The Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

UNLOCK THE POWER OF *home equity*

STORY 1: HUGE Value Increase

One homeowner turned rising home value into real financial opportunity.

2021
APPRAISED VALUE
$225,000

2026
APPRAISED VALUE
$317,000

SWITCHED to a fixed rate from an adjustable rate

LOWERED their rate by **2.385%**

PAID OFF a **$58,000** Home Equity Line of Credit

RECEIVED **$20,000** Cash Out at Closing

STORY 2: HUGE Stress Relief

This homeowner tapped into equity to say goodbye to high interest debt.

YOUR EQUITY.
YOUR OPTIONS.
YOUR FUTURE.

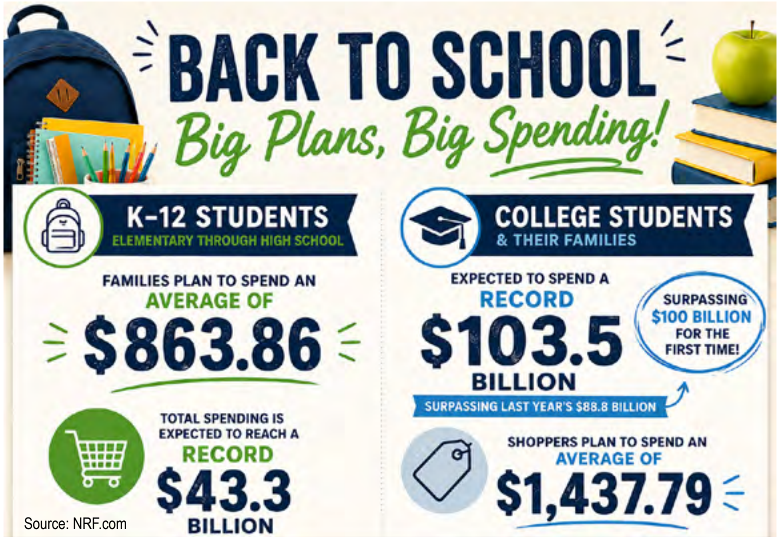
PAID OFF 9 high interest bills totalling **$21,700**

RECEIVED **$23,000** Cash Out at Closing

If you've owned your home for a few years, you may be sitting on more equity than you think.

Let's explore what's possible. Reach out!

> **"This is by far the best experience we've had getting a home loan.** *Great people!*"
>
> \- Noel



WHO DO YOU KNOW?

★ — YOUR REFERRALS ARE — ★
THE GREATEST COMPLIMENT.

WE LOVE HELPING:

- First-Time Buyers
- Move-up and Downsizing Buyers
- Homeowners Looking to Refinance
- Homeowners Checking Home Equity Options

Thank you for your trust and referrals!

God Bless the troops serving to preserve our freedom.

EQUITY RESOURCES INC *mortgages*

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

KNOW SOMEONE WHO THINKS

They'll Never Afford to Buy?

Here are a few options that could make homeownership closer than they think!

Consider a 2-4 unit property: Live in one unit and rent the others. Rental income may be used to qualify for the mortgage and then help pay housing expenses. Down payment requirements are often similar to a single-family home and a non-occupying cosigner can help them qualify.

Expand the search: A modest home or one in a nearby market could offer a more affordable path to ownership.

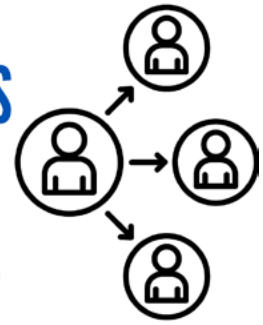
Ask for seller concessions: Seller credits, repairs, and rate buydowns can help lower costs and payments.

Explore assistance programs: We offer down payment assistance options, gift money can be used as a down payment, or let's see if they qualify for Equity Zero, our no down payment program.

We would love to help anyone you know!
Have them call 774-573-0329.

Share your experience!

YOUR REFERRALS ARE THE GREATEST COMPLIMENT



We helped **Eliza** purchase a home in 2022 and when her **sister Miranda** was ready to become a homeowner, she sent her to us. We helped her buy a home last month and this is what she had to say:

"It felt as though they had our backs the whole time. *They get to know you beyond just as a person requesting a loan, which made it such a pleasant experience.***"**

Follow **www.fb.com/edmoloneymortgage/** for quick updates on when to refi & save!

Eye-Opening FACTS

August is National Eye Exam Month.

- A study found that the brain could identify images shown for as little as **13 milliseconds**.
- Humans can distinguish up to **10 million colors** thanks to three types of cone cells that detect different wavelengths of light in the retina.
- Around **300 million people worldwide** are color blind. It affects about 1 in 12 men and about 1 in 200 women. There are red-green, blue-yellow, and even complete color vision deficiencies, with red-green being by far the most common.
- Your eyes capture light, but your brain turns those signals into images. The optic nerve carries visual information through **more than 1 million** nerve fibers to the brain.
- The retina isn't just connected to the brain, it is actually considered part of the central nervous system. Digital retinal scans use the unique pattern of blood vessels in the back of the eye, making them **one of the most secure forms** of biometric identification.
- Blue eyes are **not actually blue,** they contain very little melanin, and light scattering makes them *appear* blue, similar to how the sky looks blue.
- Only **about 2% of the world's population** has naturally green eyes.

Sources: National Eye Institute, National Institutes of Health; Cleveland Clinic; Retina International

Hi, what can I help you with?

What are things everyone should do to improve their finances?

8/14 is National Financial Awareness Day. Small habits can have a big impact on long-term financial health. Take a few minutes to check these important items.

KNOW YOUR NUMBERS
Track credit score, income, spending, debt, & savings.

HAVE A GET OUT OF DEBT PLAN
Pay more than the minimum, start on the highest-rate debt first.

SAVE DIRECT TO AN EMERGENCY FUND
Automate savings & aim to be able to cover 3-6 months of expenses.

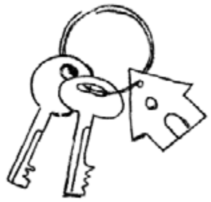
CUT UNUSED SUBSCRIPTIONS
Cancel what you aren't using & redirect to savings.

PROTECT AND PLAN
Review your insurance, beneficiaries, & estate planning documents.

INVEST EARLY
Small consistent amounts can grow large over time.

Did you know: Eligible children born between 1/1/25 and 12/31/28 may receive a $1,000 government-funded Trump Account, invested in a broad U.S. stock market index fund. Children under 18 may qualify for an account with funds from parents, relatives, employers, or other approved contributors. Visit trumpaccounts.gov for info.

FIRST-TIME Homebuyer SUCCESS STORY



I was prepared for a difficult process, but this team exceeded my expectations. They demonstrated an **unmatched level of professionalism, knowledge, and dedication.** *They walked me through every step, explained everything clearly, and* **made sure I felt confident** *and comfortable... always responsive, available, and proactive.* **I never felt left in the dark or unsure** *about what was happening.* **The level of expertise and customer service they provided is truly rare.** *They treated me with respect, patience, and genuine care while delivering the kind of service you hope for when making one of the biggest decisions of your life.* **Their professionalism, communication, and commitment to their clients make them stand out as true leaders in the industry.**

- Alika

Refer a friend today!

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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.

Unscramble for words related to our furry dog friends. Send answers to Emoloney@CallEquity.net by 9/1 and we'll enter you in a drawing for a **$50 gift card of your choice!**

1. TERTAS ____________________
2. MNAMSCDO ____________________
3. TYOLLYA ____________________
4. MNNOOCPAI ____________________
5. THFCE ____________________
6. AHELS ____________________
7. NNAIEC ____________________
8. RCLLOA ____________________
9. AIRNWPSTP ____________________
10. RCEUES ____________________

Entry From: ____________________________

WIN $50!

and our July winner is...

Congrats to Aleah!

Summer Outdoor Fun Jumble: Kayak, Zipline, Scuba, Spelunk, Relax, Sunbathe, Birdwatch, Stargaze, Canoe, Snorkel.

Are You Inviting Pests Into Your Home?

As summer winds down and outdoor temperatures get cooler it's important to take steps to keep pests from turning your house into their next home. Use this quick checklist to help eliminate sources of food, water, and shelter that can attract unwanted visitors:

- ☑ Empty standing water weekly.
- ☑ Remove leaf piles and yard debris.
- ☑ Store firewood away from your home.
- ☑ Clean grill after use, including grease collector.
- ☑ Secure trash cans and bring in pet food bowls.
- ☑ Inspect foundation, doors, windows, vents, and utility openings for gaps. Seal cracks with caulk, repair damaged screens, install door sweeps, and use steel wool/metal mesh to block larger holes.
- ☑ Store food and birdseed in airtight containers.
- ☑ Trim vegetation away from your home's exterior.
- ☑ Remove accumulated leaves and debris from window wells.

Does your home need new windows before winter? Let's review your home equity and see what makes sense for your current situation and future plans. To get started, call 774-573-0329 or email Emoloney@CallEquity.net.

Need a Landscaping Overhaul? Ask AI!

Start with Photos - Upload photos of your yard for more accurate designs.

Be Specific - Tell AI your goals: low maintenance, privacy, curb appeal, pollinator-friendly, or year-round color.

Include Your Location - Provide your city, hardiness zone, and sun exposure to get recommendations for your climate.

Compare Different Styles - Ask AI to create multiple options, such as modern, cottage, coastal, or traditional.

Plan for Growth - Request plant spacing and mature sizes to avoid overcrowding.

Design to a Budget - Ask for budget-friendly, mid-range, and premium landscaping options.

Visualize Every Season - See how your landscape could look in spring, summer, fall, and winter.

Generate a Plant List - Have AI create a shopping list with plant quantities, spacing, and maintenance needs.

Pro Check: Always verify plant recommendations for your specific growing conditions with a local garden expert.

Fall's cooler temperatures and warm soil make it one of the best times to plant new trees, shrubs, and perennials, giving them a head start for a beautiful spring. **Be sure to complete planting at least 4 to 6 weeks before your area's first hard frost.**

"Do something kind, make someone laugh and don't take yourself too seriously." - Steve Carell

Why I Love Mortgage Lending

After 12 years in accounting and 23 years in mortgage lending, I've learned that one of the most rewarding parts of my job is helping renters discover that homeownership may be more achievable than they think.

Many people believe they need perfect credit, a huge down payment, or a high income to buy a home. Often, those are simply misconceptions that can be addressed with a quick, no-pressure education call. My team's goal is to help people understand their options and create a plan that not only leads to homeownership, but also puts them on the path to building long-term wealth through real estate.

Do you know someone renting in MA, NH, RI, ME, or OH? I'd love to help them understand their options and create a plan for the future. Of course homeownership isn't right for everyone, but everyone deserves to be educated about what's possible.

Ed

Call or Text 774-573-0329
Apply at www.moloneymortgage.com

EQUAL HOUSING OPPORTUNITY

AUG 2026