

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



A Home for the Holidays

We're blessed to have helped so many families spend the holidays in a new home this year and we look forward to making more Raving Fans in 2025! It's especially rewarding when we're able to find a creative solution to turn another lender's 'no' into a 'you're clear to close!'

Keith and Judy came to us after being turned down by another lender due to a debt to income (DTI) issue and appraisal difficulty. We guided them on which debts to pay down to resolve the DTI problem. The property was a single family home with a two family home on the same parcel. The original lender had a terrible time with the appraisal, but we did not. **Our team was able to make it happen when another lender said it was impossible.** Here's what the happy homebuyers had to say:

"I can't say enough about the exceptional service..."



They made me feel confident and informed throughout the entire process. After a frustrating experience with another lender who couldn't get the job done, this amazing team stepped in and made the impossible possible. Thanks to their expertise and tireless work, we successfully closed! I'm beyond grateful for their efforts. They truly go above and beyond!"

home sweet home

Who Can We Help Become Homeowners in the New Year?

Pass this on to a family member, friend, neighbor or coworker.



Community Corner



Our amazing team has been busy this season! Last month we came together to raise funds to purchase essential items for those affected by Hurricane Helene. Our company owners, Ed and Tracy Rizer generously matched each donation and our team delivered the supplies and helped with area clean-up. Our thoughts continue to be with those affected.



We raised over \$4,200 for Coats for Kids and Toys for Tots. We donated **30 coats** and our elves are busy shopping for the kids we adopted!



What better way to spread Christmas cheer than to donate and volunteer?



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



Combine **National Chocolate Covered Anything Day** on December 16th and **National Bacon Day** on December 30th and make a batch of Chocolate Covered Bacon! It may also make the perfect gift for that hard to buy for person on your list.



If they like it spicy: add crushed red pepper, coarsely ground black pepper or cayenne pepper to the bacon.

Make it a gourmet gift! Once you add the chocolate coating, roll each strip in finely chopped toppings such as pretzels, toffee, nuts, toasted coconut, or some holiday sprinkles for a festive look!

Warm Wishes for a Safe Winter!

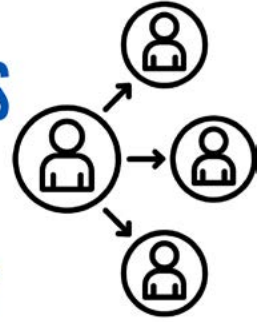
December 21st is the **First Day of Winter**. Keep these supplies in your car for a winter weather emergency:

- * Flashlights
- * Extra batteries
- * Warm blanket
- * Charged battery pack for phone/electronics
- * Hand warmers
- * Bottles of water
- * Energy bars



Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



Another Referral Closed. Another Happy Client.

We helped **Bob** with a mortgage and home equity loan years ago and he was a raving fan of our smooth process. He referred **his son Ethan** to us and we were honored to guide him through his first home purchase last month.

There's snow better lender than us!

Who can we help? 774-573-0329



The Ultimate Christmas Movie Watchlist

- | | | |
|---|--|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> A Bad Moms Christmas <input type="checkbox"/> A Boy Called Christmas <input type="checkbox"/> A Charlie Brown Christmas <input type="checkbox"/> A Christmas Carol <input type="checkbox"/> A Christmas Prince <input type="checkbox"/> A Christmas Story <input type="checkbox"/> A Christmas Tale <input type="checkbox"/> Almost Christmas <input type="checkbox"/> Arthur Christmas <input type="checkbox"/> Babes in Toyland <input type="checkbox"/> Bad Santa <input type="checkbox"/> Black Christmas <input type="checkbox"/> Carol <input type="checkbox"/> Christmas With the Kranks <input type="checkbox"/> Deck the Halls <input type="checkbox"/> Die Hard <input type="checkbox"/> Disney's A Christmas Carol <input type="checkbox"/> Dr Seuss' How the Grinch Stole Christmas <input type="checkbox"/> Dr. Seuss' The Grinch (2018) <input type="checkbox"/> Elf <input type="checkbox"/> Ernest Saves Christmas <input type="checkbox"/> Falling for Christmas <input type="checkbox"/> Four Christmases <input type="checkbox"/> Frosty The Snowman | <ul style="list-style-type: none"> <input type="checkbox"/> Happiest Season <input type="checkbox"/> Holidate <input type="checkbox"/> Home Alone <input type="checkbox"/> It Happened on 5th Avenue <input type="checkbox"/> It's A Wonderful Life <input type="checkbox"/> Jack Frost <input type="checkbox"/> Jingle All The Way <input type="checkbox"/> Jingle Jangle <input type="checkbox"/> Joyeux Noel <input type="checkbox"/> Klaus <input type="checkbox"/> Krampus <input type="checkbox"/> Last Christmas <input type="checkbox"/> Let It Snow <input type="checkbox"/> Love Actually <input type="checkbox"/> Meet Me in St. Louis <input type="checkbox"/> Miracle on 34th Street <input type="checkbox"/> National Lampoon's Christmas Vacation <input type="checkbox"/> Noelle <input type="checkbox"/> Office Christmas Party <input type="checkbox"/> Remember the Night <input type="checkbox"/> Rudolph the Red-Nosed Reindeer <input type="checkbox"/> Scrooged <input type="checkbox"/> Spirited <input type="checkbox"/> The Best Man Holiday | <ul style="list-style-type: none"> <input type="checkbox"/> The Christmas Chronicles <input type="checkbox"/> The Family Man <input type="checkbox"/> The Family Stone <input type="checkbox"/> The Holiday <input type="checkbox"/> The Man Who Invented Christmas <input type="checkbox"/> The Muppet Christmas Carol <input type="checkbox"/> The Night Before <input type="checkbox"/> The Nightmare Before Christmas <input type="checkbox"/> The Polar Express <input type="checkbox"/> The Princess Switch <input type="checkbox"/> The Santa Clause <input type="checkbox"/> The Shop Around the Corner <input type="checkbox"/> This Christmas <input type="checkbox"/> Violent Night |
|---|--|--|



December 23rd is **National Christmas Movie Marathon Day!** How many will you watch?

Your Home's Gift to You

Not only is a home a source of comfort and rest, it is also a source of generational wealth.

Your home gives you the gift that keeps on giving: appreciation and equity. As your lender for life, we are here to help you make the best mortgage decisions to grow or leverage your home equity to ensure your financial future is secure. Please reach out as your needs change and we can explore the options and offer creative solutions, such as:

- ★ If there is an opportunity to reduce your rate.
- ★ If you want to get rid of high interest credit card debt.
- ★ If you need cash for renovations or a big life event such as college or a wedding.
- ★ If you want to shorten the life of your loan and reap the interest savings benefits.



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As life changes, so can your mortgage.

Reach out to discuss your financial goals for the new year!

Apply FREE at www.moloneymortgage.com

Please give us a review!

callequitymortgages.com/ed-moloney-reviews



Download our app to contact us with a push of a button or refer us to a friend. Click <https://equity247.app.link/gKgZPtGt5Fb> from your smartphone.



December Words Jumble

Unscramble the letters to find December words. Email or text a pic of your answers by 1/1/25 and we'll enter you in a drawing for a \$50 gift card of your choice!

1. ASNOTERMN _____
2. REGNABDIGRE _____
3. ETNCSIOODAR _____
4. ANCCRUTKE _____
5. EIEDRREN _____
6. NRIWET _____
7. IHGNRC _____
8. NWNMSAO _____
9. OIELETMST _____
10. ODLAHYSI _____

WIN \$50!



Entry From: _____

Great Job!

Congrats to Britt & Ryan, our October winners.

October Candy Words: Snickers, Butterfinger, Whatchamacallit, Smarties, Mounds, Payday, Crunch, Caramello, Clark, Starburst

OFFER ENDS SOON!

Last Chance for Special Savings on VA Loans.

Spread the news!

Info at callequity.net/va-loan

"An absolute dream to work with while buying our first home. ❤️❤️"

I had so much anxiety going into the process and they worked with me step by step to ensure everything went as smooth as possible and that all of my questions were answered. As a first time home buyer I needed a lot of guidance and they were more than patient with me which I am forever grateful for! I cannot recommend this team enough and urge all of those who feel like they're being held back by uncertainty to reach out to them.



What started as a simple, 'let's see what happens' turned into us now owning our first home. We are forever grateful!" - Amber

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

Christmas Speed Clean

Unexpected guests on their way? Fake a clean house with these steps:

Do a Decluttering Sweep

Grab a basket and go over the main gathering areas to remove any clutter or out-of-place items. Stash the basket in a closet out of sight to disperse later.

Hit the Kitchen

Chances are you'll gather in here, so it pays to spend a little extra time (if you have any) to empty the sink and shine up stainless steel. Clear out anything that doesn't belong on the counters, then wipe them clean.

Check the Bathroom

Remove countertop clutter, make sure the toilet is flushed and the seat is clean, wipe down the mirror, faucet(s), and sink(s).

Take out the Trash

If they are more than halfway full, quickly emptying trash cans in the main living areas can make your space look much tidier (and smell fresher).



Outside the Box Gift Ideas

Looking for a gift for someone who has every 'thing' or dislikes clutter? Try one of these alternative gifts:

A Food of the Month Club

Wine, Tea, Coffee, Meat/Cheese, Cheesecake, Dessert, Cookies, Bread, Fruit Baskets, Snack boxes.

Memberships

AAA, Audible, Museums/Zoo, Streaming Service, State or National Parks Pass, Pool, YMCA or Gym.

Experiences or Services

Movie/concert/musical/theater tickets or gift cards, hotel stay, ski trip, spa day, sporting events, carwash service, oil change gift card, gas card, video game card, restaurant gift cards.

Lessons

Baking, cake decorating, cooking, foreign language, swimming, tennis, yoga, voice, acting, guitar, painting, photography, or quilting lessons/classes.

May all the good things of life be yours, now and throughout the coming year!



EQUITY
RESOURCES, INC.
mortgages

"The joy of brightening other lives becomes for us the magic of the holidays." - W.C. Jones

TEAM MOLONEY

YOUR HOME LOAN HEROES: SAVING THE DAY, ONE MORTGAGE AT A TIME!

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»»» LICENSED IN OH, MA, ME, NH, & RI! «««



Equity Resources, Inc. NMLS 1579. Ed Moloney NMLS 10321. 774-573-0329. 465 E Falmouth Hwy Ste B East Falmouth, MA 02536. Brian Gilligan NMLS 1949678. 740-404-6364. 25 S Park Pl, Newark, OH 43055, MA Mortgage Lender & Mortgage Broker MC1579, NH 23282-MB-BCH & 21234-MB-BCH, RI 20153125LL DBA Equity Resources of Ohio, Inc. ME 1579. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details.

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