University, catmint was found to be ten times more effective than DEET.

Rosemary - An herb that also keeps cabbage moths and carrot flies away. Does best in hot and dry climates and thrive in containers, which may be ideal for areas with winters. Great for borders or decorations and also use it to season your cooking.

Basil - This herb likes to be kept damp, needs good drainage, and enjoys lots of sun. Plant it in containers or in the garden, alone or with other flowers, as long as both plants meet the same requirements.

Scented Geraniums - Fast growing plants like warm, sunny, and dry climates, but if you are in a cold climate area, they can be grown in planters with constant pruning.

SOURCE: www.gardendesign.com

Tips to Decorate Your Porch for Summer

Light & Airy - For a summer update that feels clean and fresh, swap out any dark colors for whites and neutrals.

Choose Colorful Furniture - Brightly colored furniture makes your porch feel like a tropical beach hideout.

Rattan + Straw - Whether you go big with a covered patio or just add in subtle pops like a hanging lantern, no textures epitomize summer more than rattan and straw.

Frame With Flowers and Add Plants - Frame your front door with seasonal summer flowers.

String Lights - We're guessing you're going to be outside at night a lot this summer— this easy DIY will come in handy.

Pile on Pillows - Swapping out your pillows is the easy (and cost-effective) way to upgrade your front porch each season.

Color Your Trim - add pops of color without touching the walls, try painting your trim.

Add Rustic Accents - Old barrels and vintage lanterns are made for a farmhouse-style porch.

SOURCE: House Beautiful



Keep your face always toward the sunshine and shadows will fall behind you. - Walt Whitman

Raving Fan Homeowner Comments

On top of things

"Everyone was very helpful and on top of things. They made this transition easier than some auto and personal loans I've done."

- Rickie

Very patient & helpful

"You were very patient and helpful getting my credit where it needed to be to buy our new home. Without your help and advice I may still be renting instead of owning my home! Thank you for all you have done!" - David

Everything was made clear to me

"Right off I felt comfortable and at ease... free to ask questions, I never felt stupid over my lack of knowledge in the process of getting a loan for my new home... I was given easy step by step direction on the process. Everything was on time, went smooth, all the ins and outs and figures were made clear to me." - Vickie

Exceptional

"Always kept me up to date and made my first home buying experience exceptional! Always quick to return any contact and got the closing done fast!" - Julia

Helpful in every way possible

"Awesome to work with, helpful in every way possible from questions to working hard on my file... made me feel like family and comfortable for such a smooth transaction." - John

