

You are about to become a “raving fan.”

Welcome to Equity Resources!

We learned a long time ago what being a truly great lender is all about:

- 1) Create select relationships with key individuals and organizations.
- 2) Deliver a positive, memorable experience.
- 3) Work with honesty and integrity.

That’s what creates “raving fans” and that’s how we have grown into the successful company we are today.

In addition to providing a “wow” client experience, our commitment is:

- 24 hour final loan decisions
- Common sense and flexible underwriting
- Guaranteed on-time document delivery

I invite you to explore Equity Resources and what we have to offer. We are known within the industry as one of the best in service and delivery and a company that keeps its promises.

While honesty and integrity direct us, our service and delivery is what defines us.

Ed Rizor
President of Equity Resources, Inc.

quick **comfortable** HONEST

EQUITY
RESOURCES, INC.
more than
a mortgage company

Why Equity Resources



About us

Equity Resources was formed in 1993 with a Core Purpose to *“improve the lives of families.”* We are a privately held corporation with our home office located in Central Ohio. We are a licensed mortgage lender in Alabama, Connecticut, Delaware, Florida, Indiana, Kentucky, Maryland, Massachusetts, Michigan, New Hampshire, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Virginia, West Virginia, and District of Columbia.

We are a different type of lender

Equity Resources is a mortgage banking “entity.” That means we originate, process, underwrite, close and fund our own loans. This independent level of control over the entire process eliminates unnecessary steps, allowing us to meet our commitments on time and make quality, common sense mortgage loans.

100% independent

We are 100% independently owned and operated. That gives us the ability to adapt quickly to a changing market and make decisions without delays.

The right loan products

We offer most all conventional conforming Agency mortgage loans as well as Government products such as FHA, VA and USDA loans.

Incredibly stable

As well as being an independent company, we are well capitalized and have never had a single issue funding a loan as committed.

Growing every day

While many lending firms are contracting their staffs and operations, Equity Resources is expanding. We pride ourselves in employing some of the most experienced loan originators and support staff in the industry. We attract the best because people see us as the best place to work.

A higher standard

Equity Resources, Inc. conducts its business in a manner consistent with our established Core Values, including delivering a “Raving Fan” customer experience. While honesty and integrity direct us, our service and delivery is what defines us. Equity Resources is a member of the Better Business Bureau with an A+ Rating.

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What We Offer

Loan Products

- Fannie Mae and Freddie Mac Conforming Programs
- FHA and VA
- USDA Rural Development
- Jumbo Loans
- Construction to Permanent Loans
- State Bond Programs

Process

- In-House loan processing
- 24 hour turnaround for underwriting
- “Full Eagle” Direct Endorsement FHA underwriting
- VA Automatic Lender
- SAR approved to review VA appraisals and issue a Notice of Value (NOV)
- FNMA and FHLMC approved seller servicer
- Approved single family issuer of GNMA securities
- Close in our own name

Pricing

- “State of the Art” Pricing Engine
- Highly competitive interest rates
- Quote Memory technology; stores and recalls your customer’s information

Communication

- Dedicated loan originator assigned to your account and to each loan
- Weekly Status Updates on all loans
- Available to help answer questions and address needs

Stability

- 29 Years in business and helping tens of thousands of families buy a home or refinance
- History of funding Billions of dollars in home loans
- Never an issue in having capital to fund a loan
- Majority of our origination staff have a minimum of 10 years of experience

Technology

- Origination Staff interfaced live with loan processing team
- Real time data available on loan status in process
- Eternal customer history kept on file

Values

- Our Core Purpose is to help families improve their lives
- We work with honesty and integrity
- Our mission is to make every client a “Raving Fan”

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Your Mortgage Professional



Brach Fabbro

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FOR MORE INFORMATION AND MY
ONLINE APPLICATION, VISIT CallEquity.com/Brach-Fabbro

I am committed to improving the lives of families.

I have been improving the lives of Central Ohio Families and Creating raving fans at Equity Resources since 2013. During this time, I have held positions as a Processor, Loan Officer Assistant, Trainer, and Loan Originator. My experience in these various positions has allowed me to learn how to help clients get from “Can I buy a home” to “Here are the keys to your new home” in the quickest and most stress free way possible. One of my proudest moments in my mortgage career was being recognized with an Award of Excellence in 2017 by my peers for my ability to create “Raving Fans” of my mortgage clients.

Being a single father and a Millennial, I understand the hurdles that many think will prevent them from reaching the “American Dream” of homeownership. My goal is to educate my clients on the many loan programs available and use my experience to design a plan to place them in their dream home. One of my promises is I will never say “you can’t buy”, instead I will provide a step by step roadmap and show them how soon they actually can!

I look forward to earning your business!



EQUAL HOUSING
OPPORTUNITY

Corporate NMLS 1579, Brach Fabbro NMLS 1816349

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Loan Program Highlights

In-house underwriting allows us to close quality, common sense mortgage loans.

- * Jumbo Programs
- * 580 Credit Score FHA Loan
- * 100% Financing USDA & VA Loans
- * Construction to Perm Loans
- * Doctor Program

- ✓ Close On Time
- ✓ Great Communication
- ✓ Smooth Process

EQUITY
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mortgages

*Loan Programs are subject to change without notice. Final approval is subject to credit review and eligibility. Certain restrictions apply, call for details.

Helping improve the lives of families

Testimonials

We've heard it all before.

Equity Resources has been specializing in mortgage lending since 1993. We are the only alternative outlet for numerous banks, builders and REALTORS®. Here were some of their concerns and may be yours.

"Approved today, but approval changes just before closing"

"Too good to be true..."

"All I want is honesty and no surprises."

"Tired of wishy washy answers. Give me a yes or no quickly."

"No surprises at closing"

We walk the talk.

Don't take our word for it! Read what some of our affiliates have said...

"Thank you for the miracle you guys pulled out on this one! That was terrific service and I am really impressed!"

"Unbelievable – I don't know how you guys did this, but you all are absolutely fabulous! I know that a THANK YOU isn't merely enough; but right now I am so thankful for your tenacity, determination and compassion, and your leadership, that I am speechless – which for me, is highly unusual! WAY TO GO!"

"It's always a pleasure to work with one of your staff members. Equity Resources customer service is number one!"

"I really, really, really can't thank you enough. This is a miracle that you were able to turn this loan in 3 days." "You guys just rock!!!! Great job!"

"Good job everyone –24 hours from submission to clear to close. Awesome!!"

"I just wanted to take a moment to express how happy I am. I have never experienced a lender relationship quite like this one. We all know that our business certainly cannot be called "easy", but I can't imagine my files going any smoother than they do with your staff. You are always willing to go above and beyond to make sure that the file not only gets closed, but that my customers (and me) are happy, too."

"Thanks to you and your staff for the incredible customer service. It is a true pleasure working with your company."

"Equity Resources personal service far exceeds that of any other lender we work with. There is nothing that could possibly replace the high level of service the people of Equity Resources provide."

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