

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

*Happy Holidays from
our Family to Yours!*



Nothing makes us happier this time of year than to think of the families we helped have a home for the holidays! In the busyness of this season, take a moment to enjoy your home and your loved ones, and to remember the blessings of 2018.

Exciting things happened at Equity Resources this year! **We released our Equity247 app, plus introduced our Renovation and Construction programs!** It has been a relatively predictable year in the mortgage industry, and November ended with lower rates than the month began (March and August were the only other months this happened). We are excited to see what 2019 has in store and if November will prove to be the beginning of a sustained, improving mortgage rate environment.

No matter what the year brings, we will strive to provide you and your referrals with the best service possible. Please remember, **I am committed to being your Mortgage Specialist until you are debt-free and am here for any questions you may have.**

*Wishing you a joyous holiday with
peace and cheer in the New Year!*



Congratulations to our November Trivia Contest Winner, Louanne Clawson.
Answer: Sears.

A Year of Memories

In January, start with an empty jar and add a note each week about a good thing that happened or something that made you laugh. Then, on New Year's Eve 2019, read each memory and remember the amazing year you had!

After you've enjoyed this newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

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



[fb.com/theralstonteam/](https://www.facebook.com/theralstonteam/)



[zillow.com/lender-profile/user2540356](https://www.zillow.com/lender-profile/user2540356)

Know someone shopping for a new home or just curious about a mortgage payment? **Show them our Mortgage Calculator App** at <https://mtgpro.co/qljpv>.

Community Corner



Our October Coats for Kids campaign was a great success, and in November our Corporate Office employees collected \$1,264 which will be used to buy Christmas gifts for local children in need!

*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.



- 1) Cold weather and closed spaces can be a dangerous combination. Be sure to check batteries in smoke and carbon monoxide detectors periodically and ensure they are functioning properly.
- 2) When packing away holiday decorations, store delicate ornaments in an empty egg carton to keep them organized and safe from being crushed.



Another Referral Closed!

In 2009 we helped **George** with a home loan. Then, earlier this year when his sister **Tiffany** decided to move from their parents' home after a divorce, he insisted she call us to help her navigate the often confusing home purchase process.

We helped her purchase a for sale by owner home last month.

New Year, New Home!

Help a friend, co-worker or family member find their dream home in the New Year. Have them call me today to apply free!



It's a Prime Time for Savings

If you have an Amazon Prime membership, you may not realize all of the benefits available to you besides free shipping at Amazon and select sites such as Woot, Shopbop, and East Dane. Check out these amazing perks!

Whole Foods Discount - Get 10% off items with yellow sale markers.

Prime Video - Download certain movies and TV shows for free to compatible mobile devices.

Amazon Reload - Get 2% back on purchases when you first load funds into your Amazon account using a debit card.

Amazon Prime Reading - An online library stocked with books and magazines you can access through a Kindle or the Kindle app. First Reads is a selection of six editor's choice books and you can read one for free each month.

Sample Box Program - Choose from a selection of theme boxes, try the items and get a credit for future purchases of eligible items related to that box.

Amazon Key Delivery - Get packages delivered into your vehicle parked at home, work or certain locations. Only in select cities and surrounding areas with supported vehicles.

Amazon Prime Wardrobe - Select 3-8 items of eligible clothing, shoes or accessories. Amazon ships the box and you have a week to try on the clothes, keep the pieces you like, pay for them and ship the rest back using a prepaid label at no additional cost.

Audible Channels - Download the Audible app and choose *Channels for Prime* to access audio programs that explore comedy, music culture, world history and news.



Win \$50!



SUDOKU

Every row, column and mini grid below must contain the letters **SNOWFLAKE**. Email or Text me a pic of your finished puzzle and I'll enter you in a drawing for a \$50 gift card. *Entries must be received by 12/31/18.*

			W				F	
O		K			F	E		
	S						K	
	K			N				F
			E		S	W		
S				W			O	
	W						N	
		N	L			O		A
A	E				W	K		

Entry From: _____

Loan Limits to Increase in 2019



For the third year in a row, maximum loan limits for Conventional loans have **increased**. Effective January 1, the maximum base limit for Conventional loans is \$484,350 for a 1-unit home in most of the country, up from \$453,100. Although at this point, no announcement has been made, VA and FHA typically update loan limits to match.

If you'd like more information on any loan program, please don't hesitate to give me a call.



According to the Census Bureau, **61% of all new, single-family houses completed last year were run by a Homeowner's Association (HOA)**. The Community Associations Institute says **69 million Americans now reside in homes with an**

HOA, which are created to sustain property values, maintain common areas and enforce rules. When shopping for a new home, it's important that Buyers review all HOA bylaws carefully to make sure they can live with them.

Know someone looking to buy or sell a home? I work with REALTORS every day and can put them in touch with a great one. Call, text or email me today!

Cream Puff Cake



Ingredients

- ½ c. butter, softened
- 1 c. water
- 1 c. all-purpose flour
- 4 eggs
- 2 - 3½ oz. packages, instant white chocolate pudding mix, prepared
- 8 oz. whipped topping, thawed
- Butterscotch Syrup

Directions

Bring butter & water to a boil; stir in flour until a ball forms. Remove from heat. Add eggs, one at a time, mixing thoroughly after each addition. Spread into greased 15"x10" baking pan & bake at 400° for 30 minutes. Cool, then spread with prepared pudding, whipped topping, & drizzle with butterscotch syrup. Refrigerate until firm.

Makes 24-30 servings.

Notes

Substitute 5 - 1 oz. packages of sugar free pudding mix & lite whipped topping for a lower sugar option.

Try different flavors of pudding & syrup, such as vanilla pudding with chocolate syrup drizzle!

Is it Time to Refinance?

If you have an **Adjustable Rate Mortgage** or are **paying monthly Mortgage Insurance** please call me for a savings analysis to see if a refinance would be in your best interests.

"I recently worked with Equity to refinance my home. From start to finish, it was seamless! <You were> diligent in ensuring that the process moved along, and that I was informed each and every step of the way. I am so grateful for the professionalism of the entire team."

- Lynn, Raving Fan Homeowner

"I would highly recommend Equity Resources, Inc. to anyone refinancing their home. The website was very user friendly and the short videos were awesome! They really helped me with understanding this whole process."

- Angela, Raving Fan Homeowner

Craveable Christmas Cookies



For most, the best thing about the holiday season is spending time with family and friends! Another great thing is the food—special food we may only get to enjoy this time of year, including cookies...

Readers Digest published a list of the Best Christmas Cookie from Every State and below are the cookies for our lending states. To view the complete list with links to each recipe, go to www.rd.com and search "Best Christmas Cookie". They all sound delicious!

Alabama: Crackle Cookies

Connecticut: Nanny's Fruitcake Cookies

Delaware: Double Whammy Eggnog Cookies

Florida: Grandma Krauses' Coconut Cookies

Indiana: Kiplens (similar to Mexican wedding cakes)

Kentucky: Jeweled Coconut Drops

Maryland: Gingerbread Men Cookies

Massachusetts: Italian Pignoli Cookies

Michigan: Frosted Butter Rum Brickle Bites

New Hampshire: Buttery 3-Ingredient Shortbread Cookies

North Carolina: Mint Twist Meringues

Ohio: Christmas Lights Cookies

Pennsylvania: Almond Raspberry Stars

Rhode Island: Snowy Mountain Cookies

South Carolina: Lara's Tender Gingersnaps

Virginia: Nice 'n' Soft Sugar Cookies

Oh Christmas Tree, Oh Christmas Tree!

Real Christmas Trees are biodegradable, which means they can be easily reused or recycled. Here are some recycling options and tips on what to do with your tree after Christmas.

Take your tree to a drop-off recycling center: Most counties have one and may take up to two trees at no charge.

Tree recycling/mulching programs: Check with your local department of public works for information. They chip and shred the trees, then make mulch. Also, check with your local refuse hauler for pick-up dates in your area.

Soil erosion barriers: Some communities use Christmas trees to make effective sand and soil erosion barriers, especially for lake and river shoreline stabilization and river delta sedimentation management.

Fish feeders: Sunk into private fish ponds, trees make an excellent refuge and feeding area for fish.

Bird feeders: Place the Christmas tree in the garden or backyard and use it as a bird feeder and sanctuary. Fresh orange slices or strung popcorn will attract birds and they can sit in the branches for shelter. (Be sure all decorations, hooks, garland and tinsel strands are removed). Eventually (within a year) the branches will become brittle and you can break the tree apart by hand or chip it in a chipper.

Mulch: Remove branches and chip, then use as mulch in the garden.

Paths for hiking trails: Some counties use shredded trees as a free, renewable and natural path material that fits both the environment and the needs of hikers.

Next year, consider buying a living, rooted (ball and burlap or containerized) tree instead of a cut tree. It's a good idea to dig the hole in the late fall while the soil is still soft, then plant the tree into that hole immediately after Christmas.

SOURCE: realchristmastrees.org



Important Tree Tips:

Never burn your Christmas tree in a fireplace or wood stove.

If you find pine needles on the floor, it is better to sweep them up; needles can clog vacuum cleaners.



May your walls know joy, may every room hold laughter, & every window open to great possibility.
- Mary Anne Radmacher

Extremely Satisfied

"The whole process was fantastic... extremely satisfied with the service."

- Edgardo

Gave us Great Guidance

"Fantastic...answered questions quickly and gave us great guidance in the mortgage process which is complicated. They made it easy as it could be." - Charles

High Level of Service

"I have had an absolutely fantastic experience through out the whole process of getting my mortgage loan approved. We are truly happy." - Odwar

Warm & Cozy Raving Fan Testimonials

Astounding Experience...Perfect!

"Astounding experience...always available when I needed answers. Overall my experience was perfect I would not have had it any other way." - Tyler

NMLS ID #1579. OH MBMB850263. Licensed by the PA Department of Banking, DBA PA Equity Resources, Inc. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055



DECEMBER 2018