



The

Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Raving Fan Refinance Review

"I'd give 500 stars if I could!"

*I had issues with my previous lender and thought I had no other options until my realtor recommended Equity. In just a couple weeks, I was able to get my refinance completed and a **HUGE weight off my shoulders.***

*I will ALWAYS recommend them to anyone who needs mortgage assistance... **incredible to work with!**" - Kailyn*

Write Your Next Chapter

Is It a Good Time to Refi? Part 3

We live in a noisy, stressful world! Did you know the sound of a whisper measures 30 decibels, traffic comes in at 70 decibels, motorcycles at 100, and fireworks can be over 140 decibels? Sometimes it feels like we are at 500 decibels with many "experts" weighing in on topics like our economy, mortgage rates, and housing. There are so many points, counterpoints, and debates that it is easy to wonder "what in the world is really going on?"

With a 32-year successful history of helping families with mortgage loans, you can count on us to quiet the noise and provide straightforward, honest answers. If you're thinking about buying or building a new home, purchasing a second home, or looking at your refinance or home equity options, reach out. **Your home equity holds the power to turn "someday" into "today."** Let's make it happen!

How will you use your home equity?

- Home improvement projects (large or small!)
- Consolidate high-interest rate debt into one payment
- Investment strategies or start a business venture
- Purchase a car, boat, RV, motorcycle, etc.
- Large upcoming expenses: a wedding, a cruise or vacation, college tuition
- All of the above!



Three generations, one happy home!

Our buyers, their parents, and their kids will all be living together under one roof. Multigenerational home purchases are on the rise thanks to the emotional and financial benefits!

*"Out of the gate all was good... Then the road to our dream home got bumpy and that's when we saw the professionalism and experience really kick in! The entire team went above and beyond to get us over the finish line! We love our new home and our experience with Equity Resources...**they could have thrown in the towel multiple times along the way but we are so very thankful the team knew what needed to happen!**" - DJ*

New Home, Bigger Yard!

These buyers loved their neighborhood but needed a bigger yard. They found a great home in the same area and their offer was accepted in a multiple offer situation. **We had them from application to closed in 12 business days*** thanks to our team's amazing communication from start to finish!



*"A pleasure to work with... on top of things and got our loan done in two weeks! **Super efficient and effective!** We used them 7 years ago so we were not surprised!"*

- Hellen & Christopher

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



Voted Best Mortgage Lender & Best Place to Work!

EQUITY
RESOURCES, INC.
more than a mortgage company

We proudly offer FHA, VA, Conventional, Jumbo, USDA Rural Development, & Construction Home Loans.

Double Duty Plants

These plants not only look great, but they'll also help keep pests away! Consider adding these when landscaping around decks, walkways, play areas, and patios, or use them in containers placed near sitting areas.

Tick-Repelling

- ★ Chrysanthemums
- ★ Garlic
- ★ Geraniums
- ★ Lavender
- ★ Lemongrass
- ★ Marigolds
- ★ Mint
- ★ Rosemary

Source: Global Lyme Alliance



Mosquito-Repelling

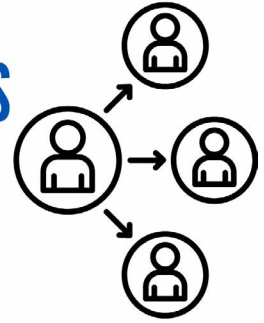
- ★ Allium
- ★ Basil
- ★ Bee Balm
- ★ Catnip/Catmint
- ★ Citronella
- ★ Geraniums
- ★ Lavender
- ★ Lemongrass
- ★ Lemon Balm
- ★ Marigolds
- ★ Mint
- ★ Rosemary
- ★ Sage

Source: MarthaStewart.com

Keep your pets safe! Go to www.rebrand.ly/PetPlantCheck for ASPCA's Poisonous Plant list.

Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



Another Referral Closed. Another Happy Client.

We helped **Matt** with a refinance in 2021 and then another last year. He referred his **coworker Barbara** to us when she wanted to stop renting and purchase a condo. Originally Barbara was working with a large national lender, but Matt suggested she talk to us for a second opinion. The program we offered was a better fit and we closed her condo loan last month!

Yes! We do condo loans!



Follow [www.fb.com/edmoloneymortgage/](https://www.facebook.com/edmoloneymortgage/) for quick updates on when to refi in 2025!

"As American as apple pie."

May 13th is National Apple Pie Day



Tips for the Best Apple Pie

- ★ Marinate apples in melted vanilla ice cream plus the other filling ingredients for an hour before adding it all to pie shell. Use ½ cup of ice cream for each 2½ cups of apples.
- ★ Use several varieties of apples, such as Granny Smith, Honeycrisp, and Fuji for the best flavor and texture and use high quality, fresh apples.
- ★ Keep all ingredients and even your kitchen cold throughout the prep/assembly process.
- ★ For easy-to-roll crust, add all but ⅓ of the flour and all of the butter to a food processor and process to an almost dough-like consistency. Then, add the rest of the flour and pulse just to mix it in evenly.
- ★ Before adding the filling, whisk an egg white in a small bowl with a teaspoon of water and a pinch of salt and apply to the crust with a pastry brush.
- ★ Layer apples into the crust instead of dumping them.
- ★ Add a splash of bourbon, whiskey, brandy, or spiced rum for a nice kick of flavor.
- ★ After baking, let the pie rest for at least an hour. For the melted ice cream version, allow pie to rest at least four hours before enjoying.
- ★ Grate fresh lemon zest on top before serving.



Congrats to all the grads, you did it! Unscramble below to find graduation related words. Email or text a pic of your answers by 6/1/25 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. MLIOADP _____
2. NSOHRO _____
3. ICPHRLHASSO _____
4. IINEADTCLROVA _____
5. RMCNYEEO _____
6. MAEEIVTCEHN _____
7. SMSLTAACES _____
8. EINSROS _____
9. EEMMMONCTCEN _____
10. SALEST _____

Entry From: _____



Congrats to Raleigh, our April winner.

April Grilled Cheese Words: Spinach, Chicken, Marinara, Tomatoes, Onions, Jalapenos, Pepperoni, Avocado, Mushrooms, Cranberry Sauce.

Thank you for your referrals and your trust!



"Exceeded our expectations..."

Even before we were ready to put an offer in on a home, they took the time to explain the process and answer our questions in an unrushed and patient manner... **Their sound advice helped us to make well-informed financial decisions that were best for our family.** They worked very efficiently and we were able to close quickly on our first home! I highly recommend this experienced team to support you in purchasing a home!" - Lindsey & Stephen



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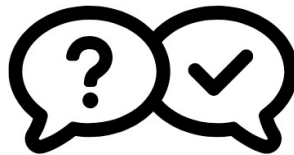
25 S Park Pl
Newark, OH 43055

Apply FREE at www.moloneymortgage.com



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.

Who Needs a Straight Answer?



We often have Buyers come to us who have been working with another lender or bank on their purchase for months, only to be turned down for the loan in the end. Many times they weren't even told why they were unable to be approved. **If you know of anyone in this situation, please introduce them to my team, we would love to see if we can help.**

Our first step is always to listen to the client's situation and needs. We make sure they qualify for a loan and determine a monthly payment range they'll be comfortable paying. We also discuss any down payment assistance available. If a Buyer doesn't qualify now, we provide steps to a future approval and stay in touch until the time is right.

Real Second Opinion Successes

Check out these Buyers we were able to help last month that are now Happy Homeowners.

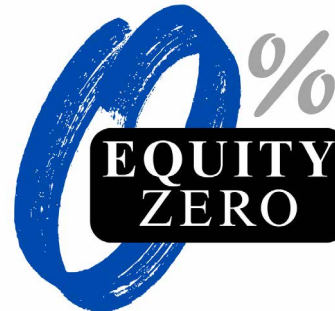
Example #1 A Buyer had worked with two different lenders and lost out on houses because after they were already in contract, the lenders said they couldn't approve the loan. They wouldn't help them find down payment assistance (DPA) to make their purchase possible. Their realtor sent them to us and we helped them get \$10,000 in DPA.

CLOSED!

Example #2 Another Buyer was working with a local bank and was not getting answers. They came to us to avoid having to extend their purchase contract. **CLOSED!**

We closed both of these Conventional loans in only 11 business days*!

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



A NEW \$0 DOWN PAYMENT OPTION

MAKING HOMEOWNERSHIP A REALITY.

Loan Details

- ✓ Credit Scores 600 to 850
- ✓ No Income Limits
- ✓ No Geographic Limits
- ✓ FTHB or Homeowners Moving Up! (Must be primary residence)
- ✓ Plus our Underwriting is Next Day!

Our unique 1st and 2nd mortgage to cover down payment and closing costs!

Reach out for more info.

Program terms and conditions are subject to change at any time. Final approval subject to credit review and eligibility. This is not a commitment to lend.

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

May is Military Appreciation Month

We honor and recognize the great contributions, service, and sacrifices of the members of our armed forces, past and present. **Thank you for all you do to keep our country safe!**



It's Road Trip Time!

National Road Trip Day, the official kickoff of summer road trip season, is always the Friday before Memorial Day. Here are a few car games to try if you find yourself road-tripping!

License Plate Scrabble - Create a word out of letters on a license plate you see. Example: license plate is STK56, answer "Starstruck". Other players can challenge with a longer word. Two points for each winning answer.

Name That Tune - Flip to different radio stations until you hear a song, let it play for 15 seconds and see who can name the song and the artist. One point for each.

All States Plates - Make a list on your phone or a notepad of all fifty states and check them off when you see a license plate from that state. Try and find all before your trip ends.

Fudgy Chocolate Cake

From Better Homes & Gardens



Celebrate National Chocolate Chip Day May 15th and National Devil's Food Cake Day on the 19th with this easy, fudgy cake. Keep the ingredients on hand all summer and throw it together quickly for those last minute party invitations!

Ingredients

1 pkg devil's food cake mix	2½ cups whole milk
5.1 oz. instant chocolate pudding mix	½ cup salted butter, melted
	1 Tbsp. instant espresso coffee powder (optional)

Instructions

Preheat oven to 350°F. Coat a 3-quart baking dish with cooking spray. Evenly sprinkle cake mix in the prepared dish and evenly sprinkle the pudding mix over the top.

In a medium bowl combine the milk, melted butter, and espresso powder (if using). Pour milk mixture over the cake mix mixture. Use a whisk to only slightly mix the ingredients. Leaving some dry spots is key for a crisp topping and gooey center. Evenly top with chocolate chips. Sprinkle in chopped nuts, shredded coconut, chopped candy bars, pretzels, or crumbled cookies if desired. Bake 40 to 45 minutes or until set.

Finish with a drizzle of caramel, melted dark chocolate, chocolate ganache, or a sprinkle of flaky sea salt. Serve warm with vanilla ice cream or with a side of whipped cream, or fresh berries.

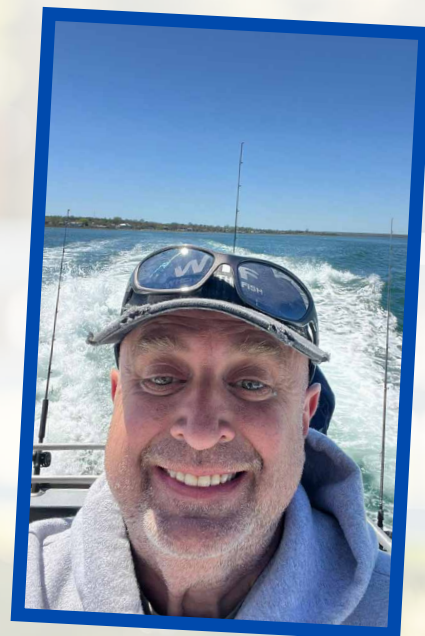
"As we express our gratitude, we must never forget that the highest appreciation is not to utter the words, but to live by them" - John F. Kennedy

May is here and I am back to working out of my second office, my boat—the Attitude of Gratitude!

I just completed my 22nd year in the mortgage industry and celebrated my 6th year with Equity Resources. I am proud to have improved the lives of approximately 3,000 families! I have an empathetic, educational approach to mortgages and I love my clients and referral sources. We also love our First Responders and Veterans. My team recently had a **VA client CLEAR TO CLOSE 22 days ahead of closing** and we believe hard work + dedication = results. Thank you for your service!

If you have anyone in your life that could use mortgage advice, I would be honored with an introduction. I'm licensed in ME, MA, NH, OH, and RI. **Have them reach out at (774) 573-0329** and I promise that anyone you introduce me to, my team will do all in our power to ensure they receive personalized, Ritz-Carlton service!

Ed Moloney



EQUAL HOUSING
OPPORTUNITY
MAY 2025

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

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