

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

"Made the process so simple and easy and did everything to get us the best options and deal for us. It actually felt like we were working with a friend and not a stranger. Completely recommend!"

- Nicole & Spencer, Raving Fan Homebuyers

THE RALSTON TEAM



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Please give us a review!

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*The Spring
Purchase
Season is here!*

Know someone **buying a home in the next 3 months?**
Please give them our number!

**We have
the perfect
program!**

- ✓ Construction Loans
- ✓ Renovation Loans
- ✓ \$0 Down Payment Options
- ✓ FHA/VA/USDA/Conventional
- ✓ Down Payment Assistance for those who qualify
- ✓ Gift money as a down payment acceptable
- ✓ We lend in AL, CT, DC, DE, FL, IN, KY, MD, MA, MI, NC, NH, OH, PA, RI, SC and VA!

Thinking of Selling Your Home?

The average time a home is on the market is 44 days, according to the National Association of Realtors March report. We are hitting the Spring Home Purchase Season so homes on the market should begin to sell **faster**.

If you're thinking about moving, call us for a pre-approval so you can look with confidence and the power to make an offer quickly!



Dates to Remember

- Apr 30th - National Adopt a Shelter Pet Day
- May 6th-12th - Nurse's Week
- May 12th - Mother's Day
- May 18th - Armed Forces Day

We honor and salute the men and women who have dedicated their lives to protecting our country.

*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) When changing the filter on your furnace or air conditioner, the arrow on the filter should point toward your heating/cooling system.
- 2) Don't let the spring rain lead to a flooded basement, remember to clean and test your sump pump to be sure it is working. For extra protection, consider installing an automatic leak detector.

The Ultimate Referrals... COMPLIMENT

Only use a lender you would refer your mom to!

We helped **Troy** purchase his home in October 2015 and then he referred his parents **Kenneth and Kay** to us for a refinance last month. We were able to lower their rate and save them money!



Who do you know that may save money with a smooth and easy refinance?

Have them call today for a Free Savings Analysis!

Our Favorite Gifts for Mom

Mother's Day is coming up on May 12th and to get gift ideas flowing, we asked our Equity ladies to tell us the all-time favorite gift they have given or received (or one they really hope to get this year). Check out their responses and we hope you enjoy the day!



Tech Lovers

Cathy in Marketing knows moms hate germs and the **PhoneSoap 3** smartphone germ zapper would be a super appropriate gift www.phonesoap.com/collections/all. Kate in HR can't live without her **Robot Vacuum** and says it is literally life-changing!

Jewelry or Pet Lovers

Production Specialist Breanna would love an **Engravable Heart Photo Necklace** with a picture of kids or grandkids inside and Jen, our Director of Innovation has her eye on an **engraved pet necklace** at etsy.com/market/pet_necklace.

Pampering

QC Analyst Elizabeth recommends a **spa day or a little time to herself** and Loan Officer Sarah agrees and adds that a **Hair Appointment, Pedicure, or 3 Hour Shopping Pass with No Kids and a gift card** would also be great!

A Helping Hand

All moms would appreciate a **night without cooking** and Production Specialist Lindsey's favorite gift was **prepared frozen meals** she could warm in the oven and serve. Katie

in Marketing suggests a **work day** where you (or someone you hire) works around the house washing windows or in the yard pulling weeds and mulching for Mom.

Wine Lovers

Amanda in Underwriting suggests an **Electric Wine Bottle Opener** and Production Specialist Summer loves the **Wine Bottle Glass** from BigMouth Inc. If you want someone else to put your gift together, Underwriter Jennifer would love a **gift basket** from www.winecountrygiftbaskets.com.

Sentimental

For moms across the miles, Production Specialist Crystal suggests **long distance lamps** so they know you're thinking of them. We love the one at <https://bit.ly/2GzonTe>. Jennifer in Secondary suggests **Personalized Wind Chimes** from www.personalizationmall.com. Laikyn, a Setup Specialist knows her mom loves unique, sentimental décor such as the **personalized wooden sign** at <https://amzn.to/2OvGwIC>. Tiff in Marketing would just love **spending time together**—let Mom choose what to do such as watching a movie, going to dinner, playing games or just hanging out!

Appliances

Dianna in CDA doesn't recommend an appliance as a gift for Mother's Day unless it's something you know she really wants! Her mom would love a **KitchenAid 5-Quart Stand Mixer** for mixing up cookie dough. Our receptionist and the voice of Equity, Esther suggests a **Dash Mini Waffle Maker**. It makes perfect waffles and is so small to store, plus it comes in many different colors. Admin Clerk Kelly loves her **Instant Pot** and the time it saves her and for smoothie loving moms, Production Specialist Shannon suggests a **Hamilton Beach Single Serve Blender with Travel Lid**.



Dreaming of adding an amazing wraparound porch? Mind-blowing master bedroom suite? Chef-worthy kitchen? Call us and let's create a plan to make it happen!

Handy Homeowner Hacks

Yard Hack #1 – Try an all natural critter repellent.

Some experts recommend sprinkling coffee grounds in your garden to keep critters at bay. Bonus: coffee grounds are a natural fertilizer. Don't drink coffee? Try citrus peels.

Yard Hack #2 – Use newspaper to block weeds.

Don't spend money on pricey weed-blocking cloth. Instead, spread newspaper where you want to block weeds and/or start a new garden. Place dirt, mulch or grass clippings on top to keep the newspaper in place and to smother weeds.

Home Hack #1 – Use towel-wrapped tongs to dust blinds.

Wrap dish towels around either side of a pair of tongs and secure with rubber bands. Then slide the tongs between slats and you'll have dust-free blinds in seconds.

Home Hack #2 – Make your tub sparkle.

Minerals in water, plus soap and dirt can make any tub look dingy. Instead of scrubbing with harsh chemicals, mix up equal amounts of baking soda and cream of tartar (in your grocery's spice section) with lemon juice until it forms a paste. Apply to stains, rub in, wait about an hour and rinse.

A Thankful Homebuyer

We worked with Vicki for almost two years to help her get her credit score from the mid 500's to a 655. She worked hard to save money for her closing and was very worried that something was going to fall through. We worked closely with her, reassuring her throughout the process that "we had this" and everything was going to be okay.

Finding a house she could afford in the area she wanted was "a needle in a haystack" but she found the perfect home for her! When final documents were requested, she dropped them off in the office and gave us a hug and teared up. She was so happy and relieved that the process went smoothly and she was becoming a homeowner, a dream she worked so hard for.

**Stories like this are why we do what we do!
Please give our name to anyone you know in need of personalized service and a smooth loan process!**

Third Time and Still a Charm!

"I've used you three times for my mortgage needs. First time was excellent, second time was excellent, and the third time was; of course, excellent! You can get lucky once or twice when working with someone, but to get this kind of service three times in a row isn't luck, it's unheard of and amazing...just like you."

- Wendy, Raving Fan Customer for Life

Wendy came to us to purchase her home when she first moved to the area. Then she fell in love and wanted to purchase a home with her significant other. Then she came to us again for a third loan when she was co-signing on a condo for her mom.

No matter what your situation or what life throws at you, we are here for you until you are debt-free and hope you think of us as your Lender for Life!

*Want to Save
\$\$\$ with a Refi?*

*Looking for Your
Dream Home?*

*Thinking of
Moving?*

Please Call Today!



Think of a word with six letters, that if you take away one letter, you're left with twelve. What is the word?

Text or email the answer to us by 4/30/19. We'll draw a winner for a \$50 gift card of your choice!



Congratulations to our March Jumble Winner, Erin Pomorski. Thanks to all who played!

ANSWERS: 1 Optimism; 2 Shamrock; 3 Positivity; 4 Magical; 5 Rainbow; 6 Basketball

Spring Homeowner's Checklist

- Inspect roof for missing, loose, or damaged shingles and leaks.
- Inspect chimney for damage.
- Change air-conditioner filter and have serviced.
- Remove leaves/debris from gutters and spouts.
- Consider when you had a professional inspect and pump your septic tank. It's recommended every 3-5 years depending on number of people in household.
- Drain or flush your water heater to remove sediment.





Rainy Day Activities!

Have an indoor treasure hunt. Make one set of clues for every player, with each clue leading to the next one and, finally, to the treasure.

Seal them in envelopes marked with a clue number (1 of 5, 2 of 5, etc.). Whoever solves the clues first and finds the treasure is the winner.

Make your own bubble bath. Slip into a soothing bath with your own moisturizing soap blend. In a clean container, mix together ½ cup mild liquid hand or body soap, 1 tablespoon sugar or honey, and 1 egg white. Pour the entire mixture under the running water as you draw your bath. Honey is a natural humectant, which will attract and retain moisture in your skin. The egg white helps create longer-lasting bubbles, for a nice, fluffy bath. For extra-dry skin, consider adding a tablespoon of oil, such as almond or light sesame. (Another surprising bath booster? Vinegar.)

Camp inside. If you have a pop-up or small dome tent, it's easy to set up camp for your kids indoors. If not, you can create tents by draping sheets over the couch. Make them comfy with airbeds, pillows, and sleeping bags, then follow through with an indoor picnic.

Play a No-Batteries Game. Pull out some board games or try improvised poetry: One person says a line of poetry, and the next must say a line that rhymes with it, and so on.

Bake Cookies. Nothing cures rainy day blues like a fresh batch of chocolate chip cookies. Dunk them in milk or eat them right out of the oven—a surefire way to happily weather the storm. Try a new recipe or stick with an old family favorite!

Plan a Vacation! Look at a map—of the world, if you can actually swing an international vacation, or of the US—and let kids pick a location they'd like to visit. They can research how to get there, where to stay, and what to do. Older kids can create a budget based on plane tickets or house rental costs, make a plan of what sites to hit or local foods to try, and then sell their ideas to the rest of the family. You may figure out your next family adventure.

SOURCE: www.realsimple.com

EQUITY
RESOURCES, INC.
more than
a mortgage company

May the flowers remind us why the rain was so necessary.

- Xan Oku

"Big compliment to you and your team... everyone was very helpful with walking me through such a new process." - Kyle

A Wonderful Experience

"Christine has made the home buying process nothing but smooth and stress free. She thoroughly walks you through every step and answers any questions you may have any time of day. She is willing to help any way she can!" - Ryan

"I can't thank you enough for your work to get this done! I greatly appreciate it!"

- Lori

Spring Has Sprung Raving Fan Comments



EQUAL HOUSING
LENDER
APRIL 2019