

The

# Resource

NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

## Rates Move Fast, STOP Waiting to Save!

**W**e are so thankful for our customers, and we want to remind you that we are here to guide you to financial stability and peace. If you could save money with a refinance or consolidate debt to breathe easier, we want to do it...and as soon as possible! Don't convince yourself that you should wait because rates will get lower. **Don't put off your savings another day!** Reach out for your options, compare the benefits of each, and choose the one that makes sense for your future plans.

Yes, another Fed cut could happen in December, but these cuts have already been "baked in" to the mortgage rate market. This is why mortgage rates were decreasing last month. The same thing happened last year. Rates dropped, but then a few positive economic reports came out and rates went up and stayed up until recently. **So reach out and start saving money now.** If rates do drop more next year, we can discuss another refinance when it makes sense.

**Reach out today! Your equity could help you pay cash for the holidays and start 2026 with less stress.**

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*As a returning customer...*

*I'm thrilled with my decision to refinance with Equity Resources. Their superior service, clear communication, and expertise made a potentially stressful process so much easier. If you're considering refinancing, I highly recommend giving them a call! You won't regret it!" - Lisa, Client for Life*

”



## A Happy Homecoming

The Bridge loan didn't just help her buy a house, it helped her come home.

**S**uzi was ready to return to her roots, but selling her current home while trying to buy a new one miles away felt overwhelming. She worried about missing out on the perfect place and losing bids to faster buyers. **We got her approved for a Bridge loan, and Suzi was able to make a strong, contingency-free offer that stood out.** The sellers accepted her offer and now she's moving into her dream home in her hometown! She's thrilled to be moving back, and amazed at how smooth the process was.

**Do you know someone who feels stuck in a home that no longer fits their life?** Share this newsletter and let's explore if a Bridge loan could be their game changer too!



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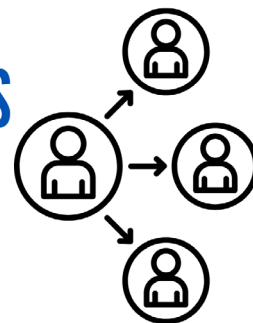
## Client TESTIMONIAL



APPLY [www.moloneymortgage.com](http://www.moloneymortgage.com)

Share your experience!

## YOUR REFERRALS ARE THE GREATEST COMPLIMENT



We helped John with a home purchase in 2023. Then this year he came to us for guidance when he wanted to provide a gift of equity to help **his son**, John Jr. buy his first home. John Jr. qualified for grant money and brought \$0 to his purchase closing! **PLUS**, we had him from application to **CLOSED** in 21 business days.

Did you know, gift funds can often be used as a down payment to purchase a home?

Call for details: 774-573-0329!

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



### November is Family Stories Month

This Thanksgiving, share family traditions, memories, and history instead of just a turkey.

- Ask each person to share a family story or memory.
- Have everyone bring a family picture or handwritten recipe.
- Set up a video shoot area and encourage others to record a favorite family story, then compile them into a digital archive for future generations.

### 11.28.25 - National Day of Listening

A perfect day to try to be a better listener! Try these tricks:

- 1) Make eye contact and focus your attention on them.
- 2) Be curious and open to learning, not judgmental.
- 3) Don't jump in with solutions, just focus on understanding and empathising with how they are feeling.
- 4) To really focus on the conversation, listen as if you're a reporter that will need to write a detailed story later.
- 5) Ask "how/why" questions for more details.
- 6) Share what you have done in a similar situation, only if they ask for advice. Sometimes they just want to vent.



November 26th is National Cake Day!

Unscramble to find types of cake below. Email or text a pic of your answers by 12/1/25 and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. GPNSEO \_\_\_\_\_
2. NCTCUOO \_\_\_\_\_
3. KCTFIEUAR \_\_\_\_\_
4. EOFEFC \_\_\_\_\_
5. RTSUIMAI \_\_\_\_\_
6. RCTRAO \_\_\_\_\_
7. LYELWO \_\_\_\_\_
8. UDNOP \_\_\_\_\_
9. KPSUECAC \_\_\_\_\_
10. TBDNU \_\_\_\_\_

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



and **our October** winner is...  
Congrats to Hayden!

**Popcorn Poppin' Jumble:** Kernel, Butter, Marshmallow, Kettle, Seasoning, Caramel, Cheddar, Salty.

Thank you for your referrals and your trust!



## Two Great Comeback Stories

**D**arian came to us after a deal with another lender fell through. We gave it to him straight: he wasn't quite ready to buy. But instead of turning him away like the other lender, we mapped out a plan to boost his credit. About six weeks later, he was back! **He now qualified for our Equity Zero program, which tackles common hurdles like low debt-to-income and low credit scores.** With minimal out-of-pocket costs, Darian was thrilled to buy his home last month. And because we'd already laid the groundwork, we got him from application to Clear to Close in just 13 business days!

Andi found her dream home close to work and her kids' school. Everything was set... until her big box lender backed out just one week before closing. She turned to us in a panic to see if there was anything we could do to save her dream home. **We worked to find the right loan solution, and got her to the finish line on-time.**

*Who do you know that needs a second opinion on a purchase? Introduce us!*



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### Cinnamon Baked French Toast

From The Pioneer Woman

Perfect for holiday brunch or  
National French Toast Day 11/28.

#### Ingredients

- 1 loaf crusty sourdough, brioche or challah bread
- 8 whole eggs
- 2 c whole milk
- ½ c heavy whipping cream
- ¾ c sugar
- 2 Tbsp vanilla extract

#### Topping

- ½ c all-purpose flour
- ½ c packed brown sugar
- 1 tsp cinnamon
- ¼ tsp salt
- 1 pinch nutmeg (optional)
- 1 stick cold butter, cut into pieces

#### Instructions

Grease 9x13 baking pan with butter. Tear bread into chunks or cut into cubes, evenly distribute in pan.

In a medium bowl, mix together the eggs, milk, cream, sugar, and vanilla. Pour mixture evenly over the bread, then cover tightly and refrigerate for several hours or overnight. In a separate bowl, mix together flour, brown sugar, cinnamon, salt, and optional nutmeg (could even add chopped nuts). Add butter slices and use a pastry cutter to mix together until tiny pebbles are formed. Store in zip-top bag in the fridge.

**When ready to bake**, preheat oven to 350°F. Sprinkle crumb mixture over the top of the bread mixture in the baking pan. If adding fruit, sprinkle on before the crumb mixture. Bake for 45 minutes for a softer, bread pudding-like texture or at least an hour for a firmer, crispier texture. Scoop out individual portions, top with butter and drizzle with maple syrup.



#### Savings Success #2:

- \$ Past client with a late payment that put his refinance on hold.
- \$ Cash out refinance.
- \$ **Paid off over \$60,000 in high interest debt.**
- \$ His credit is back on track = less stress!

#### Savings Success #4:

- \$ Fourth loan we have done for client.
- \$ Cash out refinance.
- \$ Lowered rate by over 1%.
- \$ **Dropped payment by \$525 a month**, dropped Mortgage Insurance.
- \$ **Got \$9,000 at closing.**

#### Savings Success #1:

- \$ Purchased home with us in 2019 with a super low rate.
- \$ Cash out refinance.
- \$ **Got \$265,000 to add a large building to property.**
- \$ Application to clear to close in 9 business days!

#### Savings Success #3:

- \$ Past client just bought home in April.
- \$ Rate/Term refinance.
- \$ Reduced his term and lower rate by over 2%.
- \$ **Saving \$209,417 over the life of the loan!**
- \$ Application to CLOSED in 13 business days.

#### Savings Success #5:

- \$ Fourth loan we have done for client, bought home in 2019.
- \$ Cash out refinance.
- \$ **Paid off \$50,000 in debt, plus got \$4,000 cash at closing.**



## Tips to Find the Best Gifts

- Keep a note in your phone where you can save gift ideas. When you see something that would make a good gift, or hear someone talking about an item they really like/need/want, add it under their name.
- Consider that person's favorite things, and then decide if there is something you could get that would help them enjoy that thing more.
- Check their social media for ideas such as accounts they're following or maybe they liked a post about a book, fragrance or jewelry item. Check their Pinterest.
- Think about a gift that could make their life easier or a solution to a problem they have such as a cleaning tool or kitchen gadget. They'll appreciate you for listening when they talked about an issue they were having.
- Have they mentioned they would like a cleaning service, a massage or could use a handy man to help around the house?
- Consider their goals and if there is a gift that would help them achieve them, such as a new sketchpad for someone who wants to spend more time drawing.
- Write down the best gifts you've received and consider if someone on your list would also appreciate that gift or something similar.

## Holiday Traditions to Start

Start a new holiday tradition that brings joy, connection, and a little extra magic! Here are a few ideas...

- ☐ DIY Ornament-Making Party
- ☐ Christmas Cookie Bake-Off
- ☐ Matching Pajama Movie Night
- ☐ Write Letters to Your Future Selves
- ☐ Gift Swap/White Elephant Gifts
- ☐ Create a Hot Cocoa Bar
- ☐ Random Acts of Holiday Kindness
- ☐ Decorate Gingerbread Houses
- ☐ Holiday Scavenger Hunt
- ☐ Write a Thankfulness List
- ☐ "Snowed In" Game Night
- ☐ Host a "Friendsmas" Dinner
- ☐ Christmas Eve Midnight Dessert Feast
- ☐ Camping in Front of the Christmas Tree
- ☐ Adopt/Shop for Children/Families in Need
- ☐ Deliver Homemade Treats to Neighbors
- ☐ Drive to See Christmas Lights
- ☐ Make DIY Holiday Cards
- ☐ Spend Time Helping a Local Charity
- ☐ Leave Daily Love Notes for the Week
- ☐ Host a Family Talent Show
- ☐ Make Paper Snowflakes
- ☐ Take a Daily Family Walk



"A joy that is shared is a joy made double." - John Roy

# Thankful

## Raving Fan Comments

"Ed, Brian, and Mandy made an amazing team. **Everyone was quick, on the ball, and completely transparent. I never felt pressured,** and I look forward to giving Ed a call again if and when a good chance to refinance occurs." - Kevin

"We had a great experience working with Ed and his team. They were **friendly, professional, extremely responsive, answered our many questions quickly and made sure we had all the information we needed.** Highly recommend!"

- Claudette



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NOV 2025

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