

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



Success Story!

Since we released our new digital mortgage app in July we have been excited to see the response from customers. We're glad to report it is making our fast and smooth process even better! Check out this real loan timeline (Note: Turn time varies by transaction, we cannot guarantee loan process time on every loan.)

9/5/18

- Borrower Completed equity247 Application
- Credit automatically pulled
- Borrower connected their Bank Account & we received Asset Information
- Borrower uploaded Paystubs, W-2s

9/6/18

- Borrower signed auto-generated Letter of Explanation
- Disclosures requested

9/7/18 - File to Processing & then to Underwriting

9/12/18 - Appraisal Appointment

9/18/18 - Appraisal Review Complete

9/19/18 - File Clear to Close & Closing Scheduled

WOW! That's 10 Business Days from Application to Clear to Close!

Spread the word about our new app and streamlined process... www.TheRalstonTeam.com!

No Tricks! We will Treat your Friends and Family like our own!

"...very accessible through the entire loan process. You guided my daughter in making informed decisions that will effect her financial future." - Karen



Buy a Bootiful Home Before the New Year!



Don't spend another year renting or living in a home that doesn't fit your family's needs. There is still plenty of time to buy a New Home before the New Year!

No Money for a Down Payment?

We have several No Money Down programs, plus some loans allow Gift Funds to be used for a down payment. You may also qualify for Down Payment Assistance through State Housing Agencies. Give us a call to discuss these great options!

- 1) VA
- 2) USDA
- 3) Doctor Loans
- 4) Gift Funds (See inside about Wedding Cash!)
- 5) Down Payment Assistance



THE RALSTON TEAM



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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 November with large discounts.

- **Electronics** - Tablets, Laptops, Smartphones and Activity Trackers.
- **Gaming Systems** - Game system bundles will be at their lowest prices on Black Friday.

• **Appliances** - You'll find sales on home appliances like refrigerators, washers, dryers and dishwashers.



Prepare to Howl at the Moon earlier!

Set your clocks back one hour on November 4th.

Halloween Wedding Bells



Most people may think summer weddings are more common, but according to weddingwire.com, October has been the most popular wedding month for the past two years running! **The average US wedding costs over \$25,000, with many costing significantly more.** The Wedding Report Inc. determined the cost of a wedding in every state and below is a list of the states we do business in. CT knows how to throw a party!

AL \$17,766	MA \$36,709	PA \$29,891
CT \$36,971	MD \$34,503	RI \$32,090
DE \$28,970	MI \$21,850	SC \$20,846
FL \$21,842	NC \$20,950	VA \$30,197
IN \$22,090	NH \$35,300	
KY \$18,223	OH \$22,026	

Did You Know?

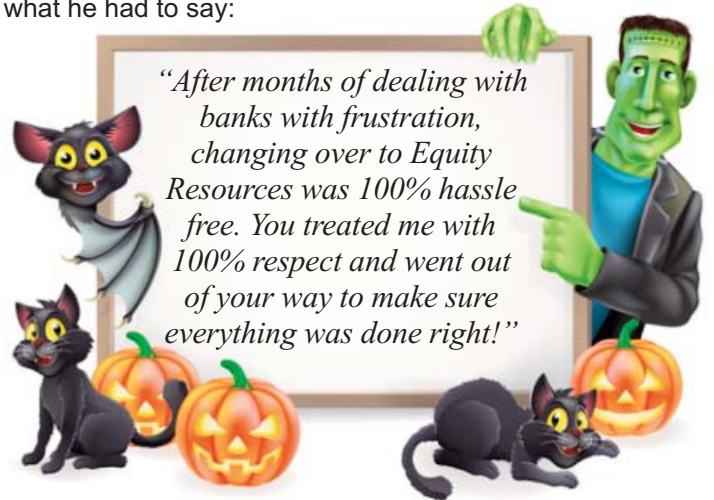
We allow wedding gifts of cash to be used as gift money for a down payment to purchase a home. Of course proper documentation is required, but we will be flexible!

Know any engaged couples looking to buy a home? Have them call us to discuss using their wedding cash!



Another Referral Closed!

We closed a loan for **Mark** in July and after his stress-free closing he was talking to his co-worker **James** about our service. James had been working with his local community bank and was frustrated. Mark suggested he call us and we helped James purchase his new home last month! This is what he had to say:



"After months of dealing with banks with frustration, changing over to Equity Resources was 100% hassle free. You treated me with 100% respect and went out of your way to make sure everything was done right!"

Freshen your Haunted House

Wet coats and shoes often lead to a stuffy, musty house. To help clear the air, first find the source of the odor and take care of the problem. Then, try a "Stovetop Simmer" to make your house smell great without chemicals.

Instructions

- 1) Cut fruits and place in small saucepan. (Recipes below!)
- 2) Add spices, extracts and herbs.
- 3) Fill saucepan ¾ full of water.
- 4) Bring to a boil, then reduce to low.
- 5) Simmer, adding water as needed to avoid burning.

Scent Recipes

Williams-Sonoma: 4 sprigs of fresh rosemary, a teaspoon of vanilla extract, and one sliced lemon

Fall Wonderland: 1 sliced orange, 5 cinnamon sticks, and 2 tablespoons of whole cloves

Sweet Mint: 2 sliced limes, 1 teaspoon of vanilla extract, and 1 teaspoon of peppermint extract

Gingerbread: 5 slices of ginger (¼ inch each), 1 tablespoon of almond extract, and 3 cinnamon sticks

SOURCE: cleanmyspace.com



Veterans Day is November 11th

Thank you to those who have served!



The Amazing Benefits of a VA Loan

★ There is **NO mortgage insurance** which means a LOWER payment

★ The VA home loan goes **up to 100%**

market value so NO down payment is needed to purchase.

★ We can refinance ANY current home loan: FHA, USDA or Conventional...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.**

We are honored to offer the VA Loan Option.

Tell a Veteran and make sure our heroes take advantage of the benefits due to them.



Veterans Day Facts

• In 1954, President Dwight D. Eisenhower officially changed the name of the holiday from Armistice Day to Veterans Day.

• In 1968, the Uniform Holidays Bill was passed by Congress,

which moved the celebration of Veterans Day to the fourth Monday in October. The law went into effect in 1971, but in 1975 President Gerald Ford returned Veterans Day to November 11, due to the important historical significance of the date.

• Great Britain, France, Australia and Canada also commemorate the veterans of World War I and World War II on or near November 11th.

• In Europe, Great Britain, and the Commonwealth countries it is common to observe two minutes of silence at 11 a.m. every November 11.

SOURCE: history.com

Clip and give to a Veteran or active military member.

FREE Appraisal Coupon

Exclusively from PA Equity Resources, Inc.

★★ VETERANS AND ACTIVE MILITARY ★★

*In honor of your service and to show our appreciation, we are offering you a **FREE APPRAISAL** on a home purchase or refinance for the month of November.*

Call The Ralston Team
at **412-334-1342** or **412-337-9537**
Apply FREE! www.TheRalstonTeam.com

Thank you for your service!

Valid for Veterans or active military members who apply 11/1/18 – 11/30/18 and close before 1/4/19 with PA Equity Resources, Inc. Please mention the coupon when applying. Customer will be credited for the appraisal fee at closing. Certain restrictions apply, call for details. Corporate NMLS 1579, Christine Ralston Bell NMLS 406279, OH LO.049015 DBA Equity Resources, Inc. Joanne Ralston NMLS 429807, 6021 Wallace Rd Ext, Ste 203, Wexford, PA 15090



Halloween Jumble

Unscramble the letters and fill in the correct word.

1. WEDBPEISR _____
2. NLCUAROD _____
3. KLPEOSOLB _____
4. DNUTAHE _____
5. FRELWOEW _____
6. GISNOBL _____
7. BOSMTEOTN _____
8. SMOUCTES _____

Email or text us a picture of your answers and we'll enter you in a drawing for a **\$50 gift card** of your choice!
Entries must be received by 11/5/18.

Eye of Newt, Tail of Mouse, Stay Out of My House...

Cooler weather often makes mice look for a warm place to live. Here are a few ways to keep them out of your home.

- 1) Search for holes around the outside of your home and fill with steel wool or aluminum foil, cover with sheet metal, or fill with caulk, plaster or cement.
- 2) Place these items in areas you notice mouse activity: bars of Irish Spring soap, dryer sheets, peppermint oil soaked cotton balls (unless you have cats), moth balls, crushed whole cloves, or crushed bay leaves. Replace with fresh every few weeks for best results.
- 3) Invest in Ultrasonic plug-in Electronic Pest Repellents.

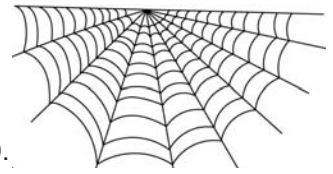


Fun Candy Alternatives



Pencils	Stickers
Crayons	Play-doh
Coloring Books	Bubbles
Temporary Tattoos	Glow Sticks

More than **175 million** Americans plan to celebrate Halloween this year and will spend an average of **\$86.79**.



Out of those who will celebrate, **20% will dress their pets in costumes** (an increase from last year's 16%). The most popular pet costume is a pumpkin.

SOURCE: NRF.com



Candy Overload?

Once your kids have their fill of candy, consider these options to save yourself from eating it!

Freeze it. Throughout the year, add it to milkshakes, sundaes,

ice cream and plain cookie dough. Melt chocolates in your coffee for a quick and easy mocha.

Bake with it. Try peanut butter cup cookies or brownies with fun size candy bars inside. Or just put some on top of cakes and cupcakes.

DIY trail mix. Combine little candies like M&Ms to make your own trail mix by adding pretzels, nuts and dried fruit.

Donate it. Take your loot to retirement or nursing homes, women's or homeless shelters, or send it overseas to our troops. Groups such as operationshobox.com and operationgratitude.com will gladly take donations.



EQUITY
RESOURCES, INC.
more than a mortgage company



Where there is kindness, there is goodness. Where there is goodness there is magic. - Cinderella



Spooktacular Raving Fan Homeowner Comments

The Best Decision

"You and your team made this a truly positive experience. I can't thank you enough for **making me feel completely secure in knowing I was making the best decision for my family.**" - Claire

Cared so Much

"Christine was an **absolute professional** throughout the whole process of my refinancing and also cared so much about the right fit for me. I will be sending anyone I know to her for her help." - Jim

No Spooky Surprises

"You went above and beyond for me... **looked out for my best interest...** were easy to reach, answered all my questions, and there were no surprises..." - Kamalakar

Customer-Focused

"Our experience with your team was nothing short of a customer focused experience from the beginning of the mortgage process to the end. I appreciated your kindness, understanding, and professionalism. **We are repeat customers... that says it all.**" - Sherry

No Worries

"Excellent personalized service... worked day in and day out to make this home buying process run worry free for us. **Exceptional communication!** I was kept up to date every step of the way on all processes." - Maria