

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS



*"We got our dream home because of this team just in time for our new baby. Very pleased with the outcome and very grateful for their hard work for me and my family."*

- Jathan, Raving Fan of Equity Zero

## 33 Years Making Home Happen

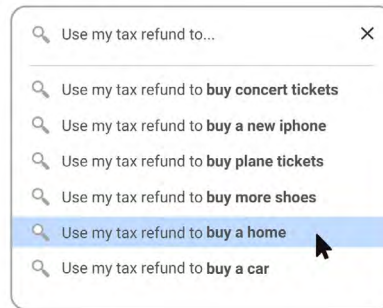
**M**ore great numbers: **eight** families bought homes last month with **\$0** down payment through our Equity Zero program. We are so excited for a new year improving the lives of families with this truly life-changing loan.

An Equity Zero loan made it possible for Kelly to buy a new home after losing everything she owned in a house fire before Christmas. Her Realtor sent her to us knowing it would be her only option. She was approved and found a great home, but the appraisal revealed repairs the sellers were not willing to make. Kelly's agent stepped in to make the repairs and save the loan! There wasn't a dry eye at the closing table.



## Larger Refunds This Year

**E**arly reports indicate Americans may see significantly larger tax refunds this year, with refund amounts projected to **increase by an average of \$1,000 per household**. The increases are thanks to new and expanded tax breaks and because most people did not adjust their tax withholding amount to account for these changes. Instead of letting the extra money disappear into everyday spending, it can be a powerful tool to move people closer to their home-ownership dreams.



**Top 3 Tax Refund Uses:**

- 49%** Savings
- 33%** Pay Down Debt
- 28%** Daily Expenses

Source: Statista.com

## Use a Tax Refund Toward Home



**Home improvements.** Current homeowners can use the extra money for repairs or upgrades that boost long-term home value.

**Pay down principal.** Using a tax refund to make a principal-only mortgage payment reduces your loan balance directly, saving thousands in interest. Be sure to specify it is a "principal only" payment.

**Down-payment savings.** Renters looking to buy a home can use it for a down payment or to pay closing costs.

**Debt reduction.** Use the refund to pay down credit cards or other debt to improve credit scores before a home purchase (always reach out to a trusted Mortgage Specialist first).

If you'd like to make the most of your refund toward your home goals, reach out!



Tell a Friend...

**Sweet Refi Savings**

- ♥ Lowered Rate by 2%
- ♥ Reduced monthly payment by \$749
- ♥ **\$259,254 Life of Loan Savings!**
- ♥ PLUS more savings by reduced homeowner's insurance

We lend in AL, CT, DC, DE, FL, GA, IN, KY, MA, MD, ME, MI, NC, NH, NJ, OH, PA, RI, SC, TX, VA & WV.

*God Bless the troops serving to preserve our freedom.*

**EQUITY RESOURCES, INC.**  
*more than a mortgage company*

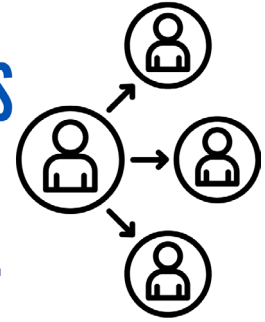
We proudly offer FHA, VA, Conventional, Jumbo, USDA Rural Development, & Construction Home Loans.

## Who Needs a Reality Check?



Share your experience!

## YOUR REFERRALS ARE THE GREATEST COMPLIMENT



**John** was referred to us by his Realtor and we helped him purchase his first home in 2022 with down payment assistance through a state housing program. He referred his **sister Elizabeth** to us a couple years later and we provided a roadmap to purchase. We were so happy to help her buy her first home—a condo—last month. **We had this self-employed borrower from application to clear to close in 19 business days!** Check out what she had to say about our process on the next page...

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

## Be Kind February!

### 2.17.26 - National Random Acts of Kindness Day

Random Acts of Kindness *Week* is February 14–20! Make kindness a daily habit with small, intentional actions.

Scan the barcode or [click](#) and print the 2026 Kindness Calendar to enjoy a simple daily prompt to make it easy to spread kindness all year long!



### Chocolate FUNdue Party

Add a little sweetness to the month of love with this easy chocolate fondue recipe.

#### Ingredients

- 2 c whole milk
- ½ c heavy cream
- 1 tsp pure vanilla extract
- ½ tsp kosher salt
- 4 c semisweet chocolate chips
- 1½ c milk chocolate chips (or try dark chocolate!)

#### Instructions

In a medium saucepan, add milk, cream, vanilla, and salt. Whisk together over medium heat. When bubbles begin to form around the edge of the pan, remove from heat and add chocolate chips. Let sit for 5 minutes undisturbed, then whisk until smooth. **Serve with assorted dippers such as:** strawberries, sliced bananas, pound cake cubes, brownie bites, giant marshmallows, pretzel rods, apple slices, graham crackers, Rice Krispie treats, bacon strips, potato chips, etc.



Unscramble to find winter related words below. Email or text a pic of your answers by 3/1/26 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. ZARLBDZI \_\_\_\_\_
2. NOFZER \_\_\_\_\_
3. GNTABOGO \_\_\_\_\_
4. LSOIBWENOM \_\_\_\_\_
5. OHTTWEIU \_\_\_\_\_
6. DGISNELD \_\_\_\_\_
7. SCCILEI \_\_\_\_\_
8. DRSNABOWO \_\_\_\_\_
9. RENIBHAET \_\_\_\_\_
10. RLUFERSEI \_\_\_\_\_



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

and **our December winners are...**  
**Congrats to Heather & Araya!**

**National Card Playing Day Jumble:** Solitaire, Blackjack, Spades, Bridge, Canasta, Rummy, Cribbage, Pinochle, Euchre, Poker.

Self Employed FTHB



“10 out of 10. Excellent customer service, very professional, dedicated, and kind. They truly become like family because they care about every detail, and their dedication and commitment to clients makes the process much easier. Thank you also because thanks to your tireless work, my brother got his house and referred me to you. We are so happy with your dedication and professionalism.”



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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 do you know?

### Each buyer is different.

If you know someone who was denied a mortgage in the past, we would love the chance to look at the details with fresh eyes. We'll think creatively, explore their eligibility across all our programs and present their options.

## Is It Time to Let it Go?

We all hold onto things that reflect who we hope to grow into: the gourmet cook, the marathon runner, the master crafter... Maybe it's a pasta maker still in the box, a guitar waiting for its moment, or clothes that no longer fit. Collectively these are known as aspirational clutter.

It's especially common this time of year as we assembled the tools we needed for our new year goals and then our determination faded. They represent our good intentions, but when they stop inspiring us, they add unnecessary weight to our space and mindset.

### Questions to Clear Aspirational Clutter

- 1) Ask what would need to change for you to use the item.
- 2) Consider whether you've used it in the past month.
- 3) Try a three-month "trial separation." If you never think about the item, you're ready to release it.

Letting go isn't giving up on goals, it's about creating space for the life you're really living now. Release what no longer serves you, and see how your home and mental state will feel lighter and calmer.

## Securing a Forever Home

U.S. life expectancy rose to 79 years in 2024, the highest mark in history according to a CDC report last month. As older adults are making it a priority to stay in their homes as they age, it will be necessary to make adjustments for comfort and safety. To keep your home working for you now and for years to come, here are a few areas to focus on.

**Bathroom Safety:** Add grab bars, update to a higher toilet, install slip-resistant flooring, switch to a detachable shower head, and consider a walk-in or low-threshold shower to help prevent slips.

**Better Lighting:** Upgrade to brighter, layered lighting throughout and add motion-sensor lights to hallways and bathrooms.

**Make Movement Easier:** Replace round doorknobs and faucets with lever-style handles, remove tripping hazards, and ensure pathways stay wide and clear for mobility aids if needed. Consider how you can make your entryway more accessible with ramps and handrails.

**It is also important to check in on your mortgage.** A quick annual review can help ensure your loan still fits your long-term goals. You may be able to lower your monthly payment, reduce your interest rate or term, or explore ways to tap into your home's equity for upgrades or expenses. **Reach out to discuss your future plans!**



## February is For the Birds

It's National Bird Feeding Month, dedicated to helping wild birds survive the coldest part of the year. By this time of winter, natural food sources are scarce and feathered friends rely more on backyard feeders to get them through to spring. Supporting birds doesn't require special expertise, here's how you can help:

**Offer the right foods:** Black oil sunflower seeds attract a wide variety of birds, while suet provides much-needed fat for cold days. Nyjer (thistle) seed is a favorite of finches.

**Keep feeders clean:** Regularly cleaning feeders helps prevent the spread of disease.

**Provide fresh water:** A shallow birdbath or heated water source can be just as important as food during freezing weather.

**Create shelter:** Evergreens, brush piles, and dense shrubs give birds protection from wind and predators.

Many birds benefit from year-round support. Continuing to provide for them throughout the seasons helps create healthier bird populations and a more vibrant backyard ecosystem. Plus, watching them is a great stress reducer! Take a moment to look out your window and enjoy the beauty of birds and nature, this can brighten even the coldest winter days.

## 3/1 is World Compliment Day

The power of words is incredible. As author Sam Owen once said, *"Compliments cost nothing, yet they create so much."* A sincere compliment has the power to brighten someone's day, strengthen relationships, and spread positivity instantly. Today is the perfect opportunity to pause, notice the good in others, and say it out loud.

### A few ideas...

- "I'm so grateful to have you in my life."
- "Thank you for always being there for me."
- "You inspire others to be better people."
- "I really appreciate everything you do."
- "You are such a great, thoughtful listener."
- "You make people feel comfortable and welcome."
- "You bring so much positivity wherever you go."
- "The world is a better place because of you."
- "You're genuinely a joy to be around."
- "I admire how you handle challenges."
- "You make people feel seen and valued."
- "You have a gift for making others smile."
- "You have a wonderful sense of humor."
- "Being around you makes everything better."
- "You have great taste."
- "You have such a kind heart."
- "I love how your mind works."
- "Your passion is inspiring."
- "You are so authentic."
- "I'm so proud of you."



"To appreciate the beauty of a snowflake, it is necessary to stand out in the cold." - Aristotle



# I HIT 200 5-STAR GOOGLE REVIEWS!

Choosing the right lender matters...  
Providing home loans in  
MA, NH, RI, ME & OH.



## >>> THANK YOU! <<<

Follow me on Facebook where I will be giving away more Farmer Ed Carhartt hoodies.  
[fb.com/edward.moloney.1](https://www.facebook.com/edward.moloney.1)

## Thank You For Your Referrals!

We're thrilled to celebrate 200 Google reviews, all 5 stars. This means so much because it reflects your experiences and trust in us. Your support and feedback inspire us to deliver exceptional service every day. **In the mortgage process, one thing is always true: who you work with matters.** The right team can turn a stressful experience into a smooth, easy one, and that's what we're committed to providing for every client.

### A Small Favor With a Big Impact

If you had a great experience with us, we'd be grateful for your referral to friends, family, coworkers... anyone who deserves a clear, easy, and positive mortgage journey. Thank you for being part of this milestone. Here's to the next 200!

Ed

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EQUAL HOUSING OPPORTUNITY

FEB 2026

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