

PROTECTING THE VALUE OF YOUR HOME

Over the years, Ralston Group has worked hard to demonstrate our commitment to client advocacy – it's our single most important mission. This commitment manifests itself throughout the life cycle of buying and selling properties starting with a thorough understanding of our client's goals, indepth market and specific property and financial analysis, strategic negotiations, and risk management ultimately arriving at a successful outcome. However, our advocacy doesn't end there.

Buying and selling a home is often the largest, most significant financial transaction that a person makes. Our client advocacy continues well past helping you secure a property. We encourage and assist clients in preserving and optimizing home value over time.

This Ralston Report cover story focuses on the **importance of home maintenance**, and specifically the risks of deferring or procrastinating on doing those things necessary to preserve the value of your home efficiently and cost-effectively.

Virtually all the transactions that we conduct necessitate a thorough property inspection by an independent professional home inspector. This is essential in order to protect the interests of both the buyer and seller, and is one of the most important elements of managing risks. Along with identifying

damage, inspections often detect when maintenance has been deferred on specific components of a home.

Our agents, independent inspectors and many of our clients have personal experience or first-hand knowledge of the horror stories resulting from deferring necessary maintenance, and the costs, both financial and emotional that often are easily avoidable.

We asked one of our favorite home inspectors, Adam Sailors with Caliper Home Inspections, a few questions. Our team of Ralston agents also discussed some of our own experiences, which are shared on the next page.

Continued on Page 2

The Ralston Report is distributed on a quarterly basis. It's intended to provide meaningful real estate information (focused in our core specialty areas). We hope that our quarterly cover story and Q&A from an expert lender and/or members of our community are both interesting and enjoyable for you. Ralston Group always welcomes suggestions, and will be happy to prepare an individual report specific to your area or need – just call 208-850-7638.

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Alicia – "Adam, from your perspective as a home inspector, what are a few of the little things that you see turn into big/bigger things when maintenance (or repair) is deferred?"

Adam – "Trim paint and caulking upkeep are issues I see a lot. Especially around windows. Trim will wick-up moisture and swell, which doesn't look good, and can also create opportunities from moisture intrusion. Gutter debris is another issue that I see a lot. When the gutters get full of debris, it does not allow water to properly flow, and it can find its way behind the fascia board and cause moisture damage to the fascia board and soffit areas. Keeping tree branches and vegetation away from the house is another item that should be done on a regular basis. Vegetation traps moisture against the siding and allows insects a pathway to the house. Tree branches will rub on the roof and cause shingle damage that can lead to leaks and shingles prematurely aging."

Alicia – "Most people know how important it is to have their oil changed and tires rotated every 3,000-15,000 miles, depending on your car. Adam - What's your advice for a home?"

Adam – "The most important routine items, whether weekly, quarterly, annually... 1. Cutting vegetation away from your home a few times a year. 2. Getting your HVAC system, and dryer vent serviced annually, which includes replacing or cleaning your furnace filters depending on the type of HVAC setup you have. 3. Cleaning your gutters a couple times a year. 4. When your sprinklers are turned on in the spring, making sure that they are adjusted away from your home. 5. Replacing smoke and CO alarm batteries once a year. 6. If you have a crawlspace, making sure to at least poke your head in there occasionally. I have seen so many homes with water in the crawl space on a one-year warranty inspection where it was

dry when the house was built, but then had standing water after the first year. Another example, I inspected a house today that had a few inches of water in the crawlspace below half the house because a waterline was damaged, and the homeowners had no idea. Just opening the crawlspace hatch today, I could instantly smell the "wet mildew" smell and knew there would be water before even entering."

Alicia – "When your kids are old enough to have their own homes, what advice relative to maintenance and care will you give them?"

Adam – "All homes have issues; make sure the home you buy is within your tolerance for issues. Anything can be fixed, but if an issue makes you too uncomfortable, it is best to keep looking so that you can sleep at night. Keep your downspouts at least 4-6 feet away from the house, it's easier to keep moisture away from the house than it is to remove moisture from the house. As soon as you notice an issue, make sure to get it taken care of, because it will only get worse."

Alicia – "Is there anything else you feel is worthwhile sharing with our readers?"

Adam – "Make sure when buying a home that it feels like home. Always have a safety net for issues that might arise. Even as a home inspector, I have run into unexpected issues; some issues can be hidden or unable to be identified depending on the time of the year. For instance, I have bought two homes in my 20 years of home ownership, where the AC did not work and could not be tested because the homes were purchased during a time of the year where the weather was too cold to test it."

Adam Sailors is a certified home inspector who will walk through your home with you and teach you as much as you want to learn. Adam strictly follows the Standards of Practice for home inspectors established by InterNACHI, the leading home inspection association. Visit www.caliperhomeinspection.com to schedule with Adam today. Adam may also be reached at 208-409-6258.



The box below includes a handful of antidotal lessons from our own experiences. Maintaining your home not only helps avoid major headaches and unnecessary costs, but it will help to preserve the value of your home. If you need a contractor recommendation, please don't hesitate to reach out to us.

A few of our own experiences...

- o Change HVAC filters every 6 months your HVAC may still be running well for decades!
- o Repair small, cracked tile on the floor, not noticeable daily because of a bathmat. You might consider fixing it before it spreads to other tiles and/or possibly becomes a tripping or cutting hazard.
- o Repair chipped grout and caulk around shower, tubs, sinks & plumbing fixtures to avoid moisture exposure behind walls that can turn into leak damage and/or mold issues.
- o Repair/replace missing caulk around windows to avoid wasting money and creating a path for insects.
- o Don't let small leaks (even dripping) continue!
- o Avoid inviting rainwater into your home clean your window weep holes.
- o Clean the inside of your kitchen stove hood...and vacuum/brush your refrigerator condenser coils.
- o Replace your water filters and refrigerator water and air filters as directed it will prolong the life of your appliances.
- o Replace your smoke and CO detector batteries every 6 months.
- o Lube garage door springs or replace them sooner rather than later.
- o While you're in the garage, check for mice nests or risk damaged equipment. If a vehicle or piece of equipment has been sitting unused for a while, check for mice nests before you start it up.
- o Check your crawl space every 6 months, and even more regularly any basement window wells. You won't regret it.
- o Drain sediment out from the bottom of your water heater every couple of years it will lower energy bills & extend its life.
- o Rental property back patio with cracked concrete (one large crack and multiple smaller cracks leaving rocks). Consider repairing if for nothing more than a potential safety/liability issue.
- o Oil & patch your wood shingle roof annually and your wood roof could outlast a composite shingle roof.
- o Repair cracked vent boots and seal exposed fasteners on your roof and you could get another 5-10 years from it.
- o Put appropriate sealant over exposed nails on siding.
- o Seal gaps/openings on exterior of home to avoid moisture and/or insect intrusion.
- o Check regularly to ensure water from a sprinkler head is not hitting the foundation or siding when running.
- o Check your sump pump (not all homes have one) at least a couple times a year by dumping water into the basin to make sure everything is working properly.
- o Check your water pressure. Too high water pressure can harm pipes, connections, and appliances. It also creates water hammer and wastes massive amounts of water.

Before It's Winter, Please Don't Forget To			
Service Sprinklers/Irrigation System	Cover Hose Bibs		
Clean Gutters	Fertilize Lawn/Plants/Trees		
Inspect/Seal Doors & Windows	Trim Landscaping & Bring in Pots		
Turn Off Water To Faucets	Test Safety Devices!		

Please mark your calendars for Ralston Group's Annual Client Appreciation Event, Thursday, December 7th from 4-7P!

Market Update - Ada Co.

Residential Single-Family Homes - Ada County Statistics referenced herein are for single-family homes - unless otherwise noted - the numbers below do not include condominiums/townhouses. The statistics on Pages 6-10 do include condominiums & townhouses.	3Q2023 Jul-Aug-Sep		
Average Sold Price	\$645,458		
Average Sold Price Compared to Prior Year Same Quarter	down 3.1%		
Average Days on Market (DOM)	31		
Total Dollar Volume	\$1.2 billion		
Total Dollar Volume Compared to Prior Year Same Quarter	down 12.8%		
New Construction Sold Based On # of Units	28.0%		
Existing Homes Sold Based On # of Units	72.0%		

3Q23: New Construction Sold Price Down 18% While Existing Home Sold Price Up Almost 4%

In the quarter, the average single-family home sales (i.e, sold) price in Ada County decreased 3.1% from a year ago (3Q2022) to \$645,458.

The total number of homes sold was down 10.0% from a year ago; <u>new</u> homes sold down 4.3%. Total dollar volume of new construction was down 21.6%. New construction accounted for 28.0% of sales, and existing homes the remaining 72.0%. The average sold price of new construction was down 18.1% from a year ago.

The number of existing homes sold in the quarter was down 12.1% from this same quarter last year. Total dollar volume of existing homes sold was down 8.8% from a year ago. Existing home sold price was up 3.7% from a year ago.

The quarter's dollar volume for single-family homes in Ada County was \$1.2 billion compared to \$1.4 billion a year ago – a 12.8% decrease. A total of 1,914 units sold

(existing and new construction) in the quarter. Days on market was 31 compared to 26 days on market a year ago.

Months of inventory indicates the amount of time it would take to sell all current listings at the current sales price if no new listings became available. It is widely accepted in the real estate industry that 0-4 months is a "Seller's Market;" 5-7 months a "Balanced Market;" and 8-12+ months is a "Buyer's Market."

Overall inventory in Ada County at the end of 3Q23 was 2.4 months compared to 2.2 months at the end of 3Q22. The 3-month/quarter average was 3.4 months. In the core areas discussed in the Ralston Report, Star led the way with a 3-month/quarter average of 5.9 months of inventory. Eagle was next at 4.1 months. The lowest amount of inventory was in Southeast Boise at 1.9 months.

9 Boise downtown condos sold at avg. of \$676/SQFT

of res. lots sold & price
N Boise: 3 (\$518,000)
NE Boise: 1 (\$650,000)
SE Boise: 0 (\$N/A)
The Bench: 2 (\$167,500)
NW Boise: 4 (\$308,625)
Eagle: 7 (\$472,214)
Star: 7 (\$179,614)
Meridian: 3 (\$303,300)
Caldwell: 9 (\$182,988)

Market Update - Blaine Co.

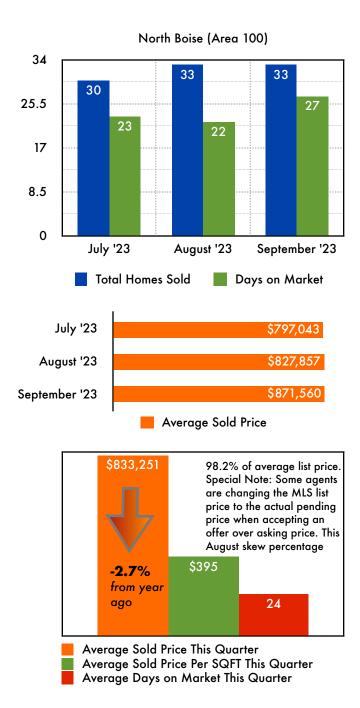
Residential & Commercial - Blaine County NOTE: Blaine Co. is defined as Hailey, Ketchum & Sun Valley in the table below. Bellevue has not been included. Bellevue statistics are included on page 10.	3Q2023 Jul-Aug-Sep			
Average Sold Price Single-Family Home (INCLUDES CONDOS & TOWNHOUSES)	\$1,792,572			
Average Sold Price Single-Family Compared to Prior Year Same Quarter	Up 58.8%			
Average Days on Market Single-Family	97			
Total Dollar Volume Single-Family	\$172.1 million			
Total Dollar Volume Single-Family Compared to Prior Year Same Quarter	Up 95.5%			
Average Sold Price Condominium/Townhouse (ONLY)	\$1,198,026			
Average Days on Market Condominium/Townhouse	107			
Total Dollar Volume Condominium/Townhouse	\$69.5 million			
Average Sold Price Condo/Townhouse Compared to Prior Year Same Quarter	Up 33.1%			
Average Sold Price Commercial	\$959,143			
Average Days on Market Commercial	128			
Total Dollar Volume Commercial	\$6.7 million			
Total Dollar Volume Commercial Compared to Prior Year Same Quarter	Up 38.9%			

3Q23: Condo & Townhome Sold Price Up 33% While Residential Land Is Down 28%

This quarter's records indicate that 96 single-family homes sold at an average of \$775/SQFT – average sold price was up 58.8% from a year ago. Fifty-eight of the 96 single-family homes were condominiums/townhouses, selling at an average of \$761/SQFT; dollar volume of condos and townhouses was up 48.5% – sold price up 33.1%. "Residential" land, which is not included in the data above or that follows, included 8 sold properties at an average sold price of \$1,061,250; the properties averaged 132 days on market. Total dollar volume of land was \$8.5 million. Average sold price of "residential" land was down 27.6% from a year ago. Seven commercial properties sold at an average of \$959,143. The average sold price was down 0.8%; total dollar volume up 38.9%. The commercial data in the table above is gathered from the Sun Valley/Sawtooth MLS. Loopnet-only properties have not been included in the data above.

North Boise

In July, 30 single-family homes sold in North Boise with an average days on market of 23 and at an average price of \$797,043. Thirty-three homes sold in August at an average sales price of \$827,857 (22 days on market), and 33 homes sold in September at 27 days on market (average sold price \$871,560). During the quarter, 96 properties sold averaging 24 days on market. Sold price in North Boise was down 2.7% from a year ago to \$833,251 (\$395/SQFT). The highest sold price recorded in North Boise was \$2,697,000, with a lowest recorded sale of \$320,000.



Northeast Boise

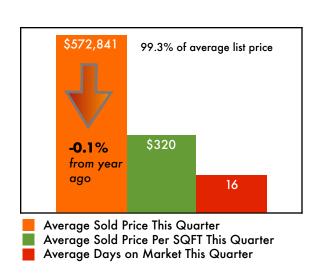
In July, 28 single-family homes sold in Northeast Boise with an average days on market of 28 and at an average price of \$870,770. August included the sale of 26 homes at an average sales price of \$808,768 (19 days on market), and 25 homes sold in September at 19 days on market. Average sold price in September was \$911,108. During the quarter, Northeast Boise recorded 79 home sales at an average of 22 days on market. Sold price in Northeast Boise was \$863,130 (\$363/SQFT) – down 16.6% from a year ago. The highest sold price recorded in Northeast Boise was \$2,896,014, with a lowest recorded sale of \$365,000.



Southeast Boise

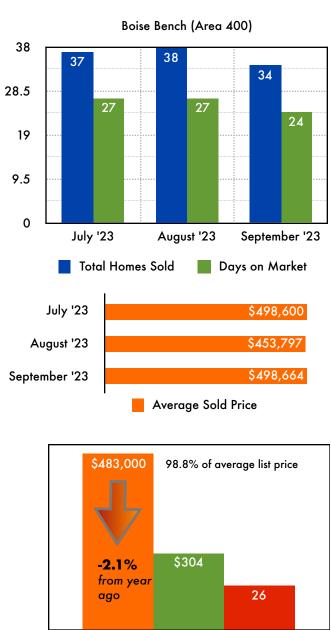
In July, 49 single-family homes sold in Southeast Boise with an average days on market of 11 and at an average price of \$532,359. In August, 35 homes sold at an average sales price of \$615,340 (18 days on market), and 32 homes sold in September at 22 days on market. Average sold price was \$588,343. During the quarter, Southeast Boise recorded the sale of 116 homes. Sold price in Southeast Boise was down 0.1% from the prior year to \$572,841 (\$320/SQFT), and homes averaged 16 days on market. The highest sold price recorded in Southeast Boise was \$1,661,000, with a lowest recorded sale of \$170,000.

Southeast Boise (Area 300) 50 49 37.5 35 32 25 22 18 12.5 0 July '23 August '23 September '23 Total Homes Sold Days on Market July '23 \$532,359 August '23 \$615,340 September '23 \$588,343 Average Sold Price



Boise Bench

In July, 37 single-family homes sold on the Boise Bench with an average days on market of 27 and at an average price of \$498,600. Thirty-eight homes sold in August at an average sales price of \$453,797 (27 days on market), and 34 homes sold in September at 24 days on market. Average price was \$498,664. During the quarter, the Bench recorded the sale of 109 homes. Average sold price was down 2.1% from the previous year. Average sold price was \$483,000 (\$304/SQFT), at 26 days on market. The highest sold price recorded on the Boise Bench was \$1,850,000, with a lowest recorded sale of \$245,000.



Average Sold Price This Quarter

Average Sold Price Per SQFT This Quarter

Average Days on Market This Quarter

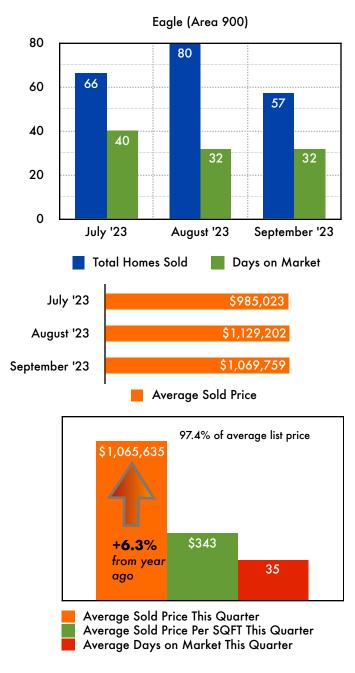
Northwest Boise

In July, 48 single-family homes sold in Northwest Boise with an average days on market of 33 and at an average price of \$714,315. Forty-two homes sold in August at an average sales price of \$678,717 (40 days on market), and 48 homes sold in September at 39 days on market, with an average price of \$680,198. During the quarter, 138 homes sold. Average sold price was down 5.7% from the previous year in Northwest Boise. Average sold price was \$691,615 (\$317/SQFT). Homes averaged 37 days on market. The highest sold price recorded in Northwest Boise was \$2,089,000, with a lowest recorded sale of \$264,000.

Northwest Boise (Area 800) 48 48 48 40 39 36 33 24 12 0 July '23 August '23 September '23 Total Homes Sold Days on Market July '23 \$714,315 August '23 \$678,717 \$680,198 September '23 Average Sold Price \$691,615 98.5% of average list price \$317 -5.7% from year 37 ago Average Sold Price This Quarter Average Sold Price Per SQFT This Quarter Average Days on Market This Quarter

Eagle

In July, 66 single-family homes sold in Eagle with an average days on market of 40 and at an average price of \$985,023. Eighty homes sold in August at an average price of \$1,129,202 (32 days on market), and 57 homes sold in September at 32 days on market. Average sold price in September was \$1,069,759. During the quarter, 203 homes sold. Average sold price in Eagle was \$1,065,635 – up 6.3% from a year ago. Price per square foot price was \$343, with properties averaging 35 days on market. The highest sold price recorded in Eagle was \$6,400,000, with a lowest recorded sale of \$310,000.

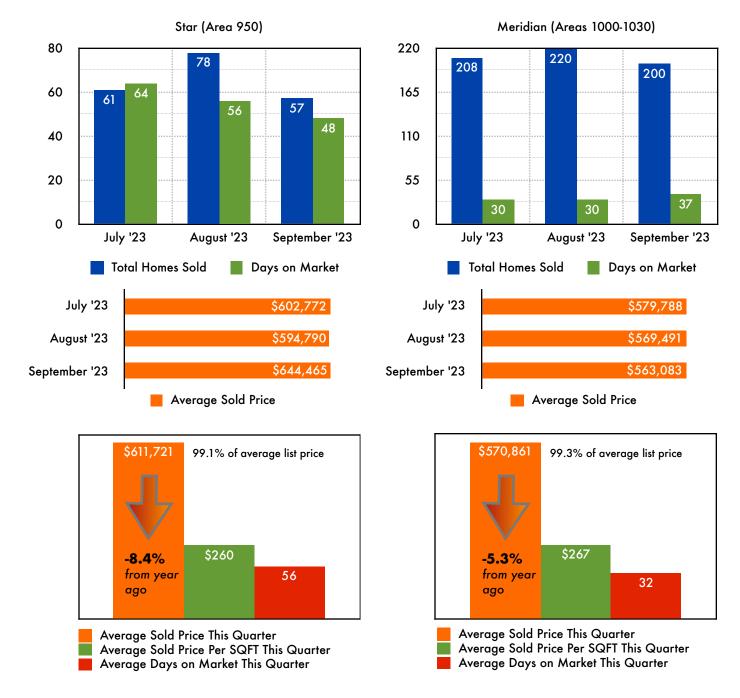


Star

In July, 61 single-family homes sold in Star with an average of 64 days on market and at an average price of \$602,772. Seventy-eight homes sold in August at an average price of \$594,790 (56 days on market), and 57 homes sold in September at 48 days on market. Average sold price in September was \$644,465. During the quarter, 196 homes sold. Average sold price in Star was \$611,721 – down 8.4% from a year ago. Price per square foot price was \$260, with properties averaging 56 days on market. The highest sold price recorded in Star was \$1,450,000, with a lowest recorded sale of \$295,000.

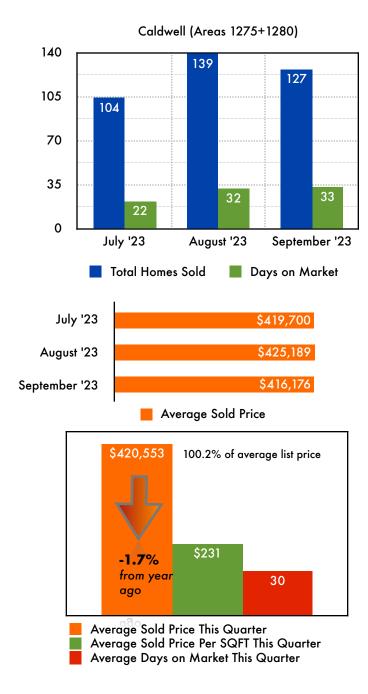
Meridian

In July, 208 single-family homes sold in Meridian with an average days on market of 30 and at an average price of \$579,788. In August, 220 homes sold at an average sales price of \$569,491 (30 days on market), and 200 homes sold in September at 37 days on market, with an average price of \$563,083. During the quarter, 628 homes sold. Average sold price was down 5.3% from the previous year in Meridian. Average sold price was \$570,861 (\$267/ SQFT). Homes averaged 32 days on market. The highest sold price recorded in Meridian was \$4,750,000, with a lowest recorded sale of \$283,000.



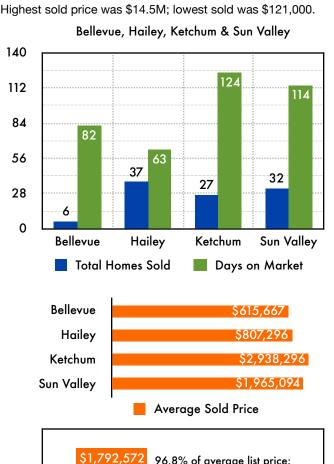
Caldwell

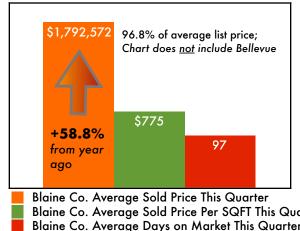
In July, 104 single-family homes sold in Caldwell with an average days on market at 22 and at an average price of \$419,700. One hundred thirty-nine homes sold in August at an average price of \$425,189 (32 days on market), and 127 homes sold in September at 33 days on market; average sold price was \$416,176. During the quarter, 370 homes sold. Average sold price in Caldwell was \$420,553 - down 1.7% from a year ago. Price per square foot price was \$231, with properties averaging 30 days on market. The highest sold price recorded in Caldwell was \$1,422,750; lowest recorded sale was \$99,000.



Bellevue, Hailey, Ketchum & Sun Valley

Six single-family homes sold in Bellevue at an average of 82 days on market and a price of \$615,667 (\$394/SQFT). Hailey recorded the sale of 37 homes - average days on market 63 and an average price \$807,296 (\$450/SQFT). In Ketchum, 27 homes sold at an average of \$2,938,296 (\$1038/SQFT). Average days on market was 124. Sun Valley records indicated 32 homes sold — average price \$1,965,094 (\$930/ SQFT) and 114 days on market. In the quarter, 96 properties sold in the County (excluding Bellevue). Average sold price was \$1,792,572 (up 58.8% from a year ago). Homes averaged \$775 per square foot and 97 days on market.





Blaine Co. Average Sold Price Per SQFT This Quarter Blaine Co. Average Days on Market This Quarter

Representative Ralston Group client homes or land sold in the quarter...

A look INSIDE

this quarter!



2420 W Anderson - N Boise



704 N Hillview - NE Boise



3286 W Catalina - Boise Bench



1806 S Doe Creek - S Boise



731 W Ridgeline - N Boise



1979 S Wood Duck - SE Boise



6096 N Gary - NW Boise



916 Walnut - Caldwell

Multi-Family Housing	North Boise (Area 0100)	Average Sold Price: \$946,667 Average Sold Price/SQFT: \$296 6 Sold; Average DOM 49 Price Prior Yr: Down 8.1 %		
	Northeast Boise (Area 0200)	Average Sold Price: \$575,000 Average Sold Price/SQFT: \$219 1 Sold; Average DOM 32 Price Prior Yr: N/A (Zero in 3Q22)		
	Southeast Boise (Area 0300)	Average Sold Price: \$613,200 Average Sold Price/SQFT: \$270 5 Sold; Average DOM 12 Price Prior Yr: Down 11.2 %		
Near Downtown Boise	Boise Bench (Area 0400)	Average Sold Price: \$561,500 Average Sold Price/SQFT: \$282 7 Sold; Average DOM 26 Price Prior Yr: Down 33.4 %		

The information provided in the Ralston Report was compiled from multiple sources including: Idaho's Intermountain Multiple Listing Service (MLS) and Sun Valley/Sawtooth MLS. The data is believed to be accurate and reliable, but cannot be warranted by Ralston Group Properties. The multi-family/residential income data (i.e., 2-plex, 3-plex, 4-plex, & apartments) provided in the table above was collected from the Intermountain MLS. Statistics for this quarter's Ralston Report were current at publication. Commercial data for Blaine County can be found on page 5 of this report. Multi-family/residential income data is not provided for Blaine County.

Community Q&A

Melinda McCaslin

Q: Melinda, any thoughts on waiting for lower rates?

A: As interest rates continue to rise, more homebuyers are opting to wait it out on the sidelines, hoping for rates to come back down. While this "wait it out" strategy may be necessary for some borrowers, it may not make sense for others. When rates finally do come down, multiple months/years of pent-up demand may only fuel further price appreciation. We expect lower rates to drive a return to a very competitive housing

market, with multiple offers, escalation clauses and other tactics coming back into play like we saw during the COVID years. Instead, buyers that can get into their homes now, possibly using a short-term rate buy-down strategy to keep their payments affordable in the near term, will face less competition while purchasing and will be able to benefit from continued home appreciation. Below is an example of a \$500,000 home purchase in Ada County and how waiting may not be the answer for some. Note: Value and rate changes are based on Mortgage Bankers Association (MBA) forecasts.

Total Cost of Wa	iting	\$5,857		\$28,988		\$57,048		\$84,056		
Amortization Lost		\$1,809	\$1,809		\$3,687		\$7,661		\$11,943	
Loss in Property A	ppreciation	\$4,048		\$25,301		\$49,387		\$72,113		
Annual loss in cash flow		\$-1,369	_ \$-1,369		\$-1,688		\$-226		\$1,153	
Payment Difference	e	\$-114		\$-141		\$-19		\$96		
Compared to New	Loan Today	Waiting 6 mor	nths	Waiting 1	year .	Waiting 2 y	ears	Waiting 3	/ears	
Fixed/ARM	Conv. Fixed	Conv. Fixed		Conv. Fixed		Conv. Fixed		Conv. Fixed		
APR %	7.55%	7.051%		6.55%		6.548%		6.546%		
Rate	7.5%	7%		6.5%		6.5%		6.5%		
Down Payment	\$100,000	\$100,810		\$105,060		\$109,877		\$114,423		
Term	30 years	30 years		30 years		30 years		30 years		
Loan Amount	\$400,000	\$403,238		\$420,241		\$439,510		\$457,690		
Property Value	\$500,000	\$504,048	0.81%	\$525,301	5.06%	\$549,387	9.88%	\$572,113	14.42%	
Property Name	ne My Property My Property My Property		ty	My Property		My Property				
	Loan Today (New Loan)	Waiting 6 months Waiting 1 year		Waiting 2 years		Waiting 3 years				

Melinda McCaslin (NMLS# 4580) is a leading Idaho lending expert. She earned her MBA from Harvard & BS degrees in Finance & Marketing from the University of Utah. Melinda may be reached at 208-631-9194 or melindam@rate.com.



Did You Know?

Myth: When my appliance is turned off, it uses no energy. **Fact:** Many devices continue to use energy when they're switched off, especially those that contain clocks. These products draw "ghost energy" or "standby power" 24 hours a day, often without the knowledge of the consumer.

Tip: Plug monitors, cable boxes, computers and other devices into a multi-plug outlet that can be easily turned off with one switch.

Quote of the Quarter:

"Gratitude turns what we have into enough." Author unknown

A TRADITION OF TRUST

Independent and locally owned/operated, Ralston Group Properties (Ralston Group) challenges the status quo within the real estate industry. This vibrant, "boutique" brokerage is grounded in the belief that creating long-term, trust-based relationships and always serving the client's needs first, is both good business and the right thing to do. Five words define this residential and commercial real estate firm:

Trust + Heart + Experience + Advocates + Thinkers.

In Boise, Ralston Group specializes in and around the downtown including the North End, Highlands, Foothills, East Side (North & South), West End, and the Bench. Ralston Group also has significant expertise in Eagle, Meridian, Caldwell and surrounding areas, and is often asked to partner on unique projects including investment properties, remote ranches, vineyards and sustainable design/builds. Ralston Group serves both residential and commercial real estate clients in the Wood River Valley. With offices in downtown Boise and Ketchum, their agents are handpicked and represent the very best in the industry and in the community. Ralston Group doesn't aspire to be the biggest – it does aspire to be the best.

Ralston Group... A Tradition of Trust.

THANK YOU FOR YOUR CONTINUED ADVOCACY AND REFERRALS.

WE ARE ALMOST 100%

REFERRAL-BASED...

AND ARE SO INCREDIBLY GRATEFUL TO YOU FOR YOUR REFERRALS!



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