

# The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Great Refi Story!



We originally helped Michele with an **FHA loan in August 2010**. She recently came to us for a Savings Analysis and we helped her with a Cash-out Refinance, saving her money each month and providing cash for home improvements!

### New Loan Benefits (A win, win, win, win...!)

- Consolidated 2 mortgages
- Paid off a \$5,000 credit card
- Gave her \$22,000 for home improvements
- **The new loan saved her \$1,024 a month!**

Call for a Savings Analysis!

*I wanted to take a minute to thank you for making it possible for me to refinance my house. I greatly appreciate the time you spent working through the process with me...*

- Michele, Raving Fan Customer

### Top 10 projects by percentage of cost recouped:

- 1.) Garage Door Replacement (97.5%)
- 2.) Manufactured Stone Veneer (94.9%)
- 3.) Mid-range Minor Kitchen Remodel (80.5%)
- 4.) Wood Deck Addition (75.6%)
- 5.) Siding Replacement (75.6%)
- 6.) Steel Entry Door Replacement (74.9%)
- 7.) Vinyl Window Replacement (73.4%)
- 8.) Fiberglass Grand Entrance (71.9%)
- 9.) Wood Window Replacement (70.8%)
- 10.) Composite Deck Addition (69.1%)

Source: REMODELING Magazine

## THE RALSTON TEAM



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Spring into a new home!

Who Do You Know?

Call today.  
We would love to help!



*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 Spring cleaning, attach a paper towel tube to the end of your vacuum hose to create a custom crevice tool that can be smashed closed to fit in the tightest spaces.
- 2) Repurpose used K-cups as seed starters for your garden. Simply remove coffee grounds, add soil, plant seed, cover with more soil, water and cover with plastic wrap. Put it in sunlight and watch it grow.



Don't forget **National Pet Day on April 11th!** Do something special for your furry friends or take supplies to a local pet shelter to celebrate.

**Call or text us and we'll send you an Equity bandana for your pet to sport!** Just specify Small or Large.

Then be sure to post a picture of your pet with their snazzy scarf on social media with **#EquityPets**.

## Squeaky Clean!

We know how important it is to clean our homes often, but there are several items we may overlook. Check out this list of germ-y places and how often we should clean them.



**Remote Control** – Wipe down weekly with a disinfectant.

**Pet Bowls** – Wash in hot, soapy water daily or disinfect in the dishwasher.

**Reusable Shopping Bags** – Wash after every use when carrying food. Have more than one bag and label each as Meat, Produce, Dairy, Dry Goods, Cleaning Supplies, etc. or use a different colored bag for each type. Double bag poultry and meats with a plastic bag.

**Coffee Maker** – Clean monthly following manufacturer's instructions.

**Shower & Bath Mats** – Add a bit of bleach and toss your bath mat in the washer and dryer weekly to disinfect.

**Contact Lens Cases** – Empty all fluid, wipe out and soak containers in near-boiling water for 5 minutes once a week. Let dry before refilling with clean saline solution.

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

### Another Referral Closed!

In September 2013 we helped **Jessie** purchase a home and she's still referring her friends and family to us! We guided her **co-worker Gina** through the purchase process and she became a homeowner last month.



### NEED A QUICK CLOSING?

Jim had to refinance his home quickly to avoid losing it in his divorce. He was working with a large bank, but after 6 weeks and no closing his friend Linda convinced him to call us...we closed in 2 weeks!

*"I contacted Equity to help me after I had two bad experiences with other companies. I had less than a month to close. They assured me we would get this done before my deadline. They are very organized and didn't waste any time so we could meet the deadline. **We closed a week earlier than expected!** Don't bother trying other places to close until you try Equity! They're a life saver!" - Jim*



## MARCH Jumble

Unscramble the letters and fill in the correct word.

1. SMPTMIOI \_\_\_\_\_
2. KSOCAMHR \_\_\_\_\_
3. VSIOYITPIT \_\_\_\_\_
4. GCLAMIA \_\_\_\_\_
5. ORWNABI \_\_\_\_\_
6. BLKASEBLAT \_\_\_\_\_

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 3/25/19.*

**Entry From:** \_\_\_\_\_

Maine was home to the World's Tallest Snow Woman. Congrats to Trivia Contest winner Megge Hinterberger!



## Uncle Sam & the American Dream

According to a new survey by GOBankingRates, 27% of consumers plan to use their tax refund to pay off debt.

The IRS anticipates **70% of taxpayers will be getting a refund, and the average amount received will be about \$3,000!** Did you know you could use your tax refund check as a down payment on a home? **Spread the word!** We have many programs to help buyers with little or no down payment. **Call us today for more information!**

Here's what our Realtors are saying:

*"I just wanted to say thank you so much for everything you guys do for both me and our clients! I had a closing this week with a client who chose to use another lender (despite my best efforts to convince her otherwise, her Dad insisted). I spoke with this lender once the entire time and that was because it was 3 days before closing—I had received no communication whatsoever... I guess I've become spoiled with how much you guys stay in contact throughout the process. Please know all you do is very much appreciated!" - Nicole*



## Huge Home Savings!

Did you know that certain states discount property taxes for homeowners, just for occupying the home as their primary residence or for

meeting certain qualifying characteristics? **It is important to know how property taxes work in your area, so you don't pay too much!**

In most areas, property taxes are calculated by taking the local millage rate (or tax rate) and multiplying it by the taxable value of your home. **Many new homeowners are not aware they may be eligible for discounts** that either reduce the taxable value of their home or the tax rate itself, which in turn will lower the amount they pay in property taxes. **Often this process is NOT automatic, and homeowners are required to apply for reductions at their local tax office.**

For example, a married couple living in Florida could deduct up to \$50,000 off the taxable value of their home just for occupying it as their primary residence and applying with their local tax office.

## Equity Resources, Inc. Named America's Top Mortgage Employer Again!



We are proud to announce, *National Mortgage Professional Magazine* just named Equity Resources as one of America's Top Mortgage Employers of 2019—that's two years running!

The award was based on 11 criteria including technology, innovation, compensation, corporate culture, internal communications and industry participation.

**Refer your friends and family to us today to experience our Award Winning Service!**

## There's an app for that!



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>.

Similarly, in South Carolina, homeowners who occupy their home as their primary residence can be eligible for a 4% tax rate rather than the 6% tax rate for homeowners who own second homes or investment properties.

Ohio low-income senior citizens and disabled homeowners including veterans, may receive tax exemptions, often in the form of a \$25,000 reduction to their home's taxable value.

Tax discounts vary by county in Pennsylvania but may be available for disabled veterans and those who occupy their home as a primary residence.

Michigan homeowners who occupy a home as their primary residence can apply for a lower tax rate, plus low-income and disabled homeowners, including veterans, may receive additional tax exemptions.

In Maryland, low-income tax credits are determined based on the household income. Disabled veterans who meet certain criteria may be entitled to complete tax exemptions.

North Carolina homeowners may reduce the taxable value of their home by up to 50% if they meet certain disability and income criteria!

**We never want our customers to pay more than needed and encourage you to contact your local tax office to see if you are eligible for a property tax discount.**



## See the Glass as Half Full!

**M**arch is Optimism Month and a good reminder that having a positive outlook is important for our health and happiness. Being optimistic helps us adapt to changes, worries and stress in our lives and gives us the confidence to find solutions to the problems we face. Here are a few ways to add optimism to your life.



- ☺ Let go of your need for perfection.
- ☺ Focus on solutions, not problems.
- ☺ Look for the best in every situation.
- ☺ Don't compare yourself to others.
- ☺ Don't dwell on things you can't control.
- ☺ Practice positive thinking and positive self-talk.
- ☺ Focus on the present and live today.
- ☺ Envision your goal and expect to succeed.

### Simply Delicious 7 Layer Salad (perfect for Easter Dinner!)



#### Ingredients

- |                               |                                |
|-------------------------------|--------------------------------|
| 2 c mayonnaise                | 4 hard boiled eggs, chopped    |
| 2 T sugar                     | 8 slices fried bacon, crumbled |
| 1 head lettuce, shredded      | 4 oz mild cheddar cheese       |
| 1 c celery, diced             | Tomatoes (optional)            |
| 1 c carrots, shredded         |                                |
| 2 c frozen peas (keep frozen) |                                |

#### Directions

Make sure lettuce is very dry to prevent wilting. In a small bowl, mix together the mayonnaise and sugar to make the dressing. Set aside.

Using a 9x13 glass baking dish or trifle bowl, layer the salad in the following order: lettuce, celery, carrots, frozen peas, and eggs. Completely cover top of salad with the dressing. Sprinkle top with the cheese, bacon and tomatoes if desired. Cover with plastic wrap and store in refrigerator for at least 8 hours, or overnight.



Spring Purchase Season is almost here! Who do you know that wants to purchase their dream home this year?  
**Have them call us for a Pre-Approval!**

Don't be pushed around by the fears in your mind. Be led by the dreams in your heart.  
- Roy T. Bennett



### No Headaches

*"I have been self employed since 1976 and I can assure you that getting a loan can be very tiring and difficult because of the paperwork. The process for this loan was very simple, easy and had no headaches. I was waiting for the last minute problem which never came. If I ever need another mortgage, I have my company picked out."* - Richard

*"Every part of the process was absolutely amazing..."* - Michelle

### Sense of Urgency

*"They were very helpful in making the process easy to understand and shared our sense of urgency. Nothing but positives from me."* - Curtis

*"Everyone was exceptional. Great experience."* - Lisa

### Amazing Group

*"An amazing group to work with...walked me through every step and responded back to questions very quickly. Was always a pleasure to work with and made this process so much easier."* - Justin



EQUAL HOUSING  
LENDER

MARCH 2019