

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

NO SURPRISES *we're on point*

USED PLAIN ENGLISH



“These people do mortgages for a living, I do not. I was very happy that they used plain English and spoke to me like an intelligent person but not necessarily like I was a banker by profession. Every step of the way they were on point, knew what needed to happen, and knew what needed to happen next. There were no surprises.” - Nicholas

THE RALSTON TEAM



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

A Miracle Purchase

We love when we can help young couples that would have been turned down by other lenders because they don't have a cookie cutter situation. Brandon and his fiancée Brittany were expecting their first child and looking to buy their first home. They had been working with a lender their REALTOR suggested who told them they couldn't get financing due to low credit scores (with no explanations, no guidance). They came to us because we had helped Brittany's mom and stepdad purchase their first home.

We provided steps to improve their scores. Then an opportunity arose to buy a 'For Sale By Owner' home from a neighbor of Brandon's grandparents. There were no realtors involved, so we helped structure a loan with seller assist and they planned to use gift money for their down payment. A LOT had changed in the 60+ years since the 92 year-old seller had purchased which added difficulty, but we made it happen.

Fast forward two weeks before closing, **a medical collection popped up** on Brittany's credit (it should have been covered by insurance so she was disputing it, but time wasn't on our side). Her lower score prevented her being on the loan. We made adjustments and got an approval with just Brandon's score **and were able to close their loan before the baby arrived!**

Do you know someone looking for a Raving Fan mortgage experience? Please give them this newsletter!



2018 Average Household
Back to School spending:

K-12: \$684.79

College: \$942.17

Source: NRF.com

*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 September with large discounts.

- **iPhones** - Apple holds its annual keynote in September and after the unveiling there is usually a drop in prices for the current models.

- **Mattresses and Linens** - Especially around Labor Day you'll find great deals!
- **Appliances** - Another common Labor Day sale item, expect promotions on big and small appliances.
- **Travel** - Flights and hotel prices to Hawaii and the Caribbean will be reduced.
- **Bicycles** - New models will be released so you'll see big discounts on last year's models.
- **Perennials** - Garden centers will be making space for fall and holiday plants.

Show Your ID & Save

Since going to college isn't cheap, it's important to save money where you can. Many restaurants and stores offer discounts and freebies to college students when they show a valid school ID.

There are even apps, websites and other programs to help make finding and getting these deals easier, such as ID.me, ISIC (International Student Identity Card), Student Advantage Card, Student Beans and UNiDAYS. The following are just a few restaurants that offer discounts, but it never hurts to show your ID at other eating establishments and ask if they offer savings to students.



- | | |
|--------------------|----------------|
| Arby's | Hard Rock Cafe |
| Buffalo Wild Wings | McDonald's |
| Burger King | Pizza Hut |
| Chick-fil-A | Qdoba |
| Chipotle | Subway |
| Dairy Queen | TCBY |
| Domino's | Waffle House |
| Dunkin Donuts | |

Prime Time to Save: College students can sign up for a FREE 6-month trial of Amazon Prime and receive all Prime benefits, plus get discounted membership fees after their trial period is up.

Visit dealhack.com/blog/student-discounts-guide for more great student discounts!



Referrals... **The Ultimate COMPLIMENT**

Another Referral Closed!

Missy referred **Derek**, her family friend and co-worker, to us for his first home-buying experience. Last month we helped him purchase his new home using the no down payment USDA program and he is now a Raving Fan homeowner. Plus, **he only brought \$347 to closing!**

The USDA Home Loan is **perfect for buyers that lack the money for a down payment.** You may be thinking, "Well I don't want to buy a farm!" But actually, many suburban neighborhoods are eligible and buyers often use the USDA program just outside of major metropolitan areas.

It's easy to check a property for USDA Loan eligibility! Just go to eligibility.sc.egov.usda.gov/eligibility/ then click on Single Family Housing Guaranteed.



Are you ready for some football?! The 2018 NFL season is set to begin Thursday, September 6th with the defending Super Bowl LII champion Philadelphia Eagles hosting the Atlanta Falcons on NBC.

QUESTION: The Philadelphia Eagles and the Pittsburgh Steelers merged to form the Steagles for one season. **What year did this happen?**

BONUS QUESTION: Why did this happen?

Text or email the answers to us by 8/31/18. **We'll draw a winner for a \$50 gift card of your choice!**





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



Clear to Close in 10 days!

Jordan and Ashley had already sold their house and needed to close on their new home fast. We took their application and had them clear to close in only 2 weeks! They sent us this picture of our closing gift flag in front of their new house. It was the perfect backdrop for this Veteran! Happy memories in your new home!



Genius Hot Car Hack

The hot summer sun means oven-like temps in your car. To cool it off quickly, start by rolling all the windows down. Then turn the A/C up, but adjust your settings so that it's coming out of the floor vents only. This creates an airflow that forces hot air up and out the open windows. Your car will cool off in record time!

2 Easy Ways to \$ave Money

1) Regularly check your credit card and bank account statements. "Grey charges," are small fees, subscriptions, renewals, and other charges that many of us don't notice that can add up to hundreds of dollars each year. They cost the average consumer \$215 to \$350 per year and can easily be removed or reversed if you catch them!

2) Try not to go over 60 mph and avoid aggressive driving (speeding, rapid acceleration and braking) as it wastes gas. According to the U.S. Department of Energy, aggressive driving can lower your gas mileage by roughly 15% to 30% at highway speeds and 10% to 40% in stop-and-go traffic.



- ▶ Digital asset & income feature = Less paperwork!
- ▶ A mobile friendly & intuitive application process.
- ▶ Uploading capabilities.
- ▶ Communication the way you want it, when you want it!

Your Mortgage Experience, available 24-7!

CB Lingo Contest **Winner**

Congrats to **Chris & Hannah Kraemer** and thanks to all who played! I think we all can agree, traffic sounds more fun like this: *We have greasy roads around yardstick 5, about a mile shy of the cash register. I was on my way to the chicken coop, passing Buster Brown tailing a black-eyed roller skate when I saw Smokey giving a truck with toothpicks a driving award. Be careful out there, over.*

ANSWERS: Black Eye = Headlight Out; Buster Brown = UPS Driver; Cash Register = Tollbooth; Chicken Coop = Weigh Station; Driving Award = Speeding Ticket; Greasy = Icy/Slippery; Roller Skate = Small Car; Toothpicks = Load of Lumber; Yardstick = Mile Marker.

Back to School Sanity Savers

Even adding just one or two of these easy back to school hacks to your routine can save you a lot of time (and stress) in the morning!

1. School Clothes Bins – As you're putting laundry away on the weekend, sort out clothes for each school day that week. You can use inexpensive plastic bins that fit in a dresser drawer, or a hanging closet organizer with sections. If you know they have gym or art on a certain day that requires a special outfit you'll have it ready and won't have to try to remember during the hectic week.

2. Ready-to-go Snacks – Arrange a variety of pre-portioned snacks to be ready to grab and go. You can put one set in the pantry and another in the fridge. Purchase individually sized, or grab a handful of zippered baggies and bag them yourself. Restock the snack tubs once a week to always have a good variety available.

3. No-Stress Breakfast Choices – Plan out easy breakfast options that they can grab and get ready in the morning without needing your help.

4. Shoe Bucket – Have a spot dedicated to shoes in your home and make everyone stick to it. This will keep you from searching the house for a matching pair of shoes right before you need to leave.

5. Give Them a Schedule – Give your children direction by outlining what things need to happen each morning. You can print off charts online and they can mark off all the things they have completed. This can help keep them focused.

6. Backpack Station – Give your kids a clear, defined space to hang up their backpacks when they walk through the door. This will make it so much easier to find their packs in the morning and keep them up off the floor!

7. Homework/Folder Dropbox – Create a "mailbox" system like your children are used to using in the classroom where they can drop their homework, papers, folders, or anything else you need to see. This spot can corral all the paperwork so it doesn't end up all over your counter and gives both you and your children a dedicated spot to find exactly what you are looking for.

8. Prepare School Lunches – If your family prefers to pack a school lunch, assemble everything you can the night before and have it in the fridge ready to go. Your child can help pick out what goes inside by choosing an option from your fridge and pantry snack tubs. Then, add a drink and a main entree and lunch is ready!

9. Shower/Bath Night Before – Have the kids take a shower or a bath in the evening.



Have a safe
school year!

Teaching kids to count is fine, but teaching them **what** counts is best. - Bob Talbert

Raving Fan Homeowner Comments

5-Star Company!

"This was a very simple and easy experience... They are super clear with what you need to do and always very helpful throughout the process. They make you feel comfortable... always keep in touch and they send great interactive emails that keep you up to date with the mortgage process. Would highly recommend this 5 star company and would definitely do business with them again! Joanne and Christine are the best!" - Denzel

Positively Perfect!

"My experience was the most positive and professional business transaction I've ever had." - Mark

Genuinely Cares!

"Christine has helped me with 2 mortgages now. She makes buying a house fun. I asked a lot of questions via text and phone. She replied to both consistently and quickly. I would recommend working with the Ralston Team to anyone. She genuinely cares about her clients and has a fun-spirit!" - Ryan

