

The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

*I am so thankful
for their team!*

I went into the home buying process skeptical of the outcome and had no idea what was involved. They were there to help me without hesitation... any time, any day! Going above and beyond and making sure I understood every step of the process. I can't thank them enough for making our dreams come true of owning our own home!

Staci



We did it!



We Are Here to Help

Celebrating 32 years wouldn't be possible without your referrals. We love looking back and seeing how we started by improving the life of one individual and then how it branched out to others helped by a simple "I know a great lender, give them a call". Here's an example.

We helped **Doug** purchase a home in 2018. He referred his coworker, **Kristin** to us in 2022 when he heard she was looking to buy her first home. After our stress-free closing, she converted half of the property into a rental unit. Her investment paid off so well that she came back to us to purchase another home last year. Kristin moved into her new home and the other house is now a duplex, earning her even more rental income.

Kristin referred her friend **Becca** to us for solid advice on buying a home on her own during a divorce. We guided her through the process and closed last month.

Predicting the Future

Do you know someone who keeps saying they're going to buy a home once rates come down, then year after year they keep on renting? Fannie Mae's *Home Price Expectations Survey* projects home prices will continue to rise through at least 2029. So waiting to buy until rates are lower will cause them to pay more for their home in the long run.

Time in the market is better than timing the market.

Buying now means they can start building equity right away and refinance once rates are lower. Good news for buyers, this year home inventory is expected to rise slightly! Experts also predict a decrease in homes selling above asking price.

Please pass our info on to anyone we could help with home financing. We have creative ways to make a home purchase possible **when other lenders can't**.



Start Your Referral Tree!

We would be honored to be the preferred mortgage lender for anyone you love.

Who can we help? ♥♥♥

Please pass this newsletter on to a family member, friend, neighbor or coworker.

*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.

Fun Family Time Idea

Celebrate **National Tell a Fairy Tale Day** on February 26th and help make reading and writing fun for your kids at the same time. Read your favorite Fairy Tale to them and then create a new one together! Take turns coming up with the characters, setting, and moral of the story. There are tons of fun Fairy Tale Generators online that guide you through creating one, or search for "Fairy Tale Writing Prompts" to get started. See if your library or a local bookstore has a story time event to attend or just stop by to pick out some great reads.



A Smooth Home Purchase isn't a Fairy Tale!

Who Can We Help with a Pre-Approval?
Have them call 774-573-0329



A-Z Date Night Ideas

In honor of **Valentine's Day**, here are a few fun date ideas you can use all year long. Challenge yourself to make time each month for a little fun with the one you love!

- Aquarium
- Bowling
- Concert
- Drive-in or Donuts
- Escape Room
- Fair Food (Recipes online!)
- Go-Kart Racing
- Hiking
- Ice Cream Date
- Jet skiing or Jenga
- Kayaking or Karaoke
- Laser Tag
- Museum or Musical
- Netflix Night
- Outside Picnic
- Paint & Sip
- Quick Questions (Lists online!)
- Roller Skating or Road Trip
- Shooting Range or Spa
- Theme Park or Trivia
- Uno or Unplugged Night
- Vacay or Video Games
- Waterpark or Winery
- Xbox Game Night
- Yoga or Yard Games
- Zoo Trip



\$27.5 BILLION

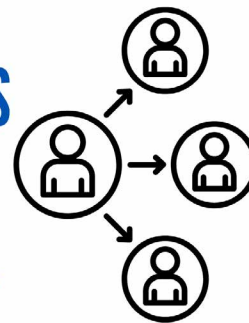
Record amount consumers are expected to spend on Valentine's Day this year.

Source: NRF.com



Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



**Another Referral Closed.
Another Happy Client.**

We helped **Alec** with a home purchase back in 2018. He referred his **brother in law Wayne** to us for a purchase last year in May. Wayne was unable to find a home that fit his vision so he decided to build his dream home and was using the builder-owned mortgage company. He came back to us in December for financing. We closed last month on Wayne's brand new home.

We ♥ Your Referrals!

Thrifty Ways to Save



Follow the 30/30 Rule - When you're thinking about buying something over \$30 that you want but don't *need*, give yourself at least 30 hours to decide. It's like adding it to your virtual shopping cart and leaving it there for a while. How often do come back to your cart later and decide you don't really need the item?

Make Copycat Recipes at Home - Limit the amount of times you eat out and try copycat recipes instead. Whatever you're craving, search "Copycat recipe for...".

Shop at Thrift Stores - Now's a great time since many decluttered after the holidays or made an end of the year donation for their tax write-offs. Pro thrifting tips:

- 💰 Mondays are a great time to visit thrift shops as many stores get donations and restock over the weekend.
- 💰 Check out stores near retirement communities for true vintage or in wealthier areas to find top quality items.
- 💰 Sign up for emails at your favorite store to hear about sale days and new items.
- 💰 When shopping for wood furniture, pay attention to the weight: real wood is heavy. If you like the shape of a piece of furniture, don't worry about the fabric or color. You can always reupholster and/or paint it.
- 💰 When thrifting online for older pieces, try searching "grandma's old stuff."
- 💰 Not sure that you're getting a good deal? Google Lens can help you find the brand, value, and other info.

3 Things to Itemize and Save \$5,000 or More in Taxes



Your Mortgage

- Mortgage interest.
- Closing costs.
- Real estate taxes.

Documentation

Your loan servicer will send you a Form 1098. You may also need your Closing Disclosure.

Consult your accountant or tax preparer for more info.



Student Loans

- Interest paid on student loans for yourself, your spouse, or your dependents.
- All loans for higher education expenses (not just federal student loans).
- Maximum deduction \$2,500/year.

Documentation

If you paid at least \$600 in student loan interest your loan servicer will send you a 1098-E tax form.



Non-Profit Donations

- Dollar for dollar you can itemize for any donation as long as it's to a qualified non-profit organization.

Documentation

Under \$250 - copy of cancelled check, receipt or credit card statement. Over \$250 - written acknowledgment from the charity stating the value.



Ed Moloney

Mortgage Specialist
NMLS 10321

📞 774-573-0329

✉ Emoloney@CallEquity.net

📍 465 E Falmouth Hwy Ste B
East Falmouth, MA 02536



Brian Gilligan

Mortgage Associate
NMLS 1949678

📞 740-404-6364

✉ BGilligan@CallEquity.net

📍 25 S Park Pl
Newark, OH 43055

Apply FREE at www.moloneymortgage.com

Please give us a review!

calleequitymortgages.com/ed-moloney-reviews

Tax time is a great opportunity to consider your financial goals!
Call me to see how your home equity could help.



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.

We ♥ Making First-Time Homebuyers Happy...

“Honestly, the mortgage was the easiest part of the entire process of buying a home!

They were very easy to keep in contact with, provided extremely timely documentation for mortgage qualification letters and the online platform for all our documents was EXTREMELY user friendly. They were knowledgeable and put us at ease and also provided plans for future financial changes. AND when our sellers asked if we could close a week earlier than initially discussed it was no problem at all!” - G&J

XXXX



February 9th was National Pizza Day! Unscramble the letters and enter the words below, then email or text a pic of your answers by 3/1/25 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. AMTEHRARGI _____
2. OALNPENAIT _____
3. AMLRAZOEZL _____
4. IINCASIL _____
5. NPIRPPEEO _____
6. GASUESA _____
7. RTSUPCOITO _____
8. SOHRMMUO _____
9. NVEASIOCH _____
10. EGIEVG _____

Entry From: _____



Great Job!

Congrats to Charles, our December winner.

December Words: Ornaments, Gingerbread, Decorations, Nutcracker, Reindeer, Winter, Grinch, Snowman, Mistletoe, Holidays

Easy Strawberry Muffins

Combine **National Muffin Day** on the 20th with **National Strawberry Day** on the 27th and whip up these delish muffins with strawberry butter from The Pioneer Woman. Yum!



Ingredients

2½ c all-purpose flour	2 large eggs, room temp
1 c granulated sugar	½ c plain yogurt, room temp
2 tsp baking powder	2 tsp vanilla extract
½ tsp baking soda	2 c chopped strawberries, divided
½ tsp salt	1 Tbsp turbinado sugar, (Sugar in the Raw, optional)
¾ c melted unsalted butter, cooled	

Instructions

Preheat oven to 375°F. Line 12-18 regular muffin tins with paper cups, and spray them with nonstick cooking spray.

Stir together dry ingredients in a large bowl and set aside. In a medium bowl, whisk together wet ingredients. Add wet to dry ingredients; stir together just until combined. **Do not overmix.** Fold in 1½ cups of the strawberries. (Batter will be thick.)

Using a 2¼-inch scoop, drop batter into each lined muffin cup. Use the remaining ½ cup of berries to place a few on top of the batter in each cup; sprinkle with turbinado sugar.

Bake 20-22 minutes or until tops are golden brown and a toothpick inserted in the center of a muffin comes out clean. Serve muffins with strawberry butter, if desired.

Strawberry Butter: Combine ½ cup sliced strawberries and a stick of softened butter in a food processor. Pulse on and off until the butter is combined.

2025 Bedroom Trends

Here is what will be in this year according to *Better Homes & Gardens* experts:

Goodbye Blah, Hello Color

Chocolate brown, dusty plums, and inky blues will be big in bedrooms, creating a warm feeling of comfort and relaxation. Painting the whole room (even the ceiling, woodwork and doors) a single color or a related palette of color will be popular.

Standout Headboards

Upholstered headboards in bright colors and leather, velvet or corduroy with arches and scallops.

Join the Carpet Club

Wall-to-wall carpet is back for the bedroom to create a warm and soothing, soft space.

Keep it Simple

Excessive piles of pillows are out, simplified bedding that includes a blanket, throw, and lumbar pillow only.

Hidden Technology

Under-bed lighting, concealed speakers and charging stations, and foot-of-the-bed TV chests will help keep electronics out of view.



Who can we help Fall in Love with a Home?

“Love begins at home, and it is not how much we do... but how much love we put in that action.” - Mother Teresa



“I was fortunate enough to work with Ed and his team on my refinance when rates were low and everyone was refinancing. He made me feel like I was his only customer. **Between him and Brian everything was explained upfront, with no surprises and they were both on top of the process to get it closed efficiently and timely.** I appreciate direct, thorough, honest communication, cut to the chase style, getting it right the first time, and an easy as possible process. That’s exactly what I got with Ed. When I was looking to get pre-approved Ed and team were equally consistent! **My best interest was his priority and it was obvious. This speaks to his service standards. Great follow up! He is non-judgmental and always looking to educate.** Overall great at his job and a great genuine person.” - Patrice

“Team Moloney was a great team to work with, from the pre-approval through underwriting, to the funds being disbursed at closing **they helped navigate the entire process,** I closed on my first home/dream home. Thank you all!” - Michael



EQUAL HOUSING
OPPORTUNITY
FEB 2025

NMLS ID #1579. AL 20405, CT ML-1579, ML-BCH-1315500, ML-BCH-2274520, ML-BCH-2340595, ML-BCH-2050966, DC MLB1579, MLB318356, DE 9521, 11829, 039138, FL MLD880, MLDB1629, MLDB11739, MLDB14549, MLDB15748, MLDB17135, MLDB20177, MLDB20700, GA 1579, IN 9940 & 11055, KY MC824, MC812435, MC873563, MA Mortgage Lender & Mortgage Broker MC1579, ME 1579, MI FR0018548, NC L-134393, NH 1579MB, 1579MB1860036BCH, 1579MB2050966BCH, OH RM.850263, PA Department of Banking 20488, RI 20153125LL, SC MLS-1579, MLB-1087981, MLB-2102433, MLB-2340595, MLB-2558638, MLB-2227912, TX 1579, VA MC-4491 nmlsconsumeraccess.org, WV ML-38569, MLB-2102433. DBA's: Equity Resources of Ohio, Inc, PA Equity Resources, Inc, ERI Mortgage, Inc, Equity Resources, Inc of Ohio, Equity Resources of Ohio. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain restrictions apply, call for details. Equity Resources, Inc. Corporate: 25.5 S Park Pl, Newark, OH 43055