

The Resource

Equity Resources 25th Birthday Celebration!

*Celebrate
with us!*

We'd love if you would share a picture from your story. Give us a shout out on social media, whether it's a story about your home purchase or refinance, a picture of your home, or just a "Happy 25th Birthday" and we'll enter you in a drawing for \$250 being held on June 25th!

ENTER FOR
A CHANCE TO

**WIN
\$250!**



Add our hashtag to your post to ensure you are entered!
[#HappyBirthdayEquity](#)

Winner will be determined by random drawing on 6/25/18 from all entries.
Not on social media? Email us to enter the drawing.

THE RALSTON TEAM



Christine Ralston Bell
412-334-1342
CRalston@CallEquity.net
NMLS #406279, LO.049015



Joanne Ralston
412-337-9537
JRalston@CallEquity.net
NMLS #429807

Visit our office: 6021 Wallace Rd Ext, Ste 203 * Wexford, PA 15090
FREE Savings Analysis! www.TheRalstonTeam.com

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

Our greatest stories are because of you.



Newlyweds buying their first home.

The family with a baby on the way that needs a bigger home for the nursery.

Parents whose children went off to college and are ready to buy a smaller home.

A couple that wants a better school system for their kids and a huge yard for their dog.

A couple that wants to renovate their home or build a new one.

The person who wants to consolidate debt to save money, simplify and get peace of mind.

Every story is unique. We are grateful to play a part in yours.

*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 June with large discounts.

- **Donuts** - National Donut Day is June 1st (Free Donuts, Yum!)
- **Gym Memberships** - Most gyms are eager for sign-ups and offer discounts this time of year
- **Food for Dad** - Father's Day deals will be hot around June 17th
- **Lingerie** - Retailers typically hold a semi-annual sale in June

Free Fishing!

Get hooked on fishing during National Fishing & Boating Week June 2–10. It's the perfect reason to get out on the water and experience the joys of boating and fishing. **To find out when your state offers free fishing days, check out this link <https://bit.ly/2vsEOvE>.**



June is National Camping Month

Put down your cell phone and escape your hectic life to unwind in nature. Enjoy a quick camping trip, backpacking adventure, or pitch a tent in your own backyard and try these outdoor trip tips:

- ⇒ Before your trip, put a scoop of coffee in the middle of a coffee filter, gather the edges, and close with floss. To make camp coffee, add one to a mug with hot water.
- ⇒ A twin size fitted sheet fits perfectly over a dirty picnic table and won't blow away.
- ⇒ A hanging shoe organizer is the perfect way to keep your camping kitchen items at your fingertips and ready to use. Fill the clear pockets with utensils, snacks and food prep supplies.
- ⇒ Put a spin on your typical campfire s'mores. Fill a waffle cone with chocolate chips, mini marshmallows, and other yummy items such as M&Ms, mini peanut butter cups, Rolos, chunks of banana, strawberry, etc. Then wrap in foil and roast over your campfire for a few minutes, open and enjoy!
- ⇒ Make campfire rollup pizzas! Spread soft taco tortilla shells with pizza sauce, cheese, and toppings. Then roll up, wrap in foil, roast over your campfire for a few minutes and enjoy.

Congratulations to our Spring Jumble winner, Heather Blose and thanks to all who played!

ANSWERS: 1. Daffodils; 2. Galoshes; 3. Flowerbuds; 4. Puddles; 5. Umbrellas; 6. Rainbows; 7. Gardening; 8. Cleaning; 9. Hatchlings; 10. Tulips



We helped **Paula** with her home loan in 2016 and almost 2 years later she referred her daughter **Skylar** to us. Last month we helped Skylar purchase her first home and it's safe to say she's also a Raving Fan...

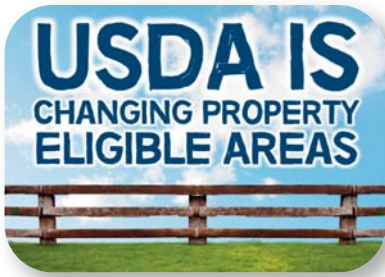
"You were recommended by my mom (who used to work at a mortgage company so I trusted her judgement even more). I never felt like you weren't giving me the whole picture just to get my business. As a first time home buyer, that made me feel much more comfortable from the start.

You got me the lowest interest rate that I'd seen compared to 5+ other companies, found a discount for my PMI to save \$11/month, a lower homeowners insurance quote than even my credit union could offer with comparable coverage, plus your broker was by far the easiest to work with - they send a comprehensive list of 10-15 insurance companies to compare their quotes all in one page..."



Throwback to 1993!

- Ty Warner launches the first Beanie Babies
- The movie hit *Jurassic Park* is released
- Top song: Whitney Houston *I Will Always Love You*
- Cost of a Gallon of Gas was \$1.16
- TV Food Network makes its debut
- The 30-Year Fixed Rate was 7.47%
- Michael Jackson performs at the Super Bowl
- The first version of Microsoft's Windows NT operating system is released
- Equity Resources began in an office rented from The GolfWorks



The USDA Program is a true 100% Financing home loan, meaning you could buy your new home and **bring NO money to closing**. These changes may open up new areas or

remove areas that are now eligible for this program. The new eligibility areas will go into effect on June 4, 2018.

**Know someone who wants to buy a home but doesn't have a down payment?
Call us for eligible homes in their area!**



Watch our 10-minute video on how credit score affects what you pay. Visit <https://bit.ly/2KkM8N7>

#HappyBirthdayEquity

25 Years Tells a Story...

Ed Rizer began Equity Resources in 1993. He had a vision that people deserve a mortgage company that thinks and acts like a Service Company, not a big bank or finance company. Each year we have learned, adapted and grown from suggestions, referrals and repeat business. Our commitment isn't just to help you purchase a home or refinance. It's to be your lender for life until you are debt-free.

After 25 years, we are still 100% committed to our core value of using Raving Fan service to improve the lives of families.

We hope you join us as we journey into the next 25 years!

Get a Smart Home On a Budget

Think a Smart Home is out of your budget? Think again! The key is to watch out for sales and convert your home slowly. Also, don't be afraid of refurbished tech products offered at huge discounts, even after you add a warranty (which is a good idea). Lastly, never underestimate Goodwill or the scratch and dent area at stores.



Check this out! A member of the Equity Team found this Smart Fridge for \$1,980 at Goodwill (priced \$3,000-\$5,000 at other retailers!). Here are three of the "Smart" features we love about this fridge.

1) The screen. It is a message center, family calendar and recipe box! The Samsung Family Hub app allows you to send notes between your phone and the fridge. Link your calendars from phone to fridge, view recipe apps and even play music from your phone through the fridge speakers.

2) Food Management. Cameras in the main body of the fridge allow you to see inside with the app. You can also create a shopping list that is shared across the Family Hub so everyone has the updated list.

3) Flex Zone fourth door. The right door on the bottom can be designated for wine, veggies, or extra freezer space and can flex back and forth as needed with the push of a button.

We'll highlight another Smart Home product next month!

Free Credit Roadmaps

Doug and Gina came to us in February for help buying a home. When we pulled credit, **their score was only 498**. When we discussed their history, they said they had talked with a loan officer from another company who suggested they open up 5 new credit cards! They were told if they did this, their score would increase to over 600 so they could get a loan. Of course, this did not happen...

Instead of opening new accounts, they should have been advised to focus on paying their existing debt down. Although there **are** situations where opening new debt is beneficial, it is important to always instruct the borrowers how to use it properly. Unfortunately the damage was done in Doug and Gina's case and they had to put off their purchase.

We put together a Credit Roadmap for Doug and Gina that included the following steps:

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

They began working on their items and we made plans to check back in and re-pull their credit 3 months later, expecting to see an increase in their score that would put them in a good place to purchase a home.

Stay tuned for the results next month!





Memorial Day is an American holiday, observed on the last Monday of May, honoring the men and women who died while serving in the U.S. military. Originally known as Decoration Day, it originated following the Civil War and became a federal holiday in 1971.

Early Observances of Memorial Day

The Civil War, which ended in the spring of 1865, claimed more lives than any conflict in U.S. history and required the establishment of the country's first national cemeteries.

By the late 1860s, Americans in various towns and cities had begun holding springtime tributes to these countless fallen soldiers, decorating their graves with flowers and reciting prayers.

Did you know? Each year on Memorial Day, a national moment of remembrance takes place at 3:00 p.m. local time. It is unclear where exactly this tradition originated; numerous different communities may have independently initiated the memorial gatherings. Nevertheless, in 1966 the federal government declared Waterloo, New York, the official birthplace of Memorial Day.

Waterloo—which first celebrated the day on May 5, 1866—was chosen because it hosted an annual, community-wide event, during which businesses closed and residents decorated the graves of soldiers with flowers and flags.

SOURCE: History.com



Did you Know?

The red poppy is a symbol of sacrifice worn by Americans since World War I to honor those who have served and died for our country in all wars. It reminds us of the sacrifices made by our Veterans while protecting our freedoms.

Let us remember those who sacrificed their lives for the peace and security of our country.

Help a Veteran Save Money!



The VA Home Loan is one of the **BEST** options available.

- ★ VA interest rate is **LESS** than the Conventional rate
- ★ **NO mortgage insurance** = LOWER payment
- ★ On a Home **Purchase**, NO downpayment is needed.
- ★ We can **Refinance** ANY current home loan into a VA Home Loan. And, since there is no mortgage insurance and VA home loan rates are so LOW, the monthly payment will be **LOWER than other options**.

The best thing to hold onto in life is each other. - Audrey Hepburn



Celebrating Your Stories!

Absolutely Nailed It

"You were SO amazing to work with! Considering my work schedule you had to do all communicating with me over text and absolutely nailed it. On top of that you made it such a FAST process... above and beyond all my expectations!" - Brooke



Felt Secure From Start to Finish

"Throughout the entire mortgage process, we felt that our questions were answered and provided in a clear format—something that we weren't able to find elsewhere. We sincerely appreciated the attention and felt secure from start to finish." - Melissa

Patience & Support

"Thank you for ALL your guidance during this whole process. Your patience and support were appreciated more than you could ever imagine! I couldn't have gotten over the finish line without you!" - Lisa

Could Not Be Any Happier

"You went above and beyond for us on our first home loan. Our family could not be any happier." - Phillip



Took the Time Needed

"They took the time needed to explain the process before and during the experience... Super professional but also personal. They truly care about their customer!" - Matthew