



# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Fall in Love With Our Renovation Loan!



*Purchase* a house to make a perfect home...

Whether you own a home and would like to make updates or are looking for a new home and can't find one that checks all of your boxes, our Renovation Loan is perfect for you! Check out these two examples of Raving Fan Customers that benefited from this great new program.

Lindsay was a first-time homebuyer who knew exactly what she was looking for, but was having trouble finding a house that fit all of her needs. Our renovation loan was the perfect solution. Lindsay loved the structure and location of the home, but it needed a makeover. She bought the home and made the following repairs:

- Upgraded the Master Bathroom
- Added a new entryway
- Turned a half bathroom into a full bathroom
- Painted the interior
- Remodeled the kitchen
- Installed gutters on the front
- Repaired damaged shingles
- Upgraded the back deck



*Refinance* to make your home fit your future...

William and Allison bought their home last year and planned on living in it through retirement, but it would need a few upgrades. Here's what they did with our renovation loan:

- Added on an attached garage & bonus room
- Extended & updated the Master Suite
- Updated the kitchen
- New Framing
- Extended heating/air ducts
- Replaced shingles
- Installed a new septic system

## THE RALSTON TEAM



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*God Bless the troops  
serving to preserve  
our freedom.*

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RESOURCES, INC.  
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We proudly offer FHA, VA,  
Conventional, Jumbo &  
USDA Rural Development  
Home Loans.



**B**elow are the items that will show up in stores in October with large discounts.

- **Outdoor Furniture** - Once the temperature drops, so do the prices for outdoor decor.
- **Candy** - The closer you get to Halloween, the better the deals.

- **Jeans** - Fall inventory has arrived and so have the best deals on denim!
- **Bridal Goods** - Tableware, stemware, crystal, china, silverware and bedding will all be discounted for the second-busiest wedding season.



Congrats to our Football Trivia Contest winner, Denise Monroe. The Philadelphia Eagles and the Pittsburgh Steelers merged to

form the Steagles in **1943**. The teams merged because **both lost so many players to military service during WWII**. *It's not too late to get a magnetic football schedule, just email us your favorite team!*

## Best Bathroom Paint!

If you're looking to spruce up your bathroom with new paint, it's important to first remove existing mildew. Properly ventilate the room and then wipe down the walls with a mixture of one part bleach to three parts water. Make sure to allow the walls to dry completely before painting.

The best paint finishes for a bathroom is satin or semi-gloss, as they're less likely to trap mold and are easier to clean than flat or eggshell finishes. Use a mildew-resistant paint to reduce mold growth. According to Consumer Reports testers, paints that are resistant to mildew also resist water absorption by forming an impenetrable film, and contain fungicides that kill mildew spores before they can grow. They found these to be the top interior paints that resist mildew:

- Behr Marquee, \$43
- Behr Premium Plus Enamel, \$28
- Valspar Reserve, \$44
- Behr Premium Plus Ultra, \$36
- Clark+Kensington Enamel, \$32

## Referrals... **The Ultimate COMPLIMENT**

### Another Referral Closed!

**Clay** referred **Timothy**, his co-worker, to us and we helped him purchase his new home last month! This is what Timothy had to say about us:

*"From start to finish, the process was extremely easy and the online portal made everything so fast... **the rate they were able to give beat out anybody else by a long shot.** Overall fantastic experience and I would recommend to anyone and everyone."*

## Check Your Home for Savings

**W**hether you just bought a new home or you've been living in the same one for years, it may pay to do a quick energy efficiency check! Here are a few easy fixes that will save money.



- Make sure your attic is properly insulated and add more if needed (view EPA insulation standards for your area at [energy.gov/energysaver/weatherize/insulation](http://energy.gov/energysaver/weatherize/insulation)).
- Adjust your hot water heater to 120 degrees Fahrenheit.
- Install ceiling fans and adjust the direction so air is blowing down in the summer and up in the winter.
- Wrap exposed hot water pipes with insulation.
- Install a programmable thermostat.
- Replace your furnace air filters.
- Clear vents in all rooms of dust and obstructions.
- Install a drying rack in your laundry room and add a clothesline outside and hang clothes to dry.
- Check all toilets and under-sink plumbing for leaks or constant running and fix them.
- Install LED or CFL light bulbs.
- Choose energy efficient appliances.
- Use SmartStrips for your home electronics.
- Plant shade trees.
- Check for air leaks and seal your home (trouble spots are doorways, windows, and electric outlets).



## What do Realtors say about our service?

“...a truly stand-up job working with my buyers to finance their new home. You walked the buyers through every step of the process and educated along the way.

*They were clear to close 2 weeks prior to the closing date on their home.*” - Amy

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

## We ♥ Referrals!

Do you know someone who needs Raving Fan Mortgage Service? Please share this newsletter!

## Easy Homemade Coffee Creamer

### Base Recipe:

- 14 oz sweetened condensed milk
- 1 3/4 cup milk or cream (whatever your preference: whole, 2%, skim, soy, etc. but the more fat, the more creaminess)

### Flavor Variations:

**French Vanilla** = 2 t vanilla extract or vanilla coffee syrup

**Hazelnut** = 2 t hazelnut extract

### Pumpkin Spice

- 3 T pureed pumpkin
- 1 t pumpkin pie spice
- 4 T maple syrup
- 1 t vanilla extract

### Vanilla Caramel

- 2 T caramel ice cream topping
- 2 t vanilla extract

### Irish Cream

- 2 T chocolate syrup
- 1 t instant coffee
- 1-2 t vanilla extract
- 1 t almond extract

### Directions & Tips:

Add ingredients to a jar and shake to combine. An old, clean creamer container works perfect. For variations with a dry or thick ingredient (spices, syrup, etc.) it's best to heat up a small amount of milk/cream from the base recipe so it can dissolve properly. Then add the rest of the ingredients.

Mark your container with the expiration date from the milk used and consider this your creamer's best by date. **Adjust the amounts of extracts and other ingredients to your personal taste to create your own perfectly flavored creamer!**



“I can't believe that I waited several years to refinance when I could have been saving money all along. I just dreaded the process, but this was simple. I am beyond thrilled with the entire process.” - Scott

## National Coffee Day is Sept. 29th!



Stop in at your local Dunkin' Donuts, Caribou Coffee, Einstein Bros. Bagels, Krispy Kreme, Peet's Coffee & Tea, Starbucks, or Tim Hortons as many locations offer a FREE cup of coffee to celebrate!

## 5 Fall Yard Cleanup Hacks

**Blow Leaves out of Gutters** - Most leaf blowers come with an attachment that makes removing leaves from gutters quick and easy.

**Rake into Rows** - When bagging leaves, rake them into rows rather than a large pile for easier stuffing. Also, raking downhill and with the wind will make the job a lot easier.

**Keep Grasses Contained** - Tall ornamental grasses can be difficult to trim back. To make cutting and cleanup much easier, wrap a bungee cord around each clump and then prune as needed.

**Make Less Trips with a Tarp** - If you need to move your leaves curbside or to a compost pile, rake them directly onto a tarp, and then drag them there. This is also great when cleaning out flowerbeds to easily haul away debris.

**Just Mulch it** - If you don't have a lot of leaves, use a mulching mower to break them into small pieces and allow to decompose. These nutrients are great for your yard.





# Home Decorating Tips for Fall!

1.) Display artwork with fall themes/colors: In your front foyer or on a predominate wall; fall artwork can change the mood in your home instantly.

2.) Add Fall table centerpieces/settings: Use red and yellow apples for an informal centerpiece or use place settings and table linen that has hints of fall colors and themes.

3.) Dress up your front porch with fall inspiration: Use tall corn stalks, raffia, or straw to wrap around entry porch columns and mailboxes. Use thick colored ribbon in deep oranges and browns to contrast with the straw. Carry these same materials into lanyards or garlands around your front door and entry.

4.) Use your fireplace to showcase seasonal décor: Whether you look in your yard, or travel to an arts and crafts store, dried leaves and pine cones make great décor. Small pumpkins, gourds or dried leaf vines, and colorful candles will brighten your mantle and spirits.

5.) Cooler temperatures mean cozy sitting areas: Bring out fall colored throw blankets to place on couches or in baskets. Complimenting fall colored throw pillows will complete any cozy nook.

6.) Bring the aromas of fall into your home: Fall decor can be visual but it also involves your other senses like smell. Pumpkin pies, cinnamon apple cider, and first burning of your fireplace are all welcome aromatic ways to make your home feel full of autumn inspiration. Consider using candles, incense, or boil a

pot of spices – cinnamon sticks, cloves, and nutmeg to instantly transport your home into fall.

7.) Fill jars with seasonal colored items: For simple display items, fill mason jars or decorative glass jars with candy corn, or other colorful novelty items. Try filling various sizes with colorful dried beans.

8.) Welcome guests with a beautiful autumn wreath at your front door: Simple grapevine wreaths are gorgeous on their own. Consider adding pine cones, leaves, berries and corn husks to your wreath.

9.) Bring fall to the exterior of your home with light: Luminaries are not just for the winter holiday season, they are perfect for fall too as the sun starts to set earlier in the afternoon. Battery powered candles placed inside paper bags with sand makes perfect luminaries.

10.) Change slipcovers over furniture for simple color change: Colorful slipcovers can quickly and inexpensively add color to any room.

11.) Alternate accessories in individual rooms: Add fall colors to every room in your house by changing throw pillows, area rugs, bed and bath linen to fall colors that blend with your décor. Try grouping small pumpkins on a kitchen counter top to add instant color and fall inspiration to an ordinarily boring counter.

**SOURCE: freshome.com**

## Get Ready for Fall Foliage!

To find the best viewing time for your area, check out the interactive map at <https://smokymountains.com/fall-foliage-map/>



Autumn is a second spring when every leaf is a flower. - Albert Camus

### Raving Fan Homeowner Comments

#### Made it happen

“Fantastic! I had a very short window to complete my mortgage and you made it happen... very responsive and **customer focused.**” - David

#### Reduced the Stress

“Going through the mortgage process with Joanne and Christine was easy... the process moved along steadily, and communication was timely. **They reduced the stress of home buying.**” - Lee Ann

#### Best Deal Possible

“Beyond my expectations...took the time to explain everything and made sure I understood...was very honest and helped me to get the best deal possible.” - James

#### Seamless

“The Ralston Team was fast, friendly, responsive and efficient. They made the mortgage process seamless and stress free. I seriously could not have asked for a smoother process.” - Rebecca

#### A Breeze

“Unbelievably awesome. Very patient... Always available, professional, and personal... Made the experience a breeze with our busy schedules.” - Michael

