

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## From First Homes...



*First time home buyers.*

- ☑ Qualified for state housing Down Payment Assistance and **brought \$0 to this purchase closing!**
- ☑ Application to clear to close in just 23 business days!

## ...to Next Homes!



*Next home buyers.*

- ☑ Downsized into a new chapter, one-level living and less upkeep.
- ☑ Application to clear to close in only 16 business days on their purchase.

## Strategic Savings

We helped Isabel purchase her home in April 2024, and she came back to us for a refinance last month. She brought cash to close to reduce the loan balance and secured a significantly lower rate, plus eliminated monthly mortgage insurance. **This refinance lowered her principal and interest payment by about \$700 per month, and is projected to save her over \$200,000 in interest over the life of the loan.**

*Don't delay your savings, call for a FREE mortgage review!*

**Smart Savings:** By refinancing early in the amortization period (when interest costs are highest) and combining a lower rate, lower balance, and PMI removal, Isabel dramatically improved both her monthly cash flow and long-term financial picture.

*See inside for more...*

## Refinance Savings!

may be higher than they were a few years ago, still creating real opportunities. Many homeowners are saving money by refinancing.

*Celebrating one year of*

**0%  
EQUITY  
ZERO**

**OUR  
\$0 DOWN  
PAYMENT  
OPTION**

**MAKING HOMEOWNERSHIP A REALITY.**

*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.

**We were honored to receive this Realtor review:**

*"I've been a Realtor on Cape Cod for over 10 years, so when it came time to purchase my own home in North Carolina I was referred to a local NC mortgage broker, by another trusted broker. From start to finish, they went above and beyond, guiding me through every step of the financing process and **handling each obstacle with patience and the highest level of professionalism. I would confidently work with them again and gladly recommend to my own clients. Thank you, truly exceptional service!**" - Cynthia*

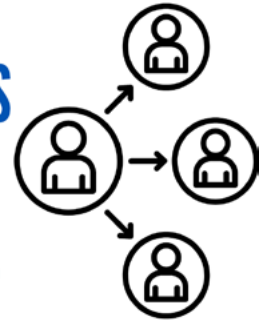
**Know someone who needs a lender they can trust? I am licensed and ready to help with loans in FL, PA and WV. Have them reach out to get started.**

*Ed Moloney*

774-573-0329 ★ Emoloney@CallEquity.net  
www.moloneymortgage.com

Share your experience!

**YOUR REFERRALS ARE THE GREATEST COMPLIMENT**



**Jim** was referred to us by his realtor and we helped him buy a home in 2014, then assisted with a refinance to a super low rate in 2021. When his **daughter** Taylor was ready to buy her first home, he referred her to us and we closed last month. **Thanks to state housing down payment assistance, she brought less than \$350 to closing on her new home!**

**Who do you know that needs help with a down payment to buy? Introduce us.**

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

**May is Gardening for Wildlife Month  
Bring Back Fireflies!**

Firefly populations have declined as lawns have become more manicured. A simple change can help bring them back: choose a small, out-of-the-way area of your yard, and allow grasses to reach 6–12 inches to create the shelter they need to rest, mate, and lay eggs.

**Firefly Fun Fact:** There are over 150 firefly species in the US, and each has its own flash pattern used to communicate and attract mates.



**5.19.26 - Plant Something Day**

**Design the Perfect Planter!**

Thriller: Add one taller plant for height

Filler: Add medium plants to add fullness

Spiller: Add trailing greenery or flowers to soften edges



Scan for a [handy plant and mulch calculator](#):



Hi, what can I help you with?

What is the best recipe to bring to cookouts for Memorial Day?

**Creamy Street Corn Pasta Salad**

Crowd-pleasing, easy to transport, and not something everyone already brings.

**Ingredients**

- 1 lb pasta (rotini or bowtie)
- 4 c corn (grilled is preferred or uncooked frozen)
- ½ c mayo
- ¼ c sour cream or Greek yogurt
- 1 lime (zest + juice)
- 1 tsp chili powder
- ½ tsp smoked paprika
- ½ tsp garlic powder
- Salt and pepper to taste
- ¾ c cotija or feta, crumbled
- 1½ c cilantro, chopped
- ½ c red onion, finely diced
- Optional: diced jalapeño

**Instructions**

Cook pasta in **well-salted water** according to package. Drain and cool completely. If using fresh corn on the cob, grill until lightly charred and cut off the cob. In a large bowl, whisk mayo, sour cream, lime zest/juice, spices, salt and pepper. Fold in pasta, corn, onion, cheese (note: if 8+ hours before serving, do not add the cotija until right before), and cilantro. Chill at least 1 hour. Just before serving: taste, and add salt or lime if needed.

**Pro Tips:** Sprinkle more cheese and chili powder on top and serve with lime wedges on the side. Make it the night before, it's even better the next day!



**RAVING FAN, TAMI**  
First-Time Homebuyer



*A pleasure to work with. Not only did they take the time to answer mine and my husband's questions, but they also made sure that if we had additional questions to reach out anytime. They were totally respectable, professional and considerate of our time frame. We worked as a team to close sooner than any of us could have imagined. We would definitely use them again and tell others.*



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Please pass our info on to anyone we can help!



Apply FREE at [www.moloneymortgage.com](http://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.



Unscramble to find items you might see at a cookout. Send answers to Emoloney@CallEquity.net by 6/1 and we'll enter you in a drawing for a \$50 gift card of your choice!

- UEBRRSG \_\_\_\_\_
- CLSAOWEL \_\_\_\_\_
- AKYDBARC \_\_\_\_\_
- SLPEOCISP \_\_\_\_\_
- NROELOHC \_\_\_\_\_
- NOGST \_\_\_\_\_
- KERWESS \_\_\_\_\_
- OHRCAALC \_\_\_\_\_
- EMDAOLEN \_\_\_\_\_
- SOERMS \_\_\_\_\_



Entry From: \_\_\_\_\_

and our April winners are...  
Congrats to Jake & Savannah!

Easter Basket Jumble: Grass, Chocolate, Bubbles, Sunglasses, Kite, Swimsuit, Jellybeans, Stickers, Peeps, Sandals.

**Huge Refinance Savings!**

Mortgage rates may be higher than they were a few years ago, but they're still creating real opportunities. Many homeowners are saving money by refinancing to eliminate high-interest debt, shorten their loan term, or switch to a fixed monthly payment. **A fast, no-pressure review can reveal your savings opportunities.** Reach out today!



Savings Success #1	Savings Success #2	Savings Success #3
<b>\$20,000</b> CASH RECEIVED	<b>\$53,000</b> CASH FOR LIFE MOMENTS	<b>\$14,000</b> CASH AT CLOSING
<ul style="list-style-type: none"> <li>✓ Paid Off \$59,000+ in Debt</li> <li>✓ Included Home Equity Line of Credit</li> <li>✓ Consolidated After Major Renovations</li> </ul>	<ul style="list-style-type: none"> <li>✓ \$110,000+ Non-Mortgage Debt Gone!</li> <li>✓ Added New Spouse to the Mortgage</li> <li>✓ Paid for Honeymoon &amp; Wedding Bills</li> </ul>	<ul style="list-style-type: none"> <li>✓ 6 High-Interest Bills Paid Off</li> <li>✓ Over \$80,000 in Debt Eliminated</li> <li>✓ Less Stress, More Savings!</li> </ul>
<i>Bought in 2024, used equity to eliminate debt!</i>	<i>Consumer debt free and ready for new adventures!</i>	<i>One payment and cash in hand!</i>

## Curb Appeal to Skip



Not every home trend helps when it's time to sell a home. According to real estate experts, some popular exterior updates can actually turn buyers off and even *hurt* a home's value.

**Painting natural brick:** While it looks modern, painted brick requires ongoing maintenance and can be a red flag for buyers looking for low upkeep.

**Bold or wacky colors:** Using bright or highly personalized colors on your exterior may force buyers to budget for repainting, lowering perceived value.

**Poorly placed trees or oversized shrubs:** Landscaping too close to the house or blocking windows can raise concerns about damage and future removal costs.

**Oversized front doors:** A door that's out of proportion with the home can throw off the exterior balance.

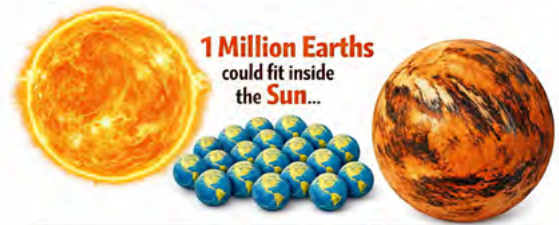
**High-end, complex outdoor lighting systems:** They can be expensive to maintain and deter buyers cautious about long-term costs or those who are non-tech-savvy.

Source: bhg.com

**Call 774-573-0329 to see if a refi could free up cash for your reno!**

## Crazy Space Facts

In honor of National Space Day on May 1st, enjoy these facts from natgeokids.com.



**"We must dare to be great; and we must realize that greatness is the fruit of toil and sacrifice and high courage." - Theodore Roosevelt**

## The Boat is in the Water!

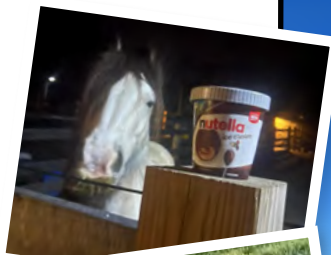
Do you know someone with questions about buying a home? ***I'm always available for a call, even during boating season!***

Our team believes that with the right guidance, renting doesn't have to be forever. We see it happen every day! The path to homeownership starts with a simple call, and a plan. We offer a variety of programs designed to make owning a home achievable, even if it doesn't feel possible today. Let's help someone take the first step, we're just a call away at 774-573-0329.

**Please introduce us to anyone we can help!**

*Ed*

Follow me on Facebook for deep thoughts, shenanigans, and more pictures like these!  
**[fb.com/edward.moloney.1](https://www.facebook.com/edward.moloney.1)**



*"Ed is the follow-up king! Where there is a way he finds it. You will never go wrong using Ed to manage your home loan!" - John*



EQUAL HOUSING OPPORTUNITY  
MAY 2026

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