

The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

April is National Humor Month

Did you hear about the man who got hit by the same bike every day?

It was a vicious cycle.

Have you heard about the corduroy pillows?

They're making headlines!

What did the ocean say to the shore?

Nothing, it just waved.



App to CTC in 8 Business Days!

Saving Closing Day

Brian and Teresa came to us when they were losing faith that their original lender was going to be able to help them buy their investment property. According to the Purchase

Contract, they had to close on or before 3/15 or they would lose their \$6,000 earnest money deposit. We took their application and made it happen, getting them from **application to clear to close in 8 business days***! Here's what they had to say...

"We were having a horrible experience with our initial lender and decided we had to change. We contacted Equity less than 2 weeks from our closing date. They literally moved mountains to get everything in order by our closing date. The communication was exceptional. I am so grateful for everything they did for us."

Who do you know that we can help? Have them call us!



*Turn time varies by transaction, we cannot guarantee loan process time on every loan.

Pet Perfect Homes

Many homebuyers report taking their pets' needs into consideration as they're shopping for a new home, according to **Realtor.com**. When looking to sell a home, pet-friendly features can add to the appeal while helping it sell faster. When included in the online description, the right pet feature may get a home more attention, more showings, and more offers, speeding up the sale process.

Most Desired Pet Friendly House Features

- 1) Fenced Yards/Privacy Fences
- 2) Pet-Proof, Durable Flooring (no carpet)
- 3) Feeding Stations & Sleeping Areas (elevated feeding bowls, dedicated wall water tap & a built-in bed/crate)
- 4) Pet Baths
- 5) Dog Doors
- 6) Location Amenities (walkable streets/sidewalks, plus proximity to parks, groomers, doggie daycare)

Source: bhg.com

Celebrate Pets in April!

National Hug Your Dog Day 4/10

National Pet Day 4/11

Adopt a Shelter Pet Day 4/30



66% of U.S. households (86.9 million homes) own a pet as of 2024.

The Most Popular Pets in the US:

- Dogs (65.1 million households)
- Cats (46.5 million households)
- Freshwater Fish (11.1 million households)
- Small Animals: hamsters, gerbils, rabbits, guinea pigs, chinchillas, mice and ferrets (6.7 million households)
- Birds (6.1 million households)

Source: American Pet Products Association

Please pass this newsletter on to anyone we can help purchase or refinance.

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,
& Construction
Home Loans.

National Day CORNER

Oatmeal Sandwich Cookies

National Oatmeal Cookie Day is April 30th!

Ingredients

4 cups brown sugar
1 cup butter, softened
4 eggs
½ cup buttermilk
4 tsp baking soda
6 Tbsp boiling water
2 tsp salt
4½ cups flour

4 cups quick oats
2 tsp cinnamon
2 tsp baking powder

Marshmallow Filling

½ cup butter, softened
7 oz marshmallow creme
1¾ cups powdered sugar
2 tsp vanilla extract



Instructions

Preheat oven to 400°F. Cream sugar and butter, then add eggs. In a small bowl, carefully add baking soda to boiling water, then add to butter mixture along with the buttermilk and stir to combine. In a separate bowl, add the remaining dry ingredients, stir together then add to the butter mixture, mixing to combine. Drop by heaping tablespoons about 3 inches apart on parchment paper covered baking sheets. Bake until golden, 9-11 minutes. For filling, in a medium bowl, beat butter on medium speed 30 seconds. Add marshmallow creme and vanilla and mix until combined. Add powdered sugar and beat until light and fluffy. Once cookies are cooled, pipe or spread filling onto one cookie, then add another cookie to make a sandwich. Continue with remaining cookies.



Find Balance at Home

International Feng Shui Awareness Day is April 8th. Add feng shui principles to your life and home. Placing plants in certain rooms invites balance and harmony. The most inviting plants to have at a home's

entrance are ones with soft, rounded leaves. **Monstera's** heart-shaped leaves are great for inviting in more love and kindness. A **jade plant** on an entry table helps promote prosperity and friendship. A **money tree** may attract wealth and abundance as well as balance energies, and a **pink orchid** adds feelings of camaraderie, partnership, and love.

Experts are split on if plants belong in the bedroom, but they agree electronics and books should be limited. A clutter-free room is best for restful sleep. Also, the water element should be left out of the bedroom as it brings too much energetic power. Exercise equipment should be kept out for the same reason.

Source: thespruce.com

For more ways to create good feng shui in your home go to:
<https://rebrand.ly/HomeFengShui>

Your Referrals

Are the Greatest Compliment.

Tell all of your friends!



Another Referral Closed!

We helped Vanessa with a purchase in 2015, then when she was ready to buy a new home in 2022 she came back to us. She referred her **college friend** Laisa to us and we helped her buy a home with Down Payment Assistance last month. **She didn't bring any money to closing and we had her from application to clear to close in 13 business days!**

First Time Home Buyer!

Here was her review... it's safe to say these two friends are Raving Fans.

★★★★★ 5.0

Best Mortgage Team Ever!

"Exceeded my expectations! Five stars isn't enough to express how AWESOME this team is! This was my first time purchasing a home and everything went SO smoothly! I never felt like I was going through this process alone. Every single phone call, text and email was answered in a timely manner. If you're looking for a team that is patient, personal, and passionate contact Equity Resources ASAP! Thank you for all of your hard work and dedication."

Who Can We Help

Spring Into a New Home?

Have them call me at **774-573-0329** to get started on a stress-free journey!



Thank you for your referrals and your trust!

Ditch High Interest Debt

Data from the Federal Reserve shows **American's credit card debt has reached a record-high \$1.13 trillion** as of the last quarter of 2023. These credit cards also have high interest rates which is causing a huge financial strain.

In many cases, consumers may have a low interest rate on their mortgage that they don't want to lose to a refinance, but it's important to consider how much money is lost in the long run when paying only the minimum payment on credit cards. There are other consolidation options that would keep the low rate mortgage alone.

**Who do you know that is debt-stressed?
Have them call for a Savings Analysis!**



Ed Moloney
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NMLS 10321

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Email: Emoloney@CallEquity.net

Apply at www.moloneymortgage.com

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Please give me a review!

www.fb.com/edmoloneymortgage/

www.zillow.com/lender-profile/EdMoloneyLoans/



Jumble

World Circus Day is April 20th. Unscramble the letters to find things you see at a circus. Email or text a pic of your answers by 5/1/24 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. NCSWLO _____
2. AEPRTZE _____
3. NGLGUJIG _____
4. AGMISRRTNE _____
5. OTRIEGPHT _____
6. TRBOCAAS _____
7. ACIASGNIM _____
8. NYICULEC _____
9. PSLHETNAE _____
10. IETRSG _____

Entry From: _____

Congrats to Lauren Zimmerman, our February Jumble winner.

March Answers: Jalapenos, Lettuce, Beans, Guacamole, Queso, Avocado, Sour Cream, Cilantro, Tomatoes, Olives



Check it out! We Have a New App



Download my app and you'll be able to contact me with a push of a button. *Or refer me to a friend with one click!*

To download, click the URL or enter <https://equity247.app.link/gKgZPtGt5Fb> on your smart-phone browser.



Who do you know looking for a New Home? I'd love to help!

Steps to a Bug-Free Home

Take steps to keep pests out of your home to avoid having to use harmful chemicals later.

Keep your foundation clear. Rodents, spiders, and other wildlife will use anything as a hiding spot, then it's only a matter of time before they try to get inside. Keep shrubs trimmed and wood piles away from the home.

Leave outside lights off at night. They will attract flying insects, which attracts spiders.

Check your bags from the grocery. It is surprisingly easy to bring pests home from the store. Leave grocery store cardboard outside, and be sure to look over your items before bringing them inside.

Keep food messes cleaned up. Wipe up spills quickly, vacuum or sweep the kitchen and dining room floors often, and store food items in sealed containers.

Take out the trash often. Also, make sure your garbage cans and compost pile aren't kept close to the house.

Eliminate pest food sources. Consider an enclosed compost space, pick up fruit that drops under trees, keep bird feeders/baths as far away as possible, and set any sprinklers to mornings and not nights.

Keep doors and windows closed or use screens. Make sure your home is adequately sealed, caulking any cracks or crevices around windows and doors and fill any gaps around the eaves or foundation.

Source: thespruce.com

More April Fun!

National Karaoke Week is the last week of April. Invite friends and have a karaoke party! Here are a few themes to try, or for fun karaoke games, go to <https://rebrand.ly/KaraokeGames>.

Elvis
Disney
One Hit Wonders
Girl Power
80s Hair Bands
Movie Soundtracks

Boy Bands
Musicals
Decades
Disco
Country
Heartbreak/Love Songs



APRIL National Pigs in a Blanket Day

24

To help us celebrate, *FoodNetwork.com* has assembled 22 pigs in a blanket variations. Check out <https://rebrand.ly/PiaBRecipes>

to find your favorites. There are even a few Breakfast options...French Toast Pigs in Blankets, anyone?!



It's Spring
Home Purchase
Season!

Who can we help? 

"Laughter is the shortest distance between two people." - Victor Borge



Lucy is ready for
National Pet Day!

"Would confidently recommend Ed & team.

They are extremely responsive and organized. The entire process was so streamlined and they communicated well with our Realtor and our attorney. We felt confident that everything was being taken care of. There were no surprises or last minute shocks. Everything was so straightforward.

*Ed's personal follow up is very much appreciated and a sign that he is really involved in your best interest. **The time frame that Ed got our loan completed in was unusually short, but he and his team pulled it off!***" - Rob and June

A Note from Ed

First-time Homebuyers often need direction on how to get started. I love referrals and am proud to have been recently referred by parents who I have known for 40 years, a past client who I worked with 20 years ago, and a Realtor referral partner who has a child looking to buy this year. **I ENJOY educating the younger generation on a path to homeownership, please keep your referrals coming! Have them call me at 774-573-0329.**



EQUAL HOUSING
OPPORTUNITY
APR 2024

NMLS: Equity Resources, Inc. 1579, Ed Moloney 10321, MA Mortgage Lender & Mortgage Broker MC1579, NH 23282-MB-BCH, RI 20153125LL B03 DBA Equity Resources of Ohio, Inc. Certain restrictions apply, call for details. 465 E Falmouth Hwy Ste B East Falmouth, MA 02536. By refinancing an existing loan, total finance charges may be higher over life of loan.