






Social Media Look Book

Social Media Look Book







TOPIC	IMAGE	IMAGE LINK	STATUS TEXT
1 in 9 Million		1-in-9-million	
1 in 9 Million		1-in-9-million	
2nd Mortgage Purchase Money for Social Media		2nd Mortgage Stand Alone	
2nd Mortgage Purchase Money for Social Media		2nd Mortgage Purchase Money	
2024 Loan Limits		2024 Loan Limits - Conforming Announcement-EquityResources	







2024 Loan Limits		2024-Loan-Limits-EquityResources	
2024 Loan Limits		Equity-Resources-2024-Loan-Limits-SM	
3 Zero Down Loans - OHIO ONLY <Can modify for other states>		3 Zero Down Loans	You don't need a down payment to buy a home! We have 3 great options. Get started today. Contact me at xxx.
4th of July		Equity Resources - 4th Of July 2	Have a Safe & Happy 4th of July!
4th of July		Equity Resources - 4th Of July 4	"I love my freedom. I love my America."
4th of July		Equity Resources-Happy 4th of July-2	Let Freedom Ring!





4th of July		EquityResources-Happy 4th of July-1	<p>Enjoy Fireworks, Family & Friends this 4th of July!</p>
4th of July		EquityResources-Happy 4th of July-2	<p>Have a Safe & Happy 4th of July!</p>
4th of July		EquityResources-Happy 4th of July-America	<p>"I love my freedom. I love my America."</p>
4th of July		EquityResources-Happy 4th of July-Flag	<p>Proud to be an American!</p>
4th of July		EquityResources-Happy 4th of July-Sparkler	<p>Have a Safe & Happy 4th of July!</p>
4th of July		EquityResources-Happy 4th of July-Fireworks	<p>Enjoy Fireworks, Family & Friends this 4th of July!</p>







4th of July		4th-of-july1	Have a Safe & Happy 4th of July!
4th of July		4th-of-july2	Happy Birthday America!
4th of July		4th-of-july3	"I love my freedom. I love my America."
4th of July		4th-of-july4	Let Freedom Ring!
4th of July		4th-of-july5	Proud to be an American!

4th of July		4th-of-july6	Enjoy Fireworks, Family & Friends this 4th of July!
4th Of July		Happy-4th-Of-July1	"I love my freedom. I love my America."
4th Of July		Happy-4th-Of-July3	Let Freedom Ring!
4th Of July		Happy-4th-Of-July4	Enjoy Fireworks, Family & Friends this 4th of July!
4th Of July		Happy-4th-Of-July5	Proud to be an American!

4th Of July		Happy-4th-Of-July6	<p>Have a Safe & Happy 4th of July!</p>
4th Of July		Happy-4th-Of-July7	<p>Enjoy Fireworks, Family & Friends this 4th of July!</p>
4th of July		Equity Resources-Happy 4th of July-1	<p>Enjoy Fireworks, Family & Friends this 4th of July!</p>
4th of July		Equity Resources-Happy 4th of July-3	<p>Have a Safe & Happy 4th of July!</p>
4th of July		Equity Resources-Happy 4th of July-4	<p>Let Freedom Ring!</p>
4th of July		Equity Resources-Happy 4th of July-5	<p>Enjoy Fireworks, Family & Friends this 4th of July!</p>

4th of July		Equity Resources-Happy 4th of July-6	<p>Have a Safe & Happy 4th of July!</p>
4th of July		Equity Resources-Happy 4th of July-7	<p>Let Freedom Ring!</p>
4th of July		Equity Resources-Happy 4th-Twitter	<p>Have a Safe & Happy 4th of July!</p>
4th of July		4th-of-july1	<p>A big THANK YOU on this 4th of July! I appreciate all of you that entrusted me with your American Dream of owning a home!</p>
5 Star Review		5 Star Review	<p><Personalized text by LO></p>
90% 2nd Mortgage for Investment Simo Loan		Investment 90% Program-Equity Resources	<p>Attention Rental Investors: Unique Program Alert! New 90% LTV Investment program to help with the down payment of your next rental! Call for details!</p>

Benefits Of Owning A Home	 <p>What are the Benefits of Owning a Home? We Asked and Home Owners Answered...</p> <p>Appreciation Bill (2008 Homeowner) \$1,500,000 (initial value) to more \$1.8 million (final value) at \$1,500,000 (initial value) sold for \$1,800,000. (Initial value is over \$1,000,000) Current Home cost \$1,500,000 (initial value) to more \$1,800,000. We had our own homes and have eventually sold for a beautiful house and picked our own piece of place. It's a true dream! Our 20's are now in their own homes. All have appreciated over time.</p> <p>Generational Wealth Think that's just for the American dream? My family immigrated here with nothing and built the value of owning your own home.</p> <p>Stability No matter what changes in the market, my monthly housing costs stay the same. This makes my budgeting easier as a mortgage I don't have to make any adjustments ever again. No more evictions, no more uncertainty on the road of a home sale.</p> <p>Call Today to Get Started with a Home Purchase!</p>	Benefits-of-Owning-a-Home	
Bridge Loan	 <p>Want more offers ACCEPTED? ELIMINATE ANY CONTINGENCY WITH OUR BRIDGE LOAN</p> <p>NO GIMMICKS, NO CRAZY FEES. CALL FOR DETAILS.</p> <p>Equity Resources, Inc. NMLS 1878, 125 S Park Pl Newark OH 43085. *Certain restrictions apply, call for details. * 800-270-7682.</p>	Equity Resources-Bridge Loan-More Accepted Offers	
Bridge Loan	 <p>Bridge Loan</p> <p>Short term, low rate financing used to cover equity out of an existing home towards a down payment on a new home. Existing home must still be sold, but a sale and leaseback option purchase of the new home.</p> <p>Loan Details</p> <ul style="list-style-type: none"> Minimum Credit Score is 680 Max LTV 80% (max 80% of appraised value) Max FPM 100% (max 100% of gross income) Max FPM 100% (max 100% of gross income) Bridge Loan is for non-payment only, no debt consolidation Maximum Loan Amount is \$100,000 The term is 6 months, maximum 12 months Variable Rate adjusts monthly, prime plus 1.75% <p>Property Details</p> <ul style="list-style-type: none"> Single Family Residence only No manufactured homes, condos, or multi-family Owner Occupied Only and borrower must be in contract to purchase a new home with the mortgage financing being provided by Equity Resources. <p>Reach out for more info!</p>	Bridge Loan	
Buy A Home	 <p>Is NOW a good time to Buy?</p> <p>For most people, YES! Playing the "waiting game" could cost you more long-term.</p> <p>Here are five reasons why buying now is still a smart move.</p> <ol style="list-style-type: none"> 1. Home Values Have Increased 10% in Most Areas 2. Homeowners Are Not Automatically Higher a Multiple of Home Values (Depending on Location) 3. Home Values Are Still High (Depending on Location) 4. Home Values Are Still High (Depending on Location) 5. Home Values Are Still High (Depending on Location) 	Good Time To Buy	
Buy A Home	 <p>Realtor, Attorney, Inspector, Insurance Agent, Appraiser, Mortgage Lender, Surveyor</p> <p>Where do you start? Call me first. I will connect you with the best in the industry.</p>	Buy A Home	
Buy A Home	 <p>STOP SCROLLING!!!</p> <p>Equity Resources</p>	Stop Scrolling	<p>Option 1- Do You Need to Refi or Buy a New Home? I think Equity Resources programs are the Cat's Meow! Apply Online: www.CallEquity.com</p> <p>Option 2- Looking to Refi? (Looking to Buy a Home?)...It shouldn't feel like a CAT-astrophe! It's EASY, Apply Online Here: www.CallEquity.com</p>

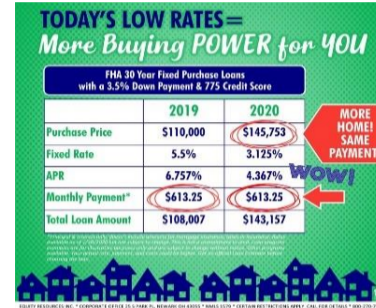
Buy A Home		Save Money	<p>I Couldn't HOG All The Good News! I want you to SAVE MONEY on your mortgage... Apply Now: www.CallEquity.com</p>
Buy A Home		Poppin	<p>Just Wanted To POP In Your Newsfeed! You have to get your hands on the hot, fresh, buttery buckets of Mortgage Programs served up daily here at Equity Resources. Nope....I don't even care if you think I'm a little CORNY! Perfect Mortgage Ingredients Here: www.CallEquity.com</p>
Buy A Home		Mortgage	<p>Don't Play Games With Your Mortgage! Equity Resources has all the right Pieces...they can help put together the best Game Plan for you! I should know, I work here! 😊 Apply Online: www.CallEquity.com</p>
Buying A Home In The Current Market		Equity Resources-Pros and Cons Buying a Home in Current Market	
Buying Power		Buying-Power1	
Buying Power		Buying-Power2	

Buying Power Comparison CONV



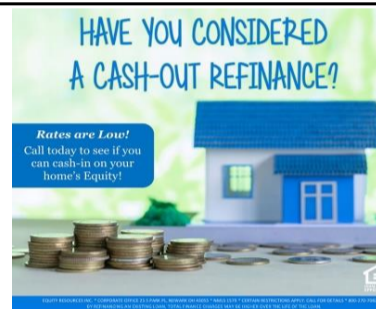
[Buying-Power-Comparison-CONVENTIONAL](#)

Buying Power Comparison FHA



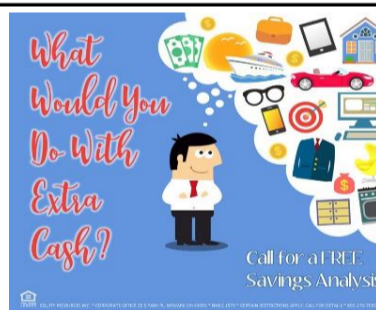
[Buying-Power-Comparison-FHA](#)

Cashout Refi



[Cashout-Refi](#)

Cashout Refi



[Extra-Cash](#)

Cashout Refi















[Cashout-Refi-1](#)







Cash For the Holidays








[11-2021 Cash for the Holidays-B01](#)







Cash For the Holidays		11-2021 Cash for the Holidays-B03	
Cash For the Holidays		11-2021 Cash for the Holidays-B04	
Cash For the Holidays		11-2021 Cash for the Holidays-B05	
Cash For the Holidays		11-2021 Cash for the Holidays-B06	
Choose Equity Resources		DID YOU KNOW Independent Mortgage Bank-Originated More Loans-Equity Resources Inc	<p>FUN FACT for you to consider when selecting what mortgage company you will use! We are an established, local Mortgage company celebrating our 31st year in the industry. Call to schedule a FREE consultation with me at 000-000-0000. #experience #IndependentMortgageBanks #mortgage #local #mortgageloans #homeloans #locallender #EquityResources #established #Celebrating31Years</p>
Christmas		Home Before Christmas1	<p>Fill Your Stockings & Heart With Joy What better than a NEW HOME for the Holidays...Let's Get Started Today!</p>


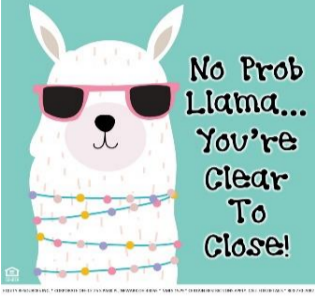




<p>Christmas</p>		<p>Home Before Christmas</p>	<p>Unwrap The Best Gift This Season....That of Home Ownership! Contact me to get started TODAY!</p>
<p>Christmas</p>		<p>Equity Resources - Merry Christmas from Equity Resources</p>	
<p>Christmas</p>		<p>Equity Resources - Merry Christmas Happy New Year</p>	
<p>Christmas - Happy Holidays</p>		<p>Equity Resources - Happy Holidays</p>	
<p>Christmas</p>		<p>EquityResources-MerryChristmas1</p>	<p>May Your Heart & Home Be Filled With All The Joys The Season Brings</p>
<p>Christmas</p>		<p>EquityResources-MerryChristmas2</p>	<p>From My Home To Yours.....Merry Christmas!</p>







<p>Christmas</p>		<p>EquityResources-MerryChristmas3</p>	<p>Have A Happy Ho-Ho-Holidays!</p>
<p>Christmas</p>		<p>EquityResources-MerryChristmas4</p>	<p>Season's Greetings!</p>
<p>Christmas</p>		<p>EquityResources-MerryChristmas5</p>	<p>May Your Heart & Home Be Filled With All The Joys The Season Brings</p>
<p>Christmas</p>		<p>Merry Christmas - Happy New Year 1</p>	<p>Happy Holidays!</p>
<p>Christmas</p>		<p>Merry Christmas - Happy New Year 2</p>	<p>From My Home To Yours.....Merry Christmas!</p>
<p>Christmas</p>		<p>Merry Christmas - Happy New Year 3</p>	<p>Have A Happy Ho-Ho-Holidays!</p>






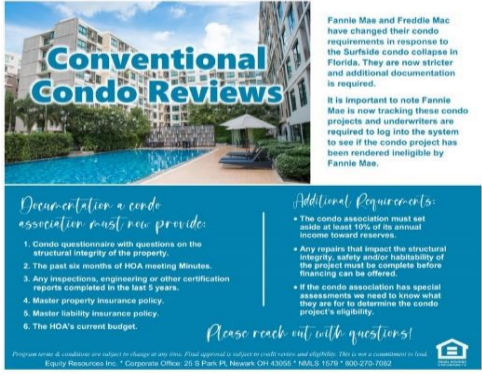
<p>Christmas</p>		<p>Merry Christmas</p>	<p>Best Wishes for a Merry Christmas & A Happy New Year!</p>
<p>Christmas</p>		<p>Merry Christmas - Happy New Year 4</p>	<p>Season's Greetings!</p>
<p>Christmas</p>		<p>Merry Christmas - Happy New Year 5</p>	<p>Wishing You A Merry Christmas!</p>
<p>Christmas1</p>		<p>CHRISTMAS 1</p>	<p>Best Wishes for a Merry Christmas & Prosperous New Year!</p>
<p>Christmas2</p>		<p>CHRISTMAS 2</p>	<p>Wishing You A Merry Christmas!</p>


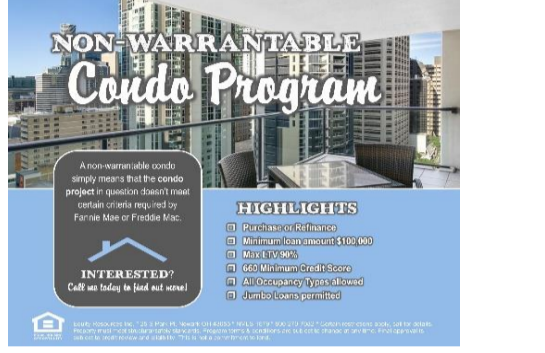
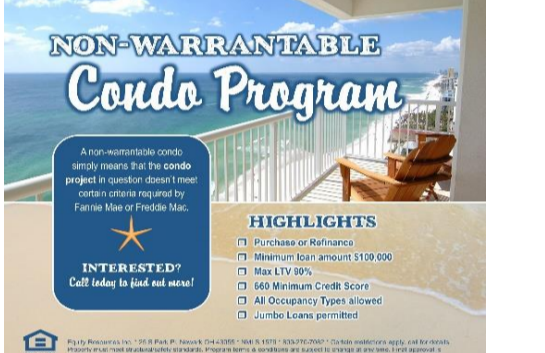



<p>Christmas3</p>		<p>CHRISTMAS 3</p>	<p>Happy Paw-lidays!</p>
<p>Christmas4</p>		<p>CHRISTMAS 4</p>	<p>Happy Holidays!</p>
<p>Christmas5</p>		<p>CHRISTMAS 5</p>	<p>Have A Holly, Jolly Christmas!</p>
<p>Christmas6</p>		<p>CHRISTMAS 6</p>	<p>May Your Holidays Be Merry & Bright</p>
<p>Christmas7</p>		<p>CHRISTMAS 7</p>	<p>May You Have A Merry Christmas & Happy New Year!</p>







<p>Christmas8</p>		<p>CHRISTMAS 8</p>	<p>May Your Heart & Home Be Filled With All The Joys The Season Brings</p>
<p>Christmas9</p>		<p>CHRISTMAS 9</p>	<p>May The Christmas Spirit Fill Your Heart With Joy</p>
<p>Christmas-Spanish</p>		<p>Feliz-Navidad</p>	<p>Best Wishes for a Merry Christmas & A Happy New Year!</p>
<p>Christmas - Hanukkah</p>		<p>Equity-Resources-Happy-Hanukkah</p>	
<p>Clear To Close</p>		<p>Equity-Resources-Clear-To-Close-Monkey</p>	
<p>Clear To Close</p>		<p>Equity-Resources-Clear-To-Close-Kitten</p>	

Clear To Close		Equity-Resources-Clear-To-Close-Cool	
Clear To Close		Equity-Resources-Clear-To-Close-Llama	
Clear To Close Congrats		Clear to Close - Beach1	<i><Personalized text by LO></i>
Clear To Close Congrats		Clear to Close - Beach2	<i><Personalized text by LO></i>
Clear To Close Congrats		Clear to Close - Beach3	<i><Personalized text by LO></i>
Clear To Close Congrats		Clear to Close- Fishy	<i><Personalized text by LO></i>



<p>Clear To Close Congrats</p>		<p>Clear to Close -Beach4</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>		<p>Clear to Close -Beach5</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>		<p>Clear to Close - Flamingo</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>		<p>Clear to Close - Beach6</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>		<p>Clear to Close - Beach7</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>		<p>Clear to Close - Squirrel</p>	<p><Personalized text by LO></p>






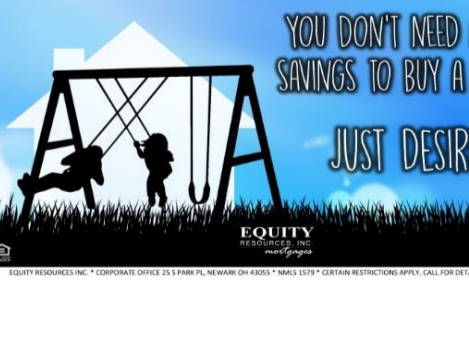
<p>Clear To Close Congrats</p>		<p>Clear to Close - Pets</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>		<p>Clear to Close - Kitty</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>		<p>Clear to Close - Toads</p>	<p><Personalized text by LO></p>
<p>Comic Ad</p>		<p>Equity Resources-The Place To Go For Your Mortgage</p>	<p>I Come Highly Recommended...Just Ask My Past Clients! My Quick, Easy and FREE Application process are only a few reasons why you should contact me TODAY. I am ready to assist you with your Refinance or Home Purchase! Call 123-456-7890 or Apply NOW at xxxxxx #HighlyRecommended #ILoveMyClients #FreeApplication #Refinance #HomePurchase</p>
<p>CONDO</p>			<p>Know before you show! If the project is eligible we will have a pre-qualification letter that will give realtors a glimpse of what will be needed.</p>
<p>Condo Requirements</p>		<p>New-Condo-Requirements-for-SM</p>	

<p>Construction Campaign</p>	 <p><i>Perfect Porch</i> Can't Find It? Build It.</p>	<p>Build It 1</p>	<p>CONSUMER: Sit Back & Relax... We'll Take The Stress Out Of New Construction! Contact us today for the exciting details on building your dream home!</p>
<p>Condo - Non-Warrantable</p>	 <p>NON-WARRANTABLE Condo Program</p> <p>Interested? Call us today to find out more!</p> <p>HIGHLIGHTS</p> <ul style="list-style-type: none"> ☑ Purchase or Refinance ☑ Maximum Loan Amount \$100,000 ☑ Max LTV 90% ☑ 440 Minimum Credit Score ☑ All Occupancy Types Allowed ☑ Jumbo Loans permitted 	<p>Equity Resources - NonWarrantable Condo 2024 - SM</p>	
<p>Condo - Non-Warrantable</p>	 <p>NON-WARRANTABLE Condo Program</p> <p>Interested? Call us today to find out more!</p> <p>HIGHLIGHTS</p> <ul style="list-style-type: none"> ☑ Purchase or Refinance ☑ Maximum Loan Amount \$100,000 ☑ Max LTV 90% ☑ 440 Minimum Credit Score ☑ All Occupancy Types Allowed ☑ Jumbo Loans permitted 	<p>Equity Resources - NonWarrantable Condo 2024 Beach - SM</p>	
<p>Construction Campaign</p>	 <p><i>Brilliant Bath</i> Can't Find It? Build It.</p>	<p>Build It 2</p>	<p>CONSUMER: Soak Up The Ease Of New Construction! It will be a refreshing experience when you use Equity Resources!</p>
<p>Construction Campaign</p>	 <p><i>Cozy Kitchen</i> Can't Find It? Build It.</p>	<p>Build It 3</p>	<p>CONSUMER: MMMM...The Sweet Smell Of A NEW HOME! We have the expertise to make the process quick and stress-free! Contact us today</p>
<p>Construction Campaign</p>	 <p>Build Your Dream Home <i>Our Experts Make It Easy!</i></p>	<p>CONSTRUCTION-1</p>	<p>CONSUMER: We've Nailed It! Contact us today for the exciting details on building your dream home!</p>



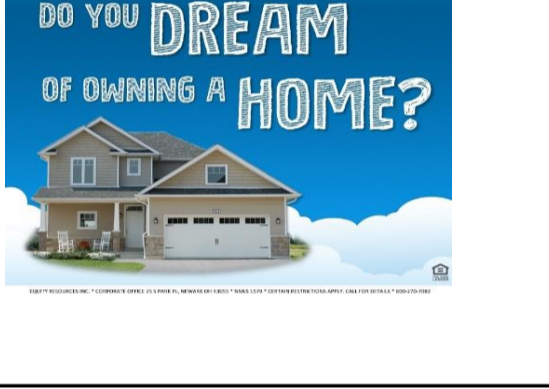



<p>Construction Campaign</p>		<p>CONSTRUCTION-3</p>	<p>CONSUMER: Location, Location, Location! Did you find the PERFECT area but not the PERFECT home? Contact us today for details on Construction Lending!</p>
<p>Construction Campaign</p>		<p>CONSTRUCTION-4</p>	<p>REALTOR: Yep, Just One! We LOVE when we can work together to make the process quick and simple...Contact us for the details!</p> <p>CONSUMER: We'll Hammer Out The Stress Of New Construction! Contact us today for the exciting details on building your dream home!</p>
<p>Construction Campaign</p>		<p>CONSTRUCTION-5</p>	<p>REALTOR: Let Us Help You! We have the expertise to make it easy for both you and your client...Contact us today!</p> <p>CONSUMER: We Are Ready To Help! We have the expertise to make the process quick and stress-free! Contact us today!</p>
<p>Construction Campaign</p>		<p>CONSTRUCTION-6</p>	<p>CONSUMER: We'll Hammer Out The Stress Of New Construction! We have the expertise to make the process quick and stress-free! Contact us today!</p>
<p>Cost Of Money PP</p>		<p>Cost-of-Money-PP-affect-Payment-SM</p>	
<p>COVID-19 Loan Products</p>		<p>Equity Resources-COVID19-Loan Programs-CONV</p>	<p>I'm Still Doing Conventional Loans! There have been some changes due to COVID-19. Here are a few of the conventional program highlights. I would love to discuss your options...Contact me to get started TODAY!</p>

<p>COVID-19 Loan Products</p>	 <p>USDA</p> <p>Current Program Highlights</p> <ul style="list-style-type: none"> ➤ No Money Down 6% Seller Assistance ➤ Minimum Credit Score of 580 ➤ Income Limit Restrictions (depends on size of household) ➤ Area Specific - Check Eligibility http://eligibility.sc.egov.usda.gov <p>Contact me for a FREE Mortgage Consultation!</p> <p>EQUITY MORTGAGE CONSULTANTS, INC. Equal Housing Lender</p>	<p>Equity Resources-COVID19-Loan Programs-USDA</p>	<p>Are you looking to buy in a rural area? USDA may be the way to go! Here are the new USDA program highlights as a result of COVID-19. I'm here for you...Contact me for details!</p>												
<p>COVID-19 Loan Products</p>	 <p>FHA</p> <p>Current Program Highlights</p> <ul style="list-style-type: none"> ➤ 3.5% Down* ➤ 6% Seller Assistance ➤ Credit Score As Low As 580 ➤ Base Loan Limit \$420,680 <p>Contact me for a FREE Mortgage Consultation!</p> <p>EQUITY MORTGAGE CONSULTANTS, INC. Equal Housing Lender</p>	<p>Equity Resources-COVID19-Loan Programs-FHA</p>	<p>Is Your Goal To Buy The Home Of Your Dreams? I'm still here to help you find the perfect mortgage. Below are the current FHA program highlights as reflected by the current pandemic. Contact me to get on the path to home ownership TODAY!</p>												
<p>COVID-19 Loan Products</p>	 <p>VA</p> <p>Current Program Highlights</p> <ul style="list-style-type: none"> ➤ No Money Down ➤ No Monthly Mortgage Insurance ➤ Minimum Credit Score Of 580 ➤ Must Have Served Military Time <p>Contact me for a FREE Mortgage Consultation!</p> <p>EQUITY MORTGAGE CONSULTANTS, INC. Equal Housing Lender</p>	<p>Equity Resources-COVID19-Loan Programs-VA</p>	<p>We Proudly Specialize In VA Home Loans! Here are the new program highlights as a reflection of the current pandemic. I'm still open...please contact me to discuss details.</p>												
<p>Credit Card Debt</p>	 <p>Americans' total credit card debt reached a record \$1.13 Trillion in the latest quarter.</p> <p>Refinancing For Debt Consolidation May Be An Option!</p> <p>The national average credit card debt among consumers with unpaid balances in the latest quarter was \$6,295.</p> <p>Reach out to Discuss a Plan.</p> <p><small>Equity Resources, Inc. 25 S Park Pl., Newark OH 43055 * NMLS ID 1579 * 800-270-7052 * Certain restrictions apply. Call for details. By refinancing an existing loan, total finance charges may be higher over the life of the loan.</small></p>	<p>Credit-Card-Debt</p>													
<p>Credit Score</p>	 <p>Minimum Credit Scores to Qualify for different types of Mortgages</p> <table border="1"> <tr> <td>CONVENTIONAL</td> <td>→</td> <td>620</td> </tr> <tr> <td>FHA</td> <td>→</td> <td>580</td> </tr> <tr> <td>VA</td> <td>→</td> <td>580</td> </tr> <tr> <td>USDA</td> <td>→</td> <td>580</td> </tr> </table> <p>Call Me Today To Get Started On Your Loan Process!</p> <p><small>Equity Resources, Inc. 25 S Park Pl., Newark OH 43055 * NMLS ID 1579 * 800-270-7052 * Certain restrictions apply. Call for details. Programs are subject to change without notice. This is not a guarantee of approval. Your approval is subject to credit review and eligibility.</small></p>	CONVENTIONAL	→	620	FHA	→	580	VA	→	580	USDA	→	580	<p>Equity-Resources-Min Credit Score</p>	
CONVENTIONAL	→	620													
FHA	→	580													
VA	→	580													
USDA	→	580													






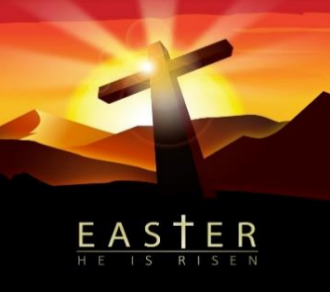
<p>Credit Score Changes</p>		<p>Equity Resources - Credit Score Changes 2023</p>	
<p>Credit Score - Did You Know</p>		<p>Equity-Resources-Did You Know - Credit Score SM</p>	
<p>Credit Soft Pulls</p>		<p>Credit Score Soft Pulls</p>	
<p>Credit Trouble?</p>		<p>Credit Trouble</p>	
<p>Current Programs - Credit Score</p>		<p>Equity Resources - Current Programs Credit Score</p>	







<p>Current Programs</p>	 <p>Our Current Programs</p> <p>CONVENTIONAL</p> <ul style="list-style-type: none"> • 15-30 Year Fixed Rate • 3.0% - 7.0% Interest Rates • 3.0% - 7.0% APR • 3.0% - 7.0% Points • 3.0% - 7.0% Fees <p>FHA</p> <ul style="list-style-type: none"> • 15-30 Year Fixed Rate • 3.0% - 7.0% Interest Rates • 3.0% - 7.0% APR • 3.0% - 7.0% Points • 3.0% - 7.0% Fees <p>USDA</p> <ul style="list-style-type: none"> • 15-30 Year Fixed Rate • 3.0% - 7.0% Interest Rates • 3.0% - 7.0% APR • 3.0% - 7.0% Points • 3.0% - 7.0% Fees <p>VA</p> <ul style="list-style-type: none"> • 15-30 Year Fixed Rate • 3.0% - 7.0% Interest Rates • 3.0% - 7.0% APR • 3.0% - 7.0% Points • 3.0% - 7.0% Fees <p>We are dedicated to bringing you the best programs available and a smooth, stress-free experience. Please don't hesitate to call with questions!</p>	<p>Current-Programs-EquityResources</p>	
<p>Date The Rate</p>	 <p>MARRY THE HOUSE</p> <p>DATE THE RATE</p> <p>DIVORCE THE LANDLORD</p> <p>EQUITY RESOURCES, INC. mortgages</p>	<p>Equity-Resources-Date-The-Rate</p>	
<p>Debt Service Coverage Ratio (DSCR) investor loans</p>	 <p>Debt Service Coverage Ratio (DSCR) Investor Loans</p> <p>This is a loan for residential homes that are investment properties, and we look at the cash flow of the subject property to determine approval level.</p> <p>Great news:</p> <ul style="list-style-type: none"> • No limits to the number of units owned/financed! • No Debt Ratio calculated! <p>Details:</p> <ul style="list-style-type: none"> • Max 90% LTV • 30 Year Fixed Rate, 3.0% - 7.0% APR, and Cash Out Loans up to \$1,000,000 • Minimum loan amount \$100,000 • First Time Investors okay, but 2nd Time Home Buyers • Short term rental income can be used when well documented • FICO 620 to 800 (700's LTV) • Fixed, Interest Only, and Adjustable Rate offerings 	<p>Debt Service Coverage Ratio (DSCR) investor loans</p>	
<p>Debt Service Coverage Ratio (DSCR) investor loans</p>	 <p>A Great Program to Improve the Lives of Families... DSCR Loan</p> <p>Loan Details:</p> <ul style="list-style-type: none"> • Minimum Credit Score is 620 (650's LTV) • Max 90% LTV • No DTI is calculated • Minimum 3 Months Reserves • Maximum loan size \$1,000,000 • Minimum loan size \$10,000 • Unlevered REO, but all must be disclosed on application <p>Debt Service Coverage Ratio Investor Loans</p> <ul style="list-style-type: none"> • First Time Investors okay, but no First Time Home Buyers • Short term rental income can be used when well documented • Fixed, Interest Only, and Adjustable Rate • Prepayment Penalty, but can buy out • Purchase or Refinance <p>Call to discuss your options!</p>	<p>Equity Resources -DSCR-Program</p>	
<p>Desire Campaign</p>	 <p>YOU DON'T NEED A LIFE SAVINGS TO BUY A HOME. JUST DESIRE.</p> <p>EQUITY RESOURCES, INC. mortgages</p>	<p>Desire - Kids Playing Outside</p>	<p>Does Your Dog Need A Bigger Backyard? Buy a Home and have money left over to buy more dog toys with our low to no down payment purchase programs! Let's find the PERFECT home loan program for you TODAY, text or call me @!</p>
<p>Desire Campaign</p>	 <p>YOU DON'T NEED A LIFE SAVINGS TO BUY A HOME. JUST DESIRE.</p> <p>EQUITY RESOURCES, INC. mortgages</p>	<p>Desire - Swingset</p>	<p>Enjoy Playing in Your New Backyard! Buy a Home and have money left over to celebrate with our low to no down payment purchase programs! Let's find the PERFECT home loan program for you TODAY, text or call me @!</p>







<p>Desire Campaign</p>		<p>Desire - Tree Swing</p>	<p>Don't 'Tire' Yourself Out! SWING into a Home and have some money left over to play with by using low to no down payment purchase programs! Let's find the PERFECT home loan program for you TODAY, text or call me @!</p>
<p>Desire Campaign</p>		<p>Desire - Picnic Table</p>	<p>Enjoy Time With Friends & Family In a New Home! Ask me how our low to no down payment purchase programs can SAVE you MONEY to use for the important things in life.....like a BIG GRILL! Let's find the PERFECT home loan program for you TODAY, text or call me @!</p>
<p>Desire Campaign</p>		<p>Desire - Gardening</p>	<p>Enjoy planting flowers in your new Flower Garden! Buy a Home and have money left over to landscape with our low to no down payment purchase programs! Let's find the PERFECT home loan program for you TODAY, text or call me @!</p>
<p>Desire Campaign</p>		<p>Desire - Kissing Couple</p>	<p>Begin Your Love Story In a New Home! Ask me how our low to no down payment purchase programs can SAVE you MONEY to use towards a Honeymoon! Let's find the PERFECT home loan program for you TODAY, text or call me @!</p>
<p>Desire Campaign</p>		<p>Desire - Dining Room Table</p>	<p>Enjoy Dinner in Your New Dining Room! Ask me how our low to no down payment purchase programs can SAVE you MONEY so you can buy new furniture. Let's find the PERFECT home loan program for you TODAY, text or call me @!</p>
<p>Desire Campaign</p>		<p>Desire - Sledding</p>	




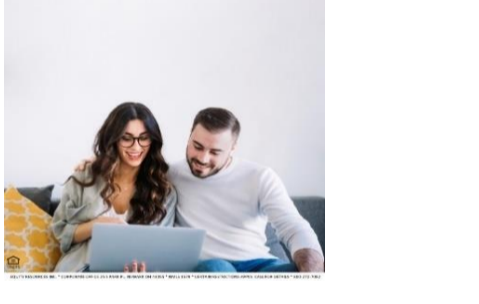


<p>Desire Campaign</p>		<p>Desire - XmasTime</p>	<p>A Home For The Holidays! I have mortgage programs that will fill your stockings & heart with joy!</p>
<p>Doctor Program - Vets</p>		<p>Doctor Program - Vets</p>	
<p>Do You Dream Of Owning A Home?</p>		<p>Dream Home</p>	
<p>Dream Apply Buy</p>		<p>Dream Apply Buy 1</p>	<p>Begin Your Journey To Home Ownership Here...</p>
<p>Dream Apply Buy</p>		<p>Dream Apply Buy 2</p>	<p>Home Ownership Dreams Coming True @ www.CallEquity.com</p>
<p>Dream Apply Buy</p>		<p>Dream Apply Buy 3</p>	<p>Make Your Home Buying Dreams Become A Reality! Apply Anytime @ www.CallEquity.com</p>







E247		E247-Easy-Application1	<p>You Should Be Enjoying These Precious Little Moments We're here to help with equity247! Offering you a quick and easy way to apply for your Mortgage! Give it a try @ equity247.net</p>
E247		E247-Easy-Application2	<p>Trying To Schedule Time To Make It To Your Kids Activities... Don't worry about your Mortgage, You can apply from the Bleachers, Dance Studio or Gym! It's easy with equity247.net!</p>
E247		E247-Easy-Application3	<p>Planning For The Future... Applying for your Mortgage will be the easiest part of your Happily Ever After! Apply Day or Night @ equity247.net</p>
Easter 2022		Equity-Resources-Easter-cookies	<p>From coloring eggs to making delicious goodies, I wish you a Happy Easter!</p>
Easter 2022		Equity-Resources-Eggs	<p>Wishing you a day full of family, fun and good food! Happy Easter</p>
Easter 2022		Equity-Resources-Egg-Hunt	<p>May no egg be left behind in your backyard hunt! Happy Easter</p>







Easter 2022		Equity-Resources-Egg-Hunt2	<p>May your Easter eggs be filled with surprises and your heart be full of joy. Happy Easter</p>
Easter 2022		Equity-Resources-Egg-Hunt3	<p>Hope your Easter will be filled with coloring eggs and family fun!</p>
Easter 2022		Equity-Resources-Egg-Hunt4	<p>Enjoy backyard egg hunts, good food and time with family. Happy Easter!</p>
Easter		Wishing-You-A-Very-Happy-Easter	<p>May You & Your Family Have A Happy Easter</p>
Easter		Happy-Easter	<p>Hope You Have An Egg-cellent Easter!</p>
Easter		He-Is-Risen-Easter	<p>Have A Happy Easter</p>

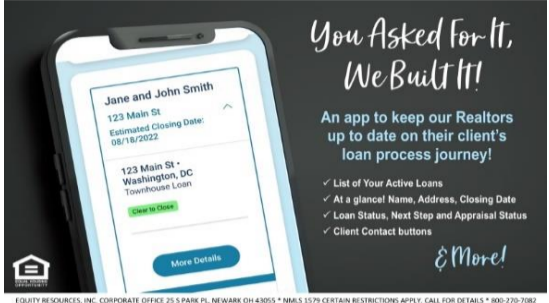





Easter		Bunny-Happy-Easter	Hoppy Easter
Easter 20 20		Equity-Resources-He-Is-Risen	May God Bless You & Your Family This Easter
Easter 2020		Equity-Resources-Happy-Easter-Ears	Wishing Every-Bunny A Hoppy Easter!
Easter 2020		Equity-Resources-Happy-Easter-Egg	Wishing you and your family a very Happy Easter
Easter 2020		Equity-Resources-Easter-Egg	From my home to yours, Happy Easter
Easter 2020		Equity-Resources-Happy-Easter-Eggs-Ears	Hope You Have An Egg-cellent Easter!

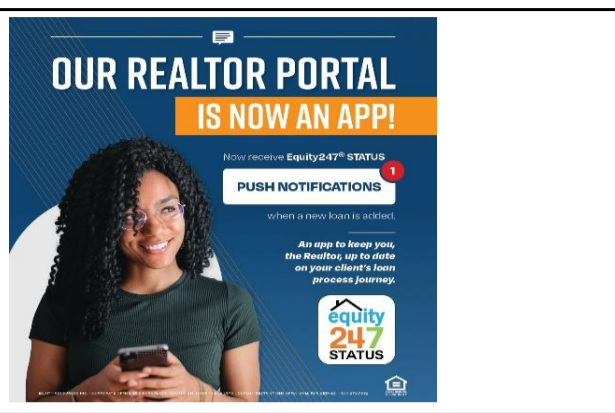
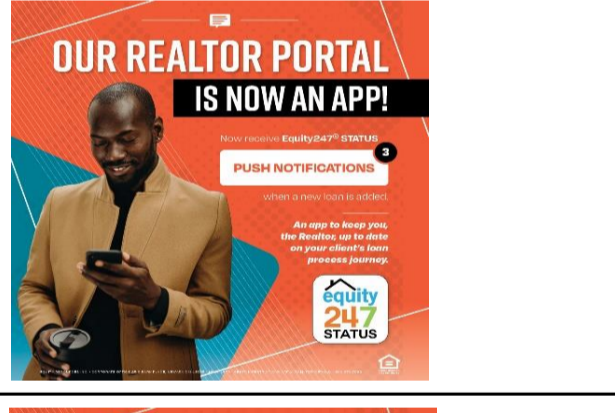

Easter 2021		Equity-Resources-Happy-Easter-2021-1	Wishing Every-Bunny A Hoppy Easter!
Easter 2021		Equity-Resources-Happy-Easter-2021-2	May God Bless You & Your Family This Easter
Easter 2021		Equity Resources-Happy Easter-2021-3	Wishing you and your family a very Happy Easter
Easter 2021		Equity Resources-Happy Easter-2021-4	Wishing Every-Bunny A Hoppy Easter!
Easter 2021		Equity Resources-Happy Easter-2021-5	Hope You Have An Egg-cellent Easter!
Easter 2021		Equity Resources-Happy Easter-2021-6	Hope You Have An Egg-cellent Easter!

Easy To Apply		Easy To Apply - Cheering	<p>Apply For Your Mortgage At Half-Time! Yep, cheer your team to victory while scoring a touchdown with your mortgage! Apply from your favorite recliner or sofa @ www.equity247.com #BuyAHome #Football #equity247</p>
Easy To Apply		Easy To Apply - Football	<p>Apply For Your Mortgage At Half-Time! Yep, cheer your team to victory while scoring a touchdown with your mortgage! Apply from your favorite recliner or sofa @ www.equity247.com #BuyAHome #Football #equity247</p>
Easy To Apply		Easy To Apply - Girl on Laptop	<p>Kick Your Feet Up & Relax... We made applying for your mortgage so easy, you can do it from your favorite chair! Apply anytime @ www.CallEquity.com #BuyAHome</p>
Easy To Apply		Easy To Apply - Happy Couple	<p>Buy A Home From Your Couch! Yep, it's that EASY! Apply anytime @ www.CallEquity.com #BuyAHome #Couch</p>
Easy To Apply		Easy To Apply - High 5 Family	<p>Buying A Home Just Got Easier! You can apply for your mortgage from the comfort of your sofa with www.equity247.com! #BuyAHome #Sofa #equity247</p>
Easy To Apply		Easy To Apply - Young Couple	<p>Buy A Home From Your Couch! Yep, it's that EASY! Apply anytime @ www.CallEquity.com #BuyAHome #Couch</p>

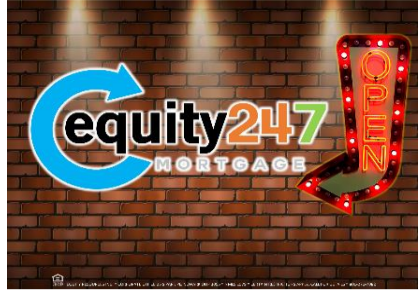


Easy To Apply		Easy To Apply - E247 APP	<p>Kick Your Feet Up & Relax.... We made applying for your mortgage so easy, you can do it from your favorite chair! Apply anytime @ www.CallEquity.com #BuyAHome</p>
Easy To Apply		Easy To Apply - E247 APP 2	<p>Buy A Home From Your Couch! Yep, it's that EASY! Apply anytime @ www.CallEquity.com #BuyAHome #Couch</p>
Easy To Apply		Easy To Apply - E247 APP 3	<p>Buying A Home Just Got Easier! You can apply for your mortgage from the comfort of your sofa with www.equity247.com! #BuyAHome #Sofa #equity247</p>
Easy To Apply		Easy To Apply - E247 APP 4	<p>Buying A Home Just Got Easier! You can apply for your mortgage from the comfort of your sofa with www.equity247.com! #BuyAHome #Sofa #equity247</p>
Equity	<p>From your first home to your forever home. We are your lender for life.</p> 	Equity-Resources-American Dream1	
Equity	<p>A home loan fit for your family. One mortgage company. Millions of ways to (under)write your home story.</p> 	Equity-Resources-American Dream2	







Equity	<p>Millions of ways to (under)write your home story. Buy your Dream Home or Refinance. We're here for it all.</p> 	Equity-Resources-American Dream3	
Equity 247 Realtor App	<p>NEW FEATURE UNLOCKED Realtors can now print an updated Pre-Approval Letter!</p> <p>Need to put in an offer at 1am, but want a new letter with a lower price to match the listing? No problem! Print your own at our portal!</p> <p>Talk with your Mortgage Specialist today for details.</p>  <p>equity247 MORTGAGE</p>	EquityResources-E247-PreApproval-SM	Another amazing feature has been unlocked in our Realtor App! Call me for details.
Equity 247 Realtor App	<p>CLOSED! Another amazing feature has been unlocked in our Realtor App!</p> <p> Easily stay in touch with your clients for referrals (more leads) and future home buying or home selling needs!</p>  <p>equity247 MORTGAGE</p>	Equity-Resources-E247-Realtor-App1	The next phase of our Realtor App is here - Closed Loans! Call me for details.
Equity 247 Realtor App	<p>You Asked for It. We Built It!</p> <p>EQUITY247</p> <p>A Realtor Portal to keep you up to date on your client's loan process journey! Now offering the Pre-Approval section!</p> <p>FEATURES</p> <ul style="list-style-type: none"> List of your active in-Contract clients List of Closed Loans clients with State and zip code clients to have At a glance! Name, Address, Closing Date Loan Status, Next Step and Appraisal Status Client Contact buttons to easily email, text or call clients to stay in touch Generate pre-approval letters, download & print 	EquityResources-E247 All Features SM	Another amazing feature has been unlocked in our Realtor App! Call me for details.
Equity 247 Realtor App	<p>EQUITY247</p> <p>We are rolling out the next phase of our Realtor App!</p> <p>At a glance! Client Name, Address, Closing Date and Location Contract Number Call, text, email</p> <p>Why? Equity stay in touch with your clients for referrals (more leads) and future home buying or home selling needs.</p> <p>CLOSED!</p> 	Equity-Resources-E247-Realtor-App2	Another amazing feature has been unlocked in our Realtor App! Call me for details.
Equity 247 Realtor App	<p>You Asked For It, We Built It!</p> <p>An app to keep our Realtors up to date on their client's loan process journey!</p> <p>1 List of Your Active Loans</p> <ul style="list-style-type: none"> At a glance! Name, Address, Closing Date Loan Status, Next Step and Appraisal Status Client Contact buttons 	EquityResources-Equity247 Realtor App 1	<p>Realtors: Sit back and relax...our new app has you covered. The convenience of this will AMAZE YOU! Contact me TODAY!</p>







<p>Equity 247 Realtor App</p>	 <p><i>You Asked For It, We Built It!</i></p> <p>An app to keep our Realtors up to date on their client's loan process journey!</p> <ul style="list-style-type: none"> ✓ List of Your Active Loans ✓ At a glance Name, Address, Closing Date ✓ Loan Status, Next Step and Appraisal Status ✓ Client Contact buttons <p><i>& More!</i></p> <p><i>Call for more details!</i></p>	<p>EquityResources-Equity247 Realtor App 2</p>	<p>Realtors: We are so excited to share the news...It's here and ready for you to use! Call me for all the details at xxx-xxx-xxxx</p>
<p>Equity 247 Realtor App</p>	 <p><i>You Asked For It, We Built It!</i></p> <p>An app to keep our Realtors up to date on their client's loan process journey!</p> <ul style="list-style-type: none"> ✓ Dashboard of Your Clients In Contract ✓ List of Your Active Loans ✓ At a glance Name, Address, Closing Date ✓ Loan Status, Next Step and Appraisal Status ✓ Client Contact buttons <p><i>& More!</i></p> <p><i>Call for more details!</i></p>	<p>EquityResources-Equity247 Realtor App 3</p>	<p>Realtors: I can't wait for you to experience our new app! Contact me for details!</p>
<p>Equity 247 Realtor App</p>	 <p>Wondering How Your Client's Home Purchase Journey Is Going?</p> <p>Open 24 HOURS</p> <p>We Made An App For That! Keep up to date on your client's loan process!</p>	<p>EquityResources-Equity247 Realtor App 5</p>	<p>Realtors: You'll never be left in the dark! 24 hour access to your clients home loan journey. Check out our new app....contact me TODAY!</p>
<p>Equity 247 Realtor App</p>	 <p>Wondering How Your Client's Home Purchase Journey Is Going?</p> <p>24 HOURS OPEN</p> <p>We Made An App For That! Keep up to date on your client's loan process!</p>	<p>EquityResources-Equity247 Realtor App 6</p>	<p>What's the sign of an AWESOME Lender/Realtor relationship? This new app! Call me for the details.</p>
<p>Equity 247 Realtor App</p>	 <p>Imagine a world where you just tap your phone to get the status on your client's loan... <i>Will imagine no more!</i></p> <p>You asked for it and we built it. An app designed for you, our Realtors!</p>	<p>EquityResources-Equity247 Realtor App 7</p>	<p>Realtors: We love making your life a little easier. Ask about my new app TODAY!</p>
<p>Equity 247 Realtor App</p>	 <p>YOU ASKED FOR IT, WE BUILT IT!</p> <p>EQUITY247® APP</p> <p>A Realtor Status App to keep you up to date on your client's loan process journey!</p>	<p>Equity Resources-Equity247 Realtor App-E011</p>	






<p>Equity 247 Realtor App</p>		<p>Equity Resources-Equity247 Realtor App-E011-F01</p>	
<p>Equity 247 Realtor App</p>		<p>Equity Resources-Equity247 Realtor App-F02</p>	
<p>Equity 247 Realtor App</p>		<p>Equity Resources-Equity247 Realtor App-F03</p>	
<p>Equity 247 Realtor App</p>		<p>Equity Resources-Equity247 Realtor App-F04</p>	
<p>Equity 247 Realtor App</p>		<p>Equity Resources-Equity247 Realtor App-F05</p>	
<p>Equity 247 Realtor App</p>		<p>Equity Resources-Equity247 Realtor App-F06</p>	






Equity247		Equity247-1	<p>Equity247 opens a portal to your mortgage experience. With access to your mortgage documents 24/7 you'll never feel out of touch with your process. It's Secure, Easy and Quick.</p>
Equity247		Equity247-2	<p>Ready to Buy a Home? Apply with our mobile friendly mortgage application and you'll love your personal portal for updates 24-7 during your mortgage process.</p>
Equity247		Equity247-3	<p>Ready to Buy a Home? Apply with our mobile friendly mortgage application and you'll love your personal portal for updates 24-7 during your mortgage process.</p>
Equity247		Equity247-4	<p>No smoke or mirrors! Equity 247 is our amazing new online Mortgage Application Process and Client Portal! You can submit an application as well as retrieve updates 24/7 throughout your mortgage process. It's Easy, Secure and Convenient.</p>
Equity247		Equity247-5	
Equity247		Equity247-6	<p>We Have Something Brand-New! Equity247... A complete mobile friendly mortgage application as well as a platform for updates during your mortgage process.</p>







Equity247		Equity247-7	<p>Because life is 24-7, we think access to your mortgage information should be too. Click the “apply now” to get started and you’ll be on your way to getting approved for your mortgage loan!</p>
Equity247		Equity247-8	
Equity247		Equity247-9	<p>Introducing: Equity247 A secure, easy way to apply for your mortgage 24 hours a day, 7 days a week. We’re rolling out the red carpet! Our Online Mortgage Application will make you feel like a Super Star. It’s secure, easy, intuitive and best of all, quick!</p>
Equity247		Equity247-10	<p>Experience Equity247 A secure, easy way to apply for your mortgage 24 hours a day, 7 days a week. Click the “apply now” to get started and you’ll be on your way to getting approved for your mortgage loan!</p>
Equity247		Equity247-11	<p>It’s Faster Than A Super Hero Can Fly--Give Equity247 A Try! ZAP, BOOM, WOW.....It’s So Easy, You Can Apply For Your Mortgage NOW!</p>
Equity247		Equity247-12	







Equity247	 <p>Provides you with a complete, Mobile Friendly, Mortgage Application</p>	Equity247-13	<p>Ready to Buy a Home? Apply with our mobile friendly mortgage application and you'll love your personal portal for updates 24-7 during your mortgage process.</p>
Equity247	 <p>It's Easy!</p>	Equity247-14	<p>Experience Equity247 A secure, easy way to apply for your mortgage 24 hours a day, 7 days a week. Click the "apply now" to get started and you'll be on your way to getting approved for your mortgage loan!</p>
Equity247	 <p>Life is stressful enough! Our goal is to make your loan process Stress Free!</p>	Equity247-15	
Equity247	 <p>We want to make you... a RAVING FAN!</p>	Equity247-16	<p>In our endless pursuit to create Raving Fans, Equity Resources has created an amazing new mortgage experience. Introducing Equity 247.</p>
Fall	 <p>Mulling OVER Buying A Home? CONTACT ME FOR SOME IN-Cider INFORMATION!</p>	Equity Resources -Mulling	
Fall	 <p>LOOKING FOR SMore BACKYARD?</p>	Equity-Resources-Smore	







Fall Mortgage		Equity Resources - The Scoop	
Fall		Equity Resources -Mortgages Are My Jam	
Fall		Fall-Into-A-New-Home1	<p>Have You Outgrown Your Home? We have the perfect mortgage programs for you and your growing family! Get Pre-Approved @ www.xxxxx.com</p>
Fall		Fall-Into-A-New-Home2	<p>Looking For A Bigger Yard For Your Best Friend... You'll FALL in love with our Mortgage Programs! Apply Today @ www.xxxxx.com</p>
Fall		Fall-Into-A-New-Home3	<p>You Could Be In Your Dream Home For The Holidays... Contact Me For Details @ xxx-xxx-xxxx</p>
Fall		Fall-Into-A-New-Home4	<p>We Have Fall-tastic Mortgage Programs... Give Me A Call...You'll Love Them All! xxx-xxx-xxxx</p>







Fall		Fall-Into-A-New-Home5	<p>Need a Bigger Home For The Holidays... Together we'll find the perfect Mortgage Program for you! Get Pre-Approved @ www.XXXXXX.com</p>
Fall		Jump-Into-A-New-Home	<p>We Have A Pile Of Mortgage Programs... Call or Text me @ XXX-XXX-XXXX To Help You Rake In The Savings!</p>
Fall		Rake-In-The-Savings	<p>Busy With Fall Clean-up... Apply for your Mortgage At A Time That's Convenient For You @ www.XXXXXX.com</p>
Fall Back		FALL-BACK-1	
Fall Back		FALL-BACK-2	







Fall Back		FALL-BACK-3	
Fall Back		FALL-BACK-4	
Fall In Love With A New Home1		Fall In Love With A New Home1	<p>Need A Bigger Home For The Holidays? Apply for your mortgage today @ www.xxxxxxx.com</p> <p>OR</p> <p>Buy A New Home With ZERO MONEY DOWN! Sounds good, right! Call or Text me @ xxx-xxx-xxxx to learn more about our zero money down programs.</p>
Fall In Love With A New Home2		Fall In Love With A New Home2	<p>A New Home For The Holidays Is Possible! Get pre-approved today @ www.xxxxx.com</p> <p>OR</p> <p>We Have ZERO MONEY DOWN Home Programs! In many cases you can be in a new home for the holidays...Contact me to find out more!</p>
Family Home Purchasre		Family-Home-SM	







<p>Fannie Mae \$2,500 DPA</p>		<p>Equity Resources - Fannie Mae \$2,500 DPA</p>	
<p>Fannie Mae \$2,500 DPA</p>		<p>Equity Resources - Fannie Mae \$2,500 DPA</p>	
<p>Fannie Mae \$2,500 DPA - Tax Refund</p>		<p>Equity Resources -Tax Refund Fannie Mae DPA - General</p>	
<p>Fast Closings</p>		<p>Fast Closings</p>	
<p>Fathers Day</p>		<p>Equity Resources-Fathers Day-1</p>	<p>"By the time a man realizes that his father was right, he has a child who thinks he's wrong." Happy Father's Day!</p>
<p>Fathers Day</p>		<p>Equity Resources-Fathers Day-2</p>	<p>Wishing All Dads A Happy Day! May your day be relaxing and full of fun! #FathersDay</p>

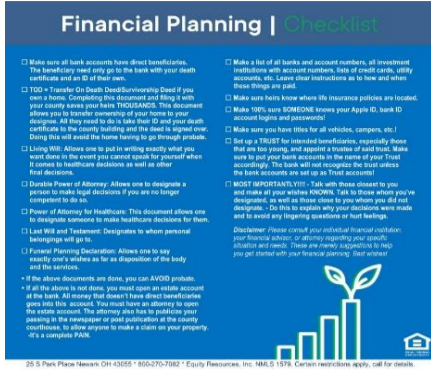





Fathers Day		Equity Resources-Fathers Day-3	<p>"Don't Tell Mom"....The Best Advice Dad Ever Gave Me! Happy Father's Day</p>
Fathers Day		Equity Resources-Fathers Day-4	<p>Wishing All Dads A Happy Day! May your day be relaxing and full of fun! #FathersDay</p>
Fathers Day		Equity Resources-Fathers Day-card	<p>"A Father carries pictures where his money used to be." Happy Father's Day!</p>
Fathers Day		Equity Resources-Fathers Day-plane	<p>"A Father Is Someone You Look Up To—No Matter How Tall You Grow." Happy Father's Day!</p>
Fathers Day		Equity Resources-Fathers Day- play	<p>"A Father Is Someone You Look Up To—No Matter How Tall You Grow." Happy Father's Day!</p>
Fathers Day		Equity Resources-Fathers Day-Tiny Feet	<p>"By the time a man realizes that his father was right, he has a child who thinks he's wrong." Happy Father's Day!</p>

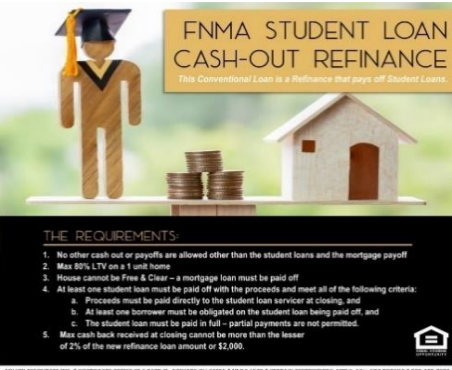





Fathers Day		Fathers Day1	<p>"A Father Is Someone You Look Up To—No Matter How Tall You Grow." Happy Father's Day!</p>
Fathers Day		Fathers Day2	<p>"By the time a man realizes that his father was right, he has a child who thinks he's wrong." Happy Father's Day!</p>
Fathers Day		Fathers Day3	<p>"Don't Tell Mom"....The Best Advice Dad Ever Gave Me! Happy Father's Day</p>
Fathers Day		Fathers Day4	<p>Wishing All Dads A Happy Father's Day!</p>
Fathers Day	<p>"DON'T TELL MOM."  THE BEST ADVICE YOU EVER GAVE ME! HAPPY FATHER'S DAY</p>	Fathers Day5	<p>"A Father carries pictures where his money used to be." Happy Father's Day!</p>
Fathers Day		Fathers Day6	<p>Have A Fan-STACHE-tic Father's Day!</p>







Fathers Day		Fathers Day 7	<p>Wishing All Dads A Happy Day! May your day be relaxing and full of fun! #FathersDay</p>
Fathers Day		Equity Resources-FathersDay4	<p>"A Father Is Someone You Look Up To—No Matter How Tall You Grow." Happy Father's Day!</p>
Fathers Day		Equity Resources FathersDay3	
Fathers Day		Equity Resources FathersDay4	
Fathers Day		Equity Resources FathersDay5	
Fathers Day		Equity Resources FathersDay6	



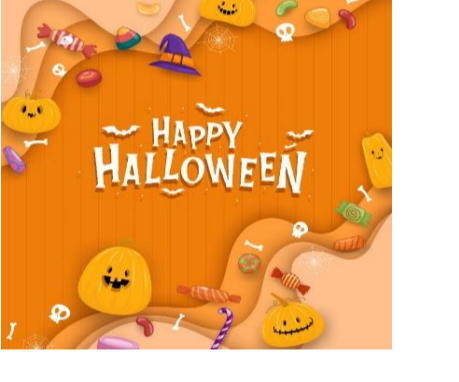



Fathers Day		Equity Resources FathersDay7	
Fathers Day		Equity Resources FathersDay8	
Father's Day		Equity-Resources-FathersDay3	<p>"By the time a man realizes that his father was right, he has a child who thinks he's wrong." Happy Father's Day!</p>
Father's Day		Equity-Resources-FathersDay2	<p>"Don't Tell Mom"The Best Advice Dad Ever Gave Me! Happy Father's Day</p>
Federal Rate Drop - Refi		Federal Rate Drop	<p>You could SAVE BIG...Let's do a FREE Analysis of your Mortgage! Call or text me @ 123-456-7890 to schedule an appointment. #RateCut #Refinance</p>
Federal Rate Drop - Refi		Federal Rate Drop	<p>Now is the time to Refinance or Buy A Home! You could SAVE BIG! Contact me for details...123-456-7890 or Apply NOW @ www.xxxxxxxx.com #RateCut #BuyAHome #Refinance</p>





Feliz Navidad		Equity Resources - Feliz Navidad-1	
Feliz Navidad		Equity Resources - Feliz Navidad-2	
FHA Accessory Dwelling Units		Equity Resources - FHA Publication of Final Policies for Accessory Dwelling Units	
FHA MIP Reduction 2023		EquityResources-FHA MIP Reduction 2023	
FHA 203H		FHA 203H - Social Media1	<p>Home Destroyed? FHA has a SPECIAL program for FEMA disasters that MAY HELP YOU. You may qualify to BUY a HOME with \$0 down. Even if you were RENTING and it is no longer habitable, you may qualify. Call me for help! #HurricaneFlorenceHelp #EquityCares #MortgageHelp</p>
FHA 203H		FHA 203H - Social Media2	<p>Renting a property destroyed by Hurricane Florence? FHA has a SPECIAL program for FEMA disasters that MAY HELP YOU. You may qualify to BUY a HOME with \$0 down. Call me for help! #HurricaneFlorenceHelp #EquityCares #BuyaHome</p>







<p>Financial Planning</p>	 <p>Financial Planning Checklist</p> <ul style="list-style-type: none"> 1. Make sure all bank accounts have direct debit/automatic payments set up to pay your bills on time. 2. Make a budget to track your spending and see if you can save more money. 3. Review your credit report and score. 4. Review your insurance policies. 5. Review your retirement savings. 6. Review your estate plan. 7. Review your tax situation. 8. Review your investment portfolio. 9. Review your emergency fund. 10. Review your net worth. 11. Review your goals. 12. Review your risk tolerance. 13. Review your asset allocation. 14. Review your rebalancing strategy. 15. Review your tax-efficient investing. 16. Review your charitable giving. 17. Review your philanthropy. 18. Review your legacy planning. 19. Review your business succession. 20. Review your exit strategy. 	<p>EquityResources-Financial Planning</p>	
<p>First Time Homebuyer - Downpayment Help</p>	 <p>FIRST-TIME HOMEBUYERS: We use tools to help you find down payment assistance programs!</p> <p>Contact me to see if you qualify!</p>	<p>First-Time Homebuyer Assistance-Equity Resources-1</p>	<p>Need Down Payment Assistance? We're here to provide options! Give me a call to find out more at 123-456-7890. #DownPayment #assistance #purchase #localender #EquityResources #HereToHelp</p>
<p>First Time Homebuyer - Downpayment Help</p>	 <p>FIRST-TIME HOMEBUYERS: Did you know? We understand coming up with a down payment can be hard for some. We use industry tools available to help you find down payment assistance programs.</p> <p>Contact me to see if you qualify!</p>	<p>First-Time Homebuyer-Down Payment Help-Equity Resources</p>	<p>You can count on us to find all of your down payment assistance options! I would love to connect with you TODAY. Give me a call at 123-456-7890. #DownPayment #assistance #purchase #localender #EquityResources #HereToHelp</p>
<p>First Time Homebuyer - Downpayment Help</p>	 <p>Take A Look How 1 Loan Officer Helped 15 First-Time Homebuyers Over The Last 6 Months!</p> <ul style="list-style-type: none"> 4 received \$2,500 in assistance 4 received \$500 in assistance 7 received first-time homebuyer benefits which included minimum down payment requirements and reduced mortgage insurance. <p>Wow! That's \$12,000 in assistance for first-time homebuyers in their area!</p>	<p>First-Time Homebuyer Assistance-Equity Resources</p>	<p>We love unlocking the door to homeownership! Our goal is to empower new homeowners with savings and support every step of the way. Who can we help today? Apply FREE at #FirstTimeBuyers #HomeownershipGoals #FreePreApproval #buyahome #localender #EquityResources</p>
<p>FHA Student Loan Update</p>	 <p>Want to Buy a Home and have a Student Loan? Great News Just Arrived!</p> <p>FHA has updated their student loan policy to only use 50% of the balance on deferred student loans.</p> <p>What does this mean to you? FHA is breaking down student loan debt barriers to help advance affordable homeownership.</p> <p>Call For More Details!</p>	<p>Equity Resources-FHA Student Loan Update</p>	
<p>Flag Day</p>	 <p>I Pledge ALLEGIANCE to the FLAG of the UNITED STATES OF AMERICA, and to the REPUBLIC for which it stands, ONE NATION under GOD, indivisible, with LIBERTY and JUSTICE for all.</p>	<p>Flag Day</p>	<p>HAPPY FLAG DAY! "I Pledge Allegiance to the flag of the United States of America and to the Republic for which it stands, one Nation under God, indivisible, with liberty and justice for all."</p>




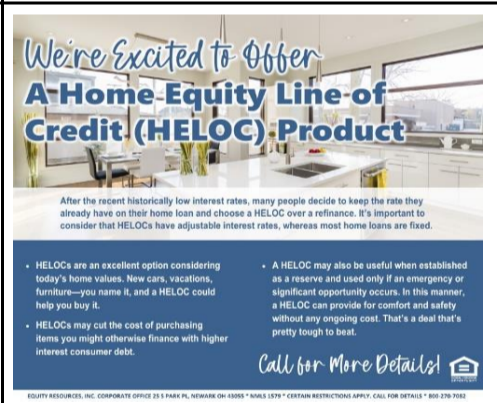


<p>FNMA Student Loan Refi</p>	 <p>FNMA STUDENT LOAN CASH-OUT REFINANCE</p> <p>THE REQUIREMENTS:</p> <ol style="list-style-type: none"> 1. No other cash out or payoffs are allowed other than the student loans and the mortgage payoff 2. Max 80% LTV on a 1 unit home 3. Home owned for 90+ days - a mortgage loan must be paid off 4. At least one student loan must be paid off with the proceeds and meet all of the following criteria: <ul style="list-style-type: none"> a. Payments must be paid directly to the student loan servicer at closing, and b. At least one borrower must be obligated on the student loan being paid off, and c. The student loan must be paid in full - partial payments are not permitted. 5. Max cash back received at closing cannot be more than the lesser of 2% of net loan refinance loan amount or \$2,000. 	<p>Equity Resources FNMA STUDENT LOAN</p>	
<p>FNMA Student Loan Refi</p>	 <p>Guess What's Back?...</p> <p>Student Loan Payments!</p> <p><i>You may qualify for the Same Max Student Loan Cash Out Refinance!</i></p>	<p>Equity Resources-Student Loan Payments Are Back</p>	
<p>FNMA Rent History</p>	 <p>Do You Pay Your Rent On Time? It May Help You Buy A Home!</p> <p>Contact us for more details and to get Pre-Approved for FREE!</p> <p>Fannie Mae estimated 17% of previously denied applications could have been approved if rent payments were considered. This change can help a lot of homebuyers!</p>	<p>Equity Resources FNMA - Rent History1</p>	
<p>FNMA Rent History</p>	 <p>Do You Pay Your Rent On Time? It May Help You Buy A Home!</p> <p>Contact us for more details and to get Pre-Approved for FREE!</p> <p>Fannie Mae estimated 17% of previously denied applications could have been approved if rent payments were considered. This change can help a lot of homebuyers!</p>	<p>Equity Resources FNMA - Rent History2</p>	
<p>FNMA Rent History</p>	 <p>Do You Pay Your Rent On Time? It May Help You Buy A Home!</p> <p>Contact us for more details and to get Pre-Approved for FREE!</p> <p>Fannie Mae estimated 17% of previously denied applications could have been approved if rent payments were considered. This change can help a lot of homebuyers!</p>	<p>Equity Resources FNMA - Rent History3</p>	
<p>FNMA Rent History</p>	 <p>Do You Pay Your Rent On Time? It May Help You Buy A Home!</p> <p>Contact us for more details and to get Pre-Approved for FREE!</p> <p>Fannie Mae estimated 17% of previously denied applications could have been approved if rent payments were considered. This change can help a lot of homebuyers!</p>	<p>Equity Resources FNMA - Rent History4</p>	






<p>Freddie Mac BorrowSmart Program</p>	 <p>Freddie Mac BorrowSmart Program We are proud to offer this program! Eligible buyers may qualify for up to \$2,500 toward a down payment or closing costs.</p> <p>PROGRAM DETAILS</p> <ul style="list-style-type: none"> • Borrower's income determines the level of assistance they receive • Maximum credit score 740 • Primary residence only • Cash flow, 20 annual net debt payments (ANDE), and tax return must be provided • Homebuyer counseling required • Use and restricted income requirements • This is not a loan, no repayment is required <p>This may be the missing piece to your homebuying journey! Call today for more info.</p>	<p>Equity Resources - Freddie Mac BorrowSmart Program - Buyers</p>	
<p>Freddie Mac BorrowSmart Program</p>	 <p>Freddie Mac BorrowSmart Program</p> <p>We are proud to offer this program that provides up to \$2,500 in down payment and/or closing cost assistance for low- to moderate-income borrowers, based on Area Median Income and other eligibility criteria.</p> <p>Reach out to see if your Buyer qualifies!</p> <p>PROGRAM DETAILS</p> <ul style="list-style-type: none"> • Income determines the level of assistance a borrower may receive • Maximum credit score 740 • Primary residence only • Cash flow, 20 annual net debt payments (ANDE), and tax return must be provided • Homebuyer counseling required • Use and restricted income requirements • This is not a loan and no repayment is required 	<p>Equity Resources - Freddie Mac BorrowSmart Program - Realtors</p>	
<p>Freddie Mac BorrowSmart Program</p>	 <p><i>Proudly offering...</i></p> <p>Freddie Mac BorrowSmart Program</p> <p>Providing up to \$2,500 in down payment and/or closing cost assistance for low- to moderate-income borrowers, based on Area Median Income and other eligibility criteria.</p> <p>Reach out for more information!</p>	<p>EquityResources-Freddie Mac BorrowSmart Post</p>	
<p>Free Homebuyer Seminar</p>	 <p>FREE</p> <p>Homebuying Seminars</p>	<p>Free HB Seminar 1</p>	
<p>Free Homebuyer Seminar</p>	 <p>FREE</p> <p>Homebuying Seminars</p>	<p>Free HB Seminar 2</p>	
<p>Gift Money Donors</p>	 <p>Acceptable Gift Money</p> <p>The list of acceptable gift money donors has expanded!</p> <ul style="list-style-type: none"> It includes non-relatives who share a familial relationship with the borrower defined as: <ul style="list-style-type: none"> • a domestic partner, • relative of a domestic partner, • individual engaged to marry the borrower, • former relative, or • godparent <p>Freddie Mac will now allow Gift Funds and Gift Funds to come from a variety of an immediate donor or a first relative to an immediate donor. Appropriately sourced gifts and gift funds may be applied toward the cost of the subject property as long as they are not prohibited with respect to the borrower.</p> <p>Evidence of electronic transfer of funds from a donor's account to the borrower's account or to the closing agent represents acceptable documentation to meet the requirement for verifying donor availability of funds and transfer of gift funds.</p>	<p>EquityResources-Acceptable-Gift-Money-Donors</p>	

<p>Got Questions</p>	 <p>GOT QUESTIONS About Buying a Home?</p> <p>How do I get started? Apply at my website or call me for a FREE analysis.</p> <p>Can I really buy a home with no down payment? Yes, we have programs that finance 100% of the purchase price and most closing costs. Knowing this early will help your REALTOR negotiate your home purchase accordingly.</p> <p>How do I find a REALTOR? I work with many great agents, and can refer you — please reach out.</p> <p>Do I need perfect credit? No, credit is only one of the three key factors in our underwriting decision. The three keys are: Collateral, the home condition, Capacity and Credit. We offer loan programs down to 580 credit score and look at the whole picture.</p> <p>What would my payments be on this home? Call or email me for my FREE mortgage calculator app which allows you to see your payments at your convenience for each house.</p> <p>I stay on top of the latest trends in the housing market and am here to share my expertise and experience to guide you through the process.</p> <p>Call today to get started!</p>	<p>Got-Questions-Equity-Resources</p>	<p>I'm Here to Help! Call me today!</p>
<p>Graduation Gift Funds</p>	 <p>Gift money from graduation is now an acceptable source of funds!</p> <ul style="list-style-type: none"> Diploma or transcripts that supports the date of graduation required. Provide verification of gift funds deposited into the borrower's account within 90 days of graduation date. Primary Residence Purchases Only. High school graduate acceptable with an established credit history and full two-year work history. <p>Call Me For Details!</p>	<p>Equity Resources-Graduation Gift Funds</p>	
<p>Halloween</p>	 <p>HAPPY HALLOWEEN</p>	<p>Equity Resources-Happy Halloween 1</p>	
<p>Halloween</p>	 <p>HAPPY HALLOWEEN</p>	<p>Equity Resources-Happy Halloween 2</p>	
<p>Halloween</p>	 <p>HAPPY HALLOWEEN</p>	<p>Equity Resources-Happy Halloween 3</p>	
<p>Halloween</p>	 <p>TRICK OR TREAT</p>	<p>Equity Resources-Happy Halloween 4</p>	

Halloween		Equity Resources-Happy Halloween 5	
Halloween		Happy-Halloween-EquityResources-1	
Halloween		Happy-Halloween-EquityResources-2	
Halloween		Happy-Halloween-EquityResources-3	
Halloween		Equity-Resources-Halloween2	
Halloween		Equity-Resources-Halloween3	

Halloween		Equity-Resources-Halloween4	
Halloween		Equity-Resources-Halloween1	
Halloween		Equity-Resources-Halloween5	
Halloween		Equity-Resources-Halloween6	
Halloween		Equity-Resources-Halloween7	
Halloween		Happy-Halloween-EquityResources-4	

<p>Hanukkah</p>		<p>Happy-Hanukkah</p>	<p>Season's Greetings!</p>
<p>HELOC</p>		<p>EquityResources-Get Cash for your Home - HELOC</p>	
<p>HELOC</p>		<p>EquityResources-HELOC - Tap in to your Home Equity</p>	
<p>HELOC</p>		<p>EquityResources-HELOC</p>	
<p>Home Buying Process</p>		<p>Equity Resources - Homebuying Map</p>	
<p>Home Is Where The Heart Is.. Valentines Day</p>		<p>Home Is Where The Heart Is</p>	<p>NOT IN LOVE WITH YOUR MORTGAGE.... I want to help you find your perfect match. Contact me today for details. Happy Valentine's Day!</p>

Home Shopping This Weekend		Home Shopping-1	I'm Available For Your Mortgage Questions...Text or Call me @ _____!
Home Shopping This Weekend		Home Shopping-1	Home Shopping this weekend? I'm available to answer any of your financing questions! Text or call me at _____.
Home Shopping This Weekend		Home Shopping-2	Home Shopping this weekend? I'm available to answer any of your financing questions! Text or call me at _____.
Home Shopping This Weekend		Home Shopping -3	Home Shopping this weekend? Download my free app at _____ to calculate the estimated mortgage payment at each home. Text or call me at _____ with any questions.
Home Shopping This Weekend		Home Shopping - 4	Have You Outgrown Your Nest? Don't get your feathers ruffled about the mortgage...Text or Call me @ _____ with any questions!

Home Value - FLORIDA

Home Shortages Last Year & This Year Are Driving Up Home Values!

Customer 1	Customer 2	Customer 3
True Examples of FL Homes Purchased in 2014, 2015 or 2016		
\$145,600 Price Today	\$295,000 Price Today	\$105,000 Price Today
\$216,000	\$360,000	\$165,000
+\$70,400!	+\$65,000!	+\$60,000!

[Home Values - FL](#)

Here is suggested text: It's The Right Time To Refinance...
Did you know due to Home Shortages last year that Home Values are UP in many areas! If you've been in your home for 3+ years—IT MAY BE A GREAT TIME TO REFINANCE!
Call or text me at xxx-xxx-xxxx for your FREE savings review!
#Refinance #HomeValuesRise #SaveMoney

Home Value - MARYLAND

Home Shortages Last Year & This Year Are Driving Up Home Values!

Customer 1	Customer 2	Customer 3
True Examples of MD Homes Purchased in 2014, 2015 or 2016		
\$207,000 Price Today	\$509,000 Price Today	\$315,000 Price Today
\$320,000	\$585,000	\$390,000
+\$113,000!	+\$76,000!	+\$75,000!

[Home Values - MD](#)

Here is suggested text: It's The Right Time To Refinance...
Did you know due to Home Shortages last year that Home Values are UP in many areas! If you've been in your home for 3+ years—IT MAY BE A GREAT TIME TO REFINANCE!
Call or text me at xxx-xxx-xxxx for your FREE savings review!
#Refinance #HomeValuesRise #SaveMoney

Home Value - NORTH CAROLINA

Home Shortages Last Year & This Year Are Driving Up Home Values!

Customer 1	Customer 2	Customer 3
True Examples of NC Homes Purchased in 2014, 2015 or 2016		
\$315,000 Price Today	\$415,000 Price Today	\$293,550 Price Today
\$390,000	\$464,000	\$320,000
+\$75,000!	+\$49,000!	+\$26,450!

[Home Values - NC](#)

Here is suggested text: It's The Right Time To Refinance...
Did you know due to Home Shortages last year that Home Values are UP in many areas! If you've been in your home for 3+ years—IT MAY BE A GREAT TIME TO REFINANCE!
Call or text me at xxx-xxx-xxxx for your FREE savings review!
#Refinance #HomeValuesRise #SaveMoney

Home Value - OHIO

Home Shortages Last Year & This Year Are Driving Up Home Values!

Customer 1	Customer 2	Customer 3
True Examples of OH Homes Purchased in 2014, 2015 or 2016		
\$320,000 Price Today	\$356,000 Price Today	\$364,000 Price Today
\$380,000	\$410,000	\$382,000
+\$60,000!	+\$54,000!	+\$18,000!

[Home Values - OHIO](#)

Here is suggested text: It's The Right Time To Refinance...
Did you know due to Home Shortages last year that Home Values are UP in many areas! If you've been in your home for 3+ years—IT MAY BE A GREAT TIME TO REFINANCE!
Call or text me at xxx-xxx-xxxx for your FREE savings review!
#Refinance #HomeValuesRise #SaveMoney




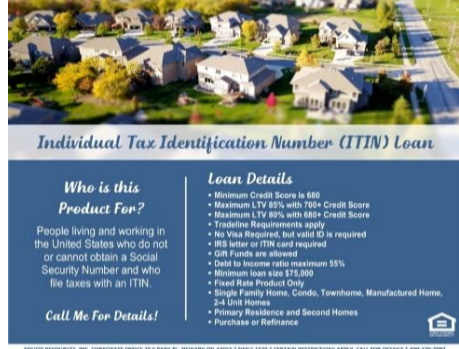

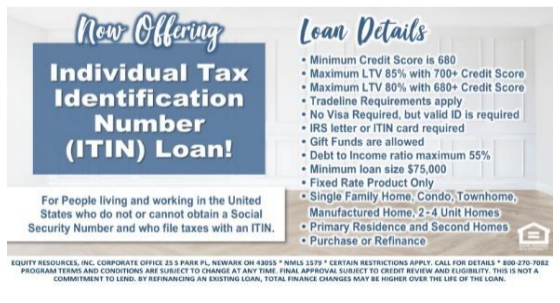
Home Value - PENNSYLVANIA

Home Shortages Last Year & This Year Are Driving Up Home Values!

Customer 1	Customer 2	Customer 3
True Examples of PA Homes Purchased in 2014, 2015 or 2016		
\$185,000 Price Today	\$220,000 Price Today	\$88,000 Price Today
\$205,000	\$252,000	\$94,000
+\$20,000!	+\$32,000!	+\$6,000!

[Home Values - PA](#)

Here is suggested text: It's The Right Time To Refinance...
Did you know due to Home Shortages last year that Home Values are UP in many areas! If you've been in your home for 3+ years—IT MAY BE A GREAT TIME TO REFINANCE!
Call or text me at xxx-xxx-xxxx for your FREE savings review!
#Refinance #HomeValuesRise #SaveMoney

<p>How to Increase Business</p>		<p>How-To-Increase-Business-1</p>	
<p>How to Increase Business</p>		<p>How-To-Increase-Business-2</p>	
<p>Improve the Lives of Families</p>		<p>Improve the Lives of Families</p>	<p>We Are Here For You.... Let me help you and your family find the perfect mortgage that fits YOUR needs!</p>
<p>Individual Tax Identification Number ITIN</p>		<p>Equity Resources - Individual Tax Identification Number (ITIN) Loan</p>	
<p>Individual Tax Identification Number ITIN</p>		<p>Equity Resources - ITIN-Program</p>	
<p>Individual Tax Identification Number ITIN</p>		<p>Equity Resources-Individual Tax Identification Number (ITIN) Loan</p>	

Interest Rates



[EquityResources-Factors-Determine-Rate-SM](#)

ITIN Vs. DSCR

Two Great Programs to Improve the Lives of Families...

ITIN Loan

- Minimum Credit Score is 680
- Maximum LTV 85% with 700+ FICO
- Maximum LTV 80% with 680+ FICO
- Traditional Requirements apply
- 90 Day Residency, but with DCR required
- 95 Water or ITIN card required
- Gift funds not allowed
- Maximum Debt to Income Ratio 55%
- Minimum Loan Size \$75,000
- Fixed Rate Product Only
- Single Family Home, Condo, Manufacture, Manufactured Home, 2+ Unit Home
- Foreign Residence and Second Home
- Purchase or Refinance

DSCR Loan

- Minimum Credit Score is 620 (85% LTV)
- Max 85% LTV
- Max DTI is calculated
- Minimum 3 Months Reserves
- Maximum loan size \$2,000,000
- Minimum loan size \$75,000
- Minimum 60% but all must be disclosed on application
- First Time Investors okay, but not First Time Home Buyers
- Short term rental income can be used
- Short term rental income can be used
- Fixed, Interest Only, and Adjustable Rate
- Prepayment Penalty, but can buy out
- Purchase or Refinance

Equity Resources, Inc. Corporate Office 213 Park Plaza North OH 43083 • NMLS ID# 1000000 • Call for details • 609-270-7061

[Equity Resources-ITIN-and-DSCR-Programs](#)

ITIN Vs. DSCR

Two Great Programs to Sell More Homes...

Call us with questions

ITIN Loan

- Minimum Credit Score is 680
- Maximum LTV 85% with 700+ FICO
- Maximum LTV 80% with 680+ FICO
- Traditional Requirements apply
- 90 Day Residency, but with DCR required
- 95 Water or ITIN card required
- Gift funds not allowed
- Maximum Debt to Income Ratio 55%
- Minimum Loan Size \$75,000
- Fixed Rate Product Only
- Single Family Home, Condo, Manufacture, Manufactured Home, 2+ Unit Home
- Foreign Residence and Second Home
- Purchase or Refinance

DSCR Loan

- Minimum Credit Score is 620 (85% LTV)
- Max 85% LTV
- Max DTI is calculated
- Minimum 3 Months Reserves
- Maximum loan size \$2,000,000
- Minimum loan size \$75,000
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[ERI-ITIN-and-DSCR-for-SM](#)

Instagram



[Follow Us Instagram](#)

Investment Program

BUY MORE INVESTMENT PROPERTIES

New Unique Program ... For Current Investors

Are you looking for another rental?

- Simultaneous closing with purchase loan (1-4 units)
- You could buy another rental property with zero cash out of pocket

Call us for more details!

80% LTV 2+ Mortgage Investment Property on previous rental property

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[Equity Resources-Investment Program-SM](#)







Hey Investors...We Have A Unique Program Just For You!
It's a BRAND NEW 90% LTV Investment program to help with the down payment of your next rental! Call for details!


Is Buying A Home In Your Future?









[Buying Home In Your Future 1](#)

<p>Is Buying A Home In Your Future?</p>		<p>Buying Home In Your Future 2</p>	
<p>July 4th</p>		<p>Equity Resources-4th of July-Flag</p>	<p>"I love my freedom. I love my America."</p>
<p>July 4th</p>		<p>Equity Resources-4th of July-Stripes</p>	<p>Proud to be an American!</p>
<p>July 4th</p>		<p>Equity Resources-4th of July-Grill</p>	<p>Happy Birthday America!</p>
<p>July 4th</p>		<p>Equity Resources-4th of July-Fireworks</p>	<p>Have a Safe & Happy 4th of July!</p>
<p>July Closings</p>		<p>Equity Resources-July Closings-Fence</p>	<p>Our closings are moving fast! Celebrate your independence by becoming a home owner. Contact me TODAY! #quickclosing #homeloans #cleartoclose #locallender #HappyIndependenceDay</p>







<p>July Closings</p>		<p>Equity Resources-July Closings-Flag</p>	<p>Hooray for the Red, White and HOME! Need a quick closing...contact me NOW! #quickclosing #homeloans #cleartoclose #locallender #HappyIndependenceDay</p>
<p>July Closings</p>		<p>Equity Resources-July Closings-Gen1</p>	<p>Looking for a quick closing...this is your sign! Text me for my fast and easy application link. #quickclosing #homeloans #cleartoclose #locallender</p>
<p>July Closings</p>		<p>Equity Resources-July Closings-Gen2</p>	<p>I'm the key to your quick closing. Let's get started TODAY! Call, Text or Apply FREE at xxxxxx #quickclosing #homeloans #cleartoclose #locallender</p>
<p>Lender Competition</p>		<p>Equity Resources, Inc. Lender Competition - Did you know Update</p>	
<p>Labor Day</p>		<p>Equity Resources-Happy Labor Day-Flag</p>	<p>You work hard and deserve a day off...Happy Labor Day!</p>
<p>Labor Day</p>		<p>Equity Resources-Happy Labor Day-Honoring The American Worker</p>	<p>Don't Labor Over Finding The Right Mortgage For You, Contact Me Today!</p>







<p>Labor Day</p>		<p>Equity Resources-Happy Labor Day-People</p>	<p>It's Labor Day, Take The Day Off!</p>
<p>Labor Day</p>		<p>Equity Resources-Happy Labor Day-Stars</p>	<p>"Choose A Job You Love, And You Will Never Have To Work A Day In Your Life." –Confucius</p>
<p>Labor Day</p>		<p>Labor-Day-1</p>	<p>It's Labor Day, Take The Day Off!</p>
<p>Labor Day</p>		<p>Labor-Day-2</p>	<p>"Choose A Job You Love, And You Will Never Have To Work A Day In Your Life." –Confucius</p>
<p>Labor Day</p>		<p>Labor-Day-3</p>	<p>Don't Labor Over Finding The Right Mortgage For You, Contact Me Today!</p>
<p>Labor Day</p>		<p>Equity Resources Doggone Good Labor Day</p>	<p>Enjoy your long weekend!</p>







<p>Labor Day</p>		<p>Equity Resources Labor Day Balloons</p>	<p>You work hard and deserve a day off...Happy Labor Day!</p>
<p>Labor Day</p>		<p>Equity Resources Labor Day Flag</p>	<p>May you have a Happy and Safe Labor Day Weekend!</p>
<p>LaborDay</p>		<p>Labor-Day1</p>	<p>"Choose A Job You Love, And You Will Never Have To Work A Day In Your Life." –Confucius</p>
<p>LaborDay</p>		<p>Labor-Day2</p>	<p>Don't Labor Over Finding The Right Mortgage For You, Contact Me Today!</p>
<p>LaborDay</p>		<p>Labor-Day3</p>	<p>It's Labor Day, Take The Day Off!</p>
<p>LaborDay</p>		<p>Labor-Day4</p>	<p>Enjoy Your Labor Day Weekend!</p>







<p>LaborDay</p>		<p>Labor-Day5</p>	<p>Do You Want To Take The Labor Out Of Purchasing or Refinancing? Contact Me To Find Out How!</p>
<p>Latinos Leading Homeownership</p>		<p>Equity Resources-Latinos Driving Homeownership In America</p>	
<p>Local Pizza</p>		<p>Equity Resources-Best Local Pizza Place</p>	<p>No Matter How You Slice It...I LOVE Pizza! Tell me what local pizza shop has the best pizza in your town! Let's see who agrees with you! I will be up for a taste-test challenge! #BuyLocal #SupportLocalBusinessOwners #ILovePizza</p>
<p>Looking For A New Home</p>		<p>Equity Resources-Looking For A New Home</p>	<p>Be Sure To GET PRE-APPROVED Before You Shop! Then talk to your local Realtor. It's FREE to apply...and only takes about 10 minutes at <YOUR APPLY LINK> Happy Shopping! #HomeShopping #ApplyFree #GetPreApproved #NewHome</p>
<p>Low Rates</p>		<p>EquityResources-Lowering Rates</p>	
<p>Low Rates</p>		<p>Equity Resources-Low Rate equals Savings</p>	<p>WOW! What A Difference Refinancing Made To This Family! They just bought their home last year, but were eligible to Refinance. What a great example of how REFINANCING NOW could help you. Apply FREE to get started at www.CallEquity.com #LowRates #Refinance #SaveBig #WhatAreYouWaitingFor</p>







<p>MA Bond Program</p>	 <p>Massachusetts Bond Programs</p> <p>MassHousing Downpayment Assistance For First Time Homebuyers</p> <ul style="list-style-type: none"> • Up to \$10,000 in every city and town in Massachusetts. • \$1,000 charge back for interest and fees. • Maximum amount of \$100,000 per borrower. • Expires 12/31/2022. <p>MassDREAMS Grant Program</p> <p>MassDREAMS grants are available to eligible first-time homebuyers who purchase a property using a first mortgage loan from MassHousing or the Massachusetts Housing Finance Agency. The program offers downpayment and closing cost grants to first-time homebuyers who meet the program's eligibility.</p> <ul style="list-style-type: none"> • Up to \$10,000 for homebuyers earning up to 100% of the area median income (AMI). • Up to \$25,000 for homebuyers earning between 100.01% and 125% of area median income. <p>All programs require a minimum credit score of 640, and the DTI cannot be above 43%, regardless of program.</p>	<p>Equity-Resources-MA-Bond-Program</p>	
<p>Memorial Day</p>	 <p>HAPPY MEMORIAL DAY</p>	<p>Equity Resources-Memorial Day 2023</p>	<p>In Memory Of Many, In Honor Of All... This Memorial Day</p>
<p>Memorial Day</p>		<p>Equity Resources-Memorial Day 2023-Flag</p>	<p>Honoring Those Who Have Given Their Lives To Protect Our Own Remembering on this Memorial Day</p>
<p>Memorial Day</p>	 <p>MEMORIAL DAY REMEMBER AND HONOR</p>	<p>Equity Resources-Memorial Day 2023-Remember and Honor</p>	<p>This Memorial Day please take a moment to appreciate your freedom to cook out, celebrate and enjoy a day off work. These freedoms would not be possible without the many soldiers who made the ultimate sacrifice.</p>
<p>Memorial Day</p>	 <p>Memorial DAY REMEMBER AND HONOR</p>	<p>Equity Resources-Memorial Day 2023-Star</p>	<p>Celebrate The Stars Who Protect Our Stripes... Enjoy your Memorial Day Weekend!</p>
<p>Memorial Day</p>	 <p>HAPPY Memorial Day IN HONOR OF OUR HEROES</p>	<p>Equity Resources - Memorial Day 2022 1</p>	<p>All Gave Some, Some Gave All... Remembering on this Memorial Day</p>





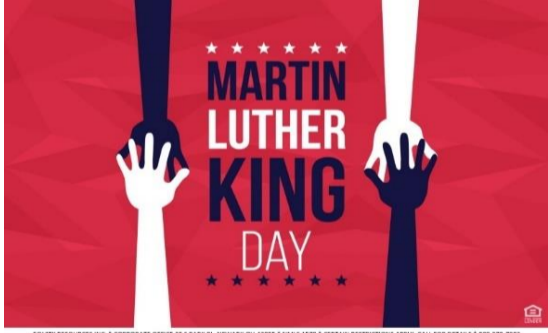
<p>Memorial Day</p>		<p>Equity Resources - Memorial Day 2022 2</p>	<p>Honoring Those Who Have Given Their Lives To Protect Our Own Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Equity Resources - Memorial Day 2022 3</p>	<p>Celebrate The Stars Who Protect Our Stripes... Enjoy your Memorial Day Weekend!</p>
<p>Memorial Day</p>		<p>Equity Resources - Memorial Day 2022 4</p>	<p>In Memory Of Many, In Honor Of All... This Memorial Day</p>
<p>Memorial Day</p>		<p>Equity Resources - Memorial Day 2022 5</p>	<p>This Memorial Day please take a moment to appreciate your freedom to cook out, celebrate and enjoy a day off work. These freedoms would not be possible without the many soldiers who made the ultimate sacrifice.</p>
<p>Memorial Day</p>		<p>Equity Resources - Memorial Day 6</p>	<p>Honoring Those Who Have Given Their Lives To Protect Our Own Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Memorial Day1</p>	<p>For All Those Who Gave Their Yesterdays, A Thank You Today.... In Honor Of Memorial Day</p>

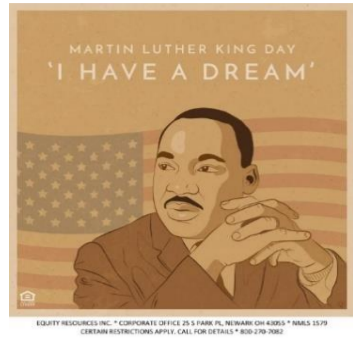
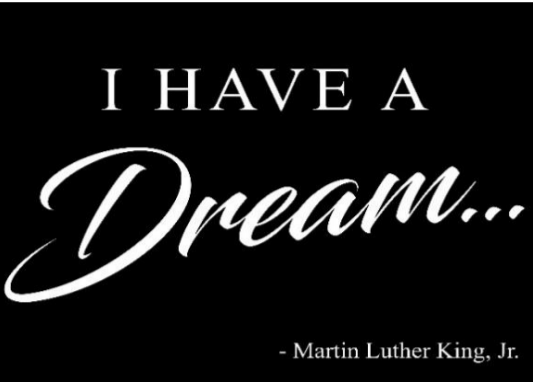




<p>Memorial Day</p>		<p>Memorial Day2</p>	<p>What's Your Favorite BBQ Food? Mine is (insert your favorite BBQ food here)....please share yours in my comment section! Happy Memorial Day!</p>
<p>Memorial Day</p>		<p>Memorial Day3</p>	<p>Have A Safe And Happy Memorial Day Weekend!</p>
<p>Memorial Day</p>		<p>Memorial Day4</p>	<p>All Gave Some, Some Gave All... Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Memorial Day5</p>	<p>Celebrate The Stars Who Protect Our Stripes... Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Grill</p>	<p>This Memorial Day please take a moment to appreciate your freedom to cook out, celebrate and enjoy a day off work. These freedoms would not be possible without the many soldiers who made the ultimate sacrifice.</p>
<p>Memorial Day</p>		<p>Land of the Free</p>	<p>Remember and Honor All Who Have Served Happy Memorial Day</p>







Memorial Day		Flag 1	<p>Celebrate The Stars Who Protect Our Stripes... Enjoy your Memorial Day Weekend!</p>
Memorial Day		USA 1	<p>Honoring Those Who Have Given Their Lives To Protect Our Own Remembering on this Memorial Day</p>
Memorial Day		Memorial Day6	<p>In Memory Of Many, In Honor Of All... This Memorial Day</p>
Memorial Day		Equity Resources-Memorial Day-Those Who Served	<p>Celebrate The Stars Who Protect Our Stripes... Remembering on this Memorial Day</p>
Memorial Day		Equity Resources-Memorial Day-Remember and Honor	<p>This Memorial Day please take a moment to appreciate your freedom to cook out, celebrate and enjoy a day off work. These freedoms would not be possible without the many soldiers who made the ultimate sacrifice.</p>
Memorial Day		Equity Resources-Memorial Day-Balloons	<p>Honoring Those Who Have Given Their Lives To Protect Our Own Remembering on this Memorial Day</p>







<p>Memorial Day</p>		<p>Equity Resources-Memorial Day-Flag</p>	<p>All Gave Some, Some Gave All... Remembering on this Memorial Day</p>
<p>Memorial Day</p>			<p>Honoring Those Who Have Given Their Lives To Protect Our Own Remembering on this Memorial Day</p>
<p>Memorial Day</p>			<p>All Gave Some, Some Gave All... Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Equity Resources Memorial Day-3</p>	<p>Honoring Those Who Have Given Their Lives To Protect Our Own Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Equity Resources Memorial Day-4</p>	<p>This Memorial Day please take a moment to appreciate your freedom to cook out, celebrate and enjoy a day off work. These freedoms would not be possible without the many soldiers who made the ultimate sacrifice.</p>
<p>Memorial Day</p>		<p>Equity Resources Memorial Day-5</p>	<p>All Gave Some, Some Gave All... Remembering on this Memorial Day</p>







<p>Memorial Day</p>		<p>Equity Resources Memorial Day-6</p>	<p>Celebrate The Stars Who Protect Our Stripes... Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Memorial-Day-2019</p>	<p>Honoring Those Who Have Given Their Lives To Protect Our Own Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Memorial-Day-2019-2</p>	<p>Celebrate The Stars Who Protect Our Stripes... Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Memorial-Day-2019-3</p>	<p>This Memorial Day please take a moment to appreciate your freedom to cook out, celebrate and enjoy a day off work. These freedoms would not be possible without the many soldiers who made the ultimate sacrifice.</p>
<p>Memorial Day</p>		<p>Memorial-Day-2019-4</p>	<p>All Gave Some, Some Gave All... Remembering on this Memorial Day</p>
<p>Merry Christmas</p>		<p>Equity Resources-Merry Christmas 1</p>	<p>Best Wishes for a Merry Christmas & Prosperous New Year!</p>







<p>Merry Christmas</p>		<p>Equity Resources-Merry Christmas 3</p>	<p>From My Home To Yours.....Merry Christmas!</p>
<p>Merry Christmas</p>		<p>Equity Resources-Merry Christmas 2</p>	<p>Season's Greetings!</p>
<p>Merry Christmas</p>		<p>Equity Resources-Merry Christmas 4</p>	<p>Best Wishes for a Merry Christmas & A Happy New Year!</p>
<p>MLK Day</p>		<p>MLK Day1</p>	
<p>MLK Day</p>		<p>MLK Day2</p>	







MLK Day		MLK Day3	
MLK Day		MLK Day4	
MMP Montgomery County DPA - Teachers		Equity-Resources-MMP Montgomery County DPA	
Mortgage Rates		Snow-Joke	
Mortgage Rates - ALL TIME LOW		MortgageRates-AllTimeLOWS-EquityResources	
Mother's Day		Equity Resources - Happy Mothers Day 1	<p>Words Are Never Enough To Thank Moms For All They Do! HAPPY MOTHER'S DAY!</p>







Mother's Day		Equity Resources - Happy Mothers Day 2	<p>ENJOY YOUR DAY MOMS...YOU DESERVE IT! Happy Mother's Day!</p>
Mother's Day		Equity Resources - Happy Mothers Day 3	<p>A Mother Is Like A Flower, Each One Beautiful & Unique! HAPPY MOTHER'S DAY!</p>
Mother's Day		Equity Resources - Happy Mothers Day 4	<p>"A mother is she who can take the place of all others but whose place no one else can take." Cardinal Mermillod</p>
Mother's Day		Equity Resources - Happy Mothers Day 5	<p>Enough Said. HAPPY MOTHER'S DAY!</p>
Mothers Day		Equity Resources - Mothers Day	
Mothers Day		Equity Resources - Mothers Day	

Mothers Day		Equity Resources - Mothers Day	
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Mothers Day		Equity Resources - Mothers Day	
Mothers Day		Equity Resources - Mothers Day	

Mothers Day		Equity Resources - Mothers Day	
Mothers Day		Mothers Day1	<p>Mothers hold their children's hands for a while, but their hearts forever. HAPPY MOTHER'S DAY!</p>
Mothers Day		Mothers Day2	<p>Words are never enough to say Thank You for all you do...HAPPY MOTHER'S DAY!</p>
Mothers Day		Mothers Day3	<p>HAPPY MOTHER'S DAY to all Moms--May your day be filled with love, joy and laughter.</p>
Mothers Day		Mothers Day4	<p>Words Are Never Enough To Thank Moms For All They Do! HAPPY MOTHER'S DAY!</p>
Mothers Day		Mothers Day5	<p>WISHING A HAPPY MOTHER'S DAY to all you Rockin' Moms out there!</p>

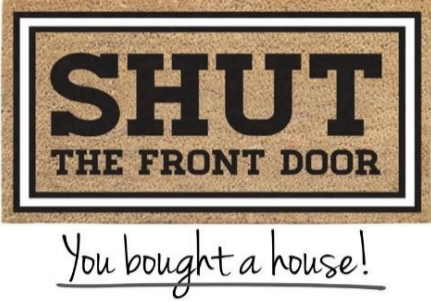





Mothers Day		Mothers Day6	<p>A Mother Is Like A Flower, Each One Beautiful & Unique! HAPPY MOTHER'S DAY!</p>
Mothers Day		Mothers Day7	<p>A Mother's Hug Lasts Long After She Lets Go! HAPPY MOTHER'S DAY!</p>
Mothers Day		Mothers Day8	<p>ENJOY YOUR DAY MOMS...YOU DESERVE IT! Happy Mother's Day!</p>
Mothers Day		Equity Resources Happy Mothers Day1	<p>Words Are Never Enough To Thank Moms For All They Do! HAPPY MOTHER'S DAY!</p>
Mothers Day		Equity Resources Happy Mothers Day2	<p>Mothers Hold Their Children's Hand For A Short While, But Their Hearts Forever! HAPPY MOTHER'S DAY!</p>
Mothers Day		Equity Resources Happy Mothers Day3	<p>A Mother Is Like A Flower, Each One Beautiful & Unique! HAPPY MOTHER'S DAY!</p>






Mothers Day		Equity Resources Happy Mothers Day4	<p>A Mother Is Like A Flower, Each One Beautiful & Unique! HAPPY MOTHER'S DAY!</p>
Mothers Day		Equity Resources Happy Mothers Day5	<p>Mothers Hold Their Children's Hand For A Short While, But Their Hearts Forever! HAPPY MOTHER'S DAY!</p>
Mother's Day		Equity Resources Wishes You A Happy Mothers Day-1	<p>"A mother is she who can take the place of all others but whose place no one else can take." Cardinal Mermillod</p>
Mother's Day		Equity Resources Wishes You A Happy Mothers Day-2	<p>"There's no way to be a perfect mother and a million way to be a good one."-Jill Churchill</p>
Mother's Day		Equity Resources Wishes You A Happy Mothers Day-3	<p>Words are never enough to thank you for all you do. Have a wonderful day!</p>
Mother's Day		Equity Resources Wishes You A Happy Mothers Day-4	<p>You deserve to be celebrated every day of the year for all you do!</p>



<p>Mother's Day</p>		<p>Equity Resources Wishes You A Happy Mothers Day-5</p>	<p>Wishing all of you a beautiful day!</p>
<p>Mother's Day</p>		<p>Equity Resources Wishes You A Happy Mothers Day-6</p>	<p>Hope you all enjoy a happy, peaceful day!</p>
<p>Mothers Day 2019</p>		<p>Happy-Mothers-Day-1</p>	<p>Words Are Never Enough To Thank Moms For All They Do! HAPPY MOTHER'S DAY!</p>
<p>Mothers Day 2019</p>		<p>Happy-Mothers-Day-2</p>	<p>A Mother Is Like A Flower, Each One Beautiful & Unique! HAPPY MOTHER'S DAY!</p>
<p>Mothers Day 2019</p>		<p>Happy-Mothers-Day-3</p>	<p>Wishing You Time Just To Dream, Just To Relax, Just To Enjoy! HAPPY MOTHER'S DAY!</p>
<p>Mothers Day 2019</p>		<p>Happy-Mothers-Day-4</p>	<p>Mothers Hold Their Children's Hand For A Short While, But Their Hearts Forever! HAPPY MOTHER'S DAY!</p>







<p>Mothers Day 2019</p>		<p>I-Got-It-From-My-Mama</p>	<p>Enough Said. HAPPY MOTHER'S DAY!</p>
<p>Mothers Day 2019</p>		<p>Mom-Tattoo</p>	<p>A Mother Is Like A Flower, Each One Beautiful & Unique! HAPPY MOTHER'S DAY!</p>
<p>Moving Secrets</p>		<p>EquityResources-MovingSecrets</p>	
<p>Multi Unit Homes Change</p>		<p>EquityResources-Multi-Unit-Homes-Change-SM</p>	
<p>Nacho Day</p>		<p>Nacho Day</p>	<p>Happy National Nachos Day! I'm NACHO ordinary Mortgage Specialist...Contact me today to TACO 'bout Purchasing or Refinancing!</p>
<p>NCFHA \$8000</p>		<p>NCFHA \$8000</p>	







<p>New Home Closed Congrats</p>		<p>New Home Closed - Paper Plane</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - Red Bow</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - Bread Salt Wine</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - Breeze</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - A Home is Made of</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - New Pad</p>	<p><Personalized text by LO></p>



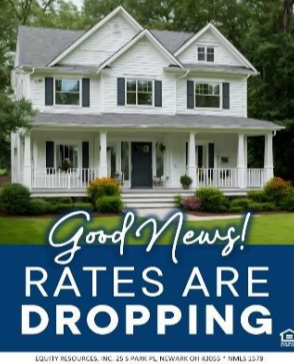

<p>New Home Closed Congrats</p>		<p>New Home Closed - Shut the Door</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - Hearts Desire</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - Welcome Mat</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - Shine Bright</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - Red Shoes</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>		<p>New Home Closed - Sunshine</p>	<p><Personalized text by LO></p>

New Products		Equity Resources-New-Products-List	
No Money Down - Zero Money Down		Equity Resources-Did You Know-Buy A home-Zero Money Down	<p align="center">Great News: We have ZERO MONEY DOWN loan programs! Let's chat! Give us a call to review this opportunity. 800-270-7082 #zerodown #nomoneydown #buyahome #mortgage #homeloans #localender #EquityResources</p>
No Money Down - Zero Money Down		Equity Resources-NO Money Down-Buy A Home	<p align="center">DID YOU KNOW: We have ZERO DOWN mortgage programs? Yep, it's true...contact us today to get Pre-Approved to buy a home! 800-270-7082 #zerodown #nomoneydown #buyahome #mortgage #homeloans #localender #EquityResources</p>
No Money Down - Zero Money Down - USDA		Equity Resources-USDA Home Loans-Zero Money Down	<p align="center">Are you looking to buy in a rural area? USDA may be the way to go! Check to see if the property you're interested in is within an eligible area: https://eligibility.sc.egov.usda.gov/ Call us @ xxx-xxx-xxxx to review all your options. #USDA #homeloans #options #rural #buyahome #localender #EquityResources</p>
No Money Down - Zero Money Down		Equity Resources-Zero Money Down-HOME LOANS	<p align="center">Would you like to Buy a Home with NO Money Down? We have loan programs available. Call us at 800-270-7082 to find out more. #zerodown #nomoneydown #buyahome #mortgage #homeloans #localender #EquityResources</p>
No Money Downpayment		Equity Resources - No Money Down Payment1	







<p>No Money Downpayment</p>		<p>Equity Resources - No Money Down Payment2</p>	
<p>Ohio Equity</p>		<p>Ohio - Equity</p>	
<p>Ohio Home</p>		<p>Ohio - Equity</p>	
<p>One Must Go</p>		<p>One-Must-Go</p>	
<p>Pay Off Your Mortgage Faster - 15 Year</p>		<p>Pay Off Mortgage Faster 1</p>	
<p>Pay Off Your Mortgage Faster - 15 Year</p>		<p>Pay Off Mortgage Faster 2</p>	

<p>Pay Off Your Mortgage Faster - 15 Year</p>		<p>Pay Off Mortgage Faster 3</p>	
<p>Piece Of Cake</p>		<p>Equity Resources-Our Mortgage Process Is A Piece Of Cake</p>	<p>Find Out For Yourself NOW at www.XXXXXXXXXX Go Ahead, it's easy to apply and only takes about 10 minutes! #PieceofCake #Mortgages #ApplyFree #ItsEasy</p>
<p>Positive Rent Payment History</p>		<p>EquityResources-Positive-Rent-Payment-History-SM</p>	
<p>Pre-Qual</p>		<p>PreQual-DreamHome1</p>	
<p>Pre-Qual</p>		<p>PreQual-DreamHome2</p>	
<p>Pre-Qual</p>		<p>PreQual-DreamHome3</p>	

<p>Programs Down to 580</p>		<p>EquityResources-Programs-Down-to-580-SM</p>	
<p>Public Service Heroes Homebuyer Program - NC</p>		<p>Equity Resources - Public Service Heroes Program NC</p>	
<p>Pumpkin Spice Mortgage Advice</p>		<p>Equity Resources-Pumpkin spice and Mortgage Advice</p>	
<p>Pumpkin Spice Mortgage Advice</p>		<p>Equity Resources-Pumpkin spice and Mortgage Advice2</p>	
<p>Pumpkin Spice Mortgages</p>		<p>Equity-Resources-Pumpkin Spice</p>	
<p>Quick Comfortable and Honest</p>		<p>Quick Comfortable and Honest</p>	

<p>Quick Comfortable and Honest</p>		<p>Quick Comfortable and Honest2</p>	<p>Improving The Lives Of Families</p>
<p>Quick Comfortable and Honest</p>		<p>Quick Comfortable and Honest3</p>	<p>I Know The KEY To Home Ownership....Contact Me For Details!</p>
<p>Quick Comfortable and Honest</p>		<p>Quick Comfortable and Honest4</p>	<p>Get Your Keys To Home Ownership...Ask Me How!</p>
<p>Rate Drop</p>		<p>EquityResources-Rates are Dropping1</p>	
<p>Rate Drop</p>		<p>EquityResources-Rates are Dropping2</p>	
<p>Rate Drop</p>		<p>EquityResources-Rates are Dropping3</p>	

Rate Drop		EquityResources-Rates are Dropping4	
Rate Drop		EquityResources-Rates are Dropping5	
Rate Drop		Family-Rate-Drop	<p>Rates Have Been Dropping! If you currently have an FHA loan or a conventional mortgage with mortgage insurance, get in touch with me and let's see if we can get you out of that monthly mortgage insurance that you are currently paying. Call or email me with the go ahead if you'd like this FREE savings analysis.</p>
Rate Drop		Mom-and-Daughter-Rate-Drop	<p>Rates Have Been Dropping! If you currently have an FHA loan or a conventional mortgage with mortgage insurance, get in touch with me and let's see if we can get you out of that monthly mortgage insurance that you are currently paying. Call or email me with the go ahead if you'd like this FREE savings analysis.</p>
Rate Drop		Rate Drop Equity Resources	<p>If you didn't refinance in 2019, here is your SECOND CHANCE. You could save thousands of dollars in interest. Take 10 minutes today and Apply. It's FREE to find out your savings.</p>
Rate Drop		Rate Drop Equity Resources	<p>If you didn't refinance in 2019, here is your SECOND CHANCE. You could save thousands of dollars in interest. Take 10 minutes today and Apply. It's FREE to find out your savings.</p>

Rates Are Falling	 <p>RATES <i>are</i> FALLING</p> <p><small>EQUITY RESOURCES INC. * CORPORATE OFFICE 25.5 PARK PL, NEWARK OH 43055 * NMLS 15271 CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800.270.7082</small></p>	Rates-Are-Falling	<p>Take Advantage Of Low Mortgage Rates! NOW Is The Time To Buy A Home....Call or Text me to get Pre-Approved @ 123-456-7890 #LowMortgageRates #BuyAHome</p>
Rates Are Falling	 <p>RATES <i>are</i> FALLING</p>	Rates-Are-Falling-2	<p>Mortgage Rates Are LOW! Call or Text me about refinancing your home TODAY @ 123-456-7890 #Refinance #LowMortgageRates</p>
Rates Are Rising	 <p>Rates are Rising! Do Not Delay, Get a Mortgage Review Today!</p> <p><small>EQUITY RESOURCES INC. * CORPORATE OFFICE 25.5 PARK PL, NEWARK OH 43055 * NMLS 15271 CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800.270.7082</small></p>	Rates are Rising	
Raving Fan	 <p>Loved your Homebuying Experience? Don't keep me a secret!</p>	Raving-Fan1	
Raving Fan	 <p>Are You A Raving Fan?</p> <p>Please tell your:</p> <ul style="list-style-type: none"> ✓ Friends ✓ Family ✓ Coworkers ✓ Neighbors ✓ Barber ✓ Groomer ✓ Dentist? <i>Everyone!</i> 	Raving-Fan-2	
Ready To Buy A Home?	 <p>Ready to buy a home?</p> <p>MESSAGE ME, I CAN HELP!</p>	Ready To Buy A Home	

Ready To Buy A Home?



[Ready To Buy A Home 2](#)

Refi Comparison - Conv 200

True Benefits of a Conventional Refinance!

Conventional Purchase \$300,000

	Opportunity 1	Opportunity 2
Product	30 Year	20 Year
Loan Amount	\$260,000*	\$260,000*
Monthly Payment	\$1,173	\$1,302
Rate	3.25% (APR 3.62%)	3.25% (APR 3.62%)
Loan to Value	ZERO! Cash TO You = \$41	ZERO! Cash TO You = \$41
BENEFITS!	Monthly Savings = \$143 Life of Loan Savings = \$18,878 Escrow Refund! Skip a Monthly Payment!	Monthly Savings = \$124 Life of Loan Savings = \$16,114 Escrow Refund! Shorter Term!

[Equity-Resources-Refi-Comparison---Conv-200](#)

Refi Comparison - Conv 300

True Benefits of a Conventional Refinance!

Conventional Purchase \$300,000

	Opportunity 1	Opportunity 2
Product	30 Year	20 Year
Loan Amount	\$260,000*	\$260,000*
Monthly Payment	\$1,173	\$1,302
Rate	3.25% (APR 3.62%)	3.25% (APR 3.62%)
Loan to Value	ZERO! Cash TO You = \$344	ZERO! Cash TO You = \$344
BENEFITS!	Monthly Savings = \$177 Life of Loan Savings = \$21,278 Escrow Refund! Skip a Monthly Payment!	Monthly Savings = \$124 Life of Loan Savings = \$16,114 Escrow Refund! Shorter Term!

[Equity-Resources-Refi-Comparison---Conv---300](#)

Refi Comparison - FHA 200

Actual Benefits for a FHA Refinance!

FHA Purchase \$300,000

	Opportunity 1	Opportunity 2
Product	30 Year	20 Year
Loan Amount	\$260,000*	\$260,000*
Monthly Payment	\$1,173	\$1,302
Rate	3.25% (APR 3.62%)	3.25% (APR 3.62%)
Loan to Value	ZERO! Cash TO You = \$328	ZERO! Cash TO You = \$328
BENEFITS!	Monthly Savings = \$148 Life of Loan Savings = \$18,973 Escrow Refund! Skip a Monthly Payment!	Monthly Savings = \$124 Life of Loan Savings = \$16,114 Escrow Refund! Shorter Term!

[Equity-Resources-Refi-Comparison---FHA-200](#)

Refi Comparison - FHA 300

Actual Benefits for a FHA Refinance!

FHA Purchase \$300,000

	Opportunity 1	Opportunity 2
Product	30 Year	20 Year
Loan Amount	\$260,000*	\$260,000*
Monthly Payment	\$1,173	\$1,302
Rate	3.25% (APR 3.62%)	3.25% (APR 3.62%)
Loan to Value	ZERO! Cash TO You = \$328	ZERO! Cash TO You = \$328
BENEFITS!	Monthly Savings = \$119 Life of Loan Savings = \$20,283 Escrow Refund! Skip a Monthly Payment!	Monthly Savings = \$124 Life of Loan Savings = \$16,114 Escrow Refund! Shorter Term!

[Equity-Resources-Refi-Comparison---FHA-300](#)

Refi Forbearance



[Equity Resources-Forbearance Q and A](#)

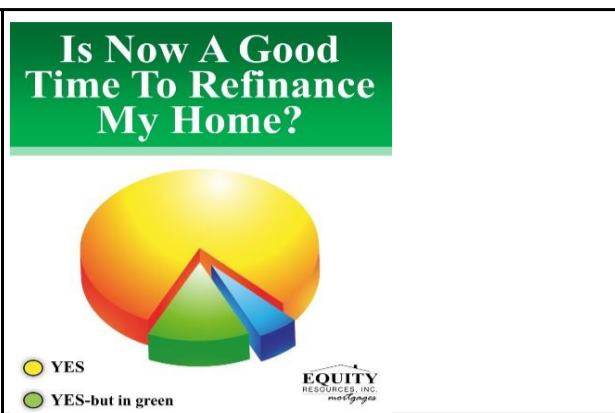
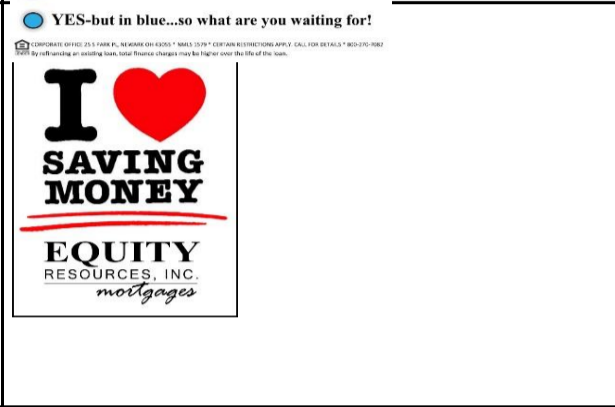



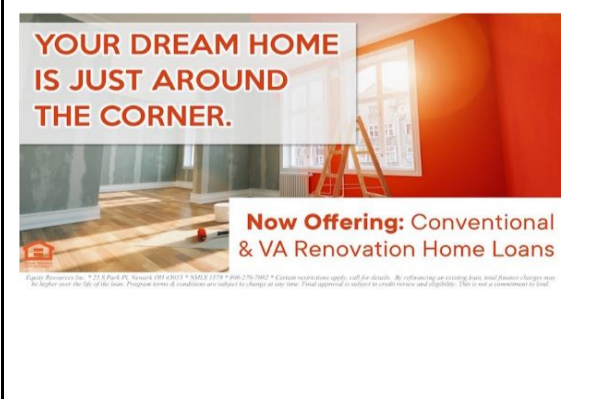
ANSWER:




If you have continued to make your mortgage payments on time while in forbearance, you are eligible to refinance. If you have skipped any payments, you must call your mortgage servicer, and get set up on a repayment plan. Once you make three consecutive mortgage payments on a repayment plan, you are eligible to refinance. For more details, speak to your Mortgage Specialist or call 800-270-7082.

*This applies to Conventional Financing. As of 5/20/20 Equity Resources, Inc. Subject to change without notice. Certain restrictions apply, call for details.







<p>Refinance</p>		<p>Missed-the-Boat-on-Refi</p>	
<p>Refinance</p>		<p>Refi - Save A Ton</p>	<p>Let's Talk About The Elephant In the Room....LOW RATES! Contact me for a FREE Mortgage Analysis TODAY! 123-456-7890 or www.callequity.com</p>
<p>Refinance</p>		<p>Refi--Doggone</p>	<p>These LOW MORTGAGE RATES Have Me Feeling Fabulous! I'll be doggone if I'm going to let my Mom or Dad miss out...better tell yours TODAY! Find your perfect mortgage @ www.CallEquity.com #Refinance #LowMortgageRates #BuyAHome</p>
<p>Refinance</p>		<p>Refi--DippingRates</p>	<p>I Scream, You Scream...We All Scream For Ice Cream! You know what else makes us Scream....Low Mortgage Rates! Get the SCOOP on our mortgage programs @ www.CallEquity.com #IceCream #LowRates #MortgagePrograms</p>
<p>Refinance</p>		<p>Refi--LowRateWarning</p>	<p>LOW RATE WARNING...Don't Miss Out! Now Is The Time To Buy A Home or Refinance! Take Advantage, Apply Today @ www.CallEquity.com #LowRates #BuyAHome #Refinance</p>
<p>Refinance</p>		<p>Saved-Money</p>	







Refinance		Equity Resources Refinance and Save _02	
Refinance		Equity Resources Refinance and Save _03	
Refinance		Equity Resources Refinance and Save _01	
Refinance - Low Rates		Refinance-Low-Rates-1	<p>Now Is The Time To Refinance! Mortgage Rates are LOW...Apply Today & Save @ www.CallEquity.com #MortgageRates #Refinance</p>
Refinance - Low Rates		Refinance-Low-Rates-2	<p>Rates Are LOW! Take advantage NOW...contact us to discuss your refinancing options! Call 800-270-7082 or Apply anytime @ www.CallEquity.com #LowRates #Refinance #SaveMoney</p>
Refinance and Save		Equity Resources-Refinance and Save	<p>Take Action And Be Counted As One Of The Americans SAVING BIG By Refinancing! We can see why many are contacting us to review their mortgage for FREE! It's quick and easy to Apply at <YOUR APPLY LINK> #RecordLowMortgageRates #Refinance #SaveMoney #TakeAction</p>







<p>Refinance Chart</p>		<p>Equity Resources-Yes Refinance Now Chart</p>	<p>Graphs Are Always So Helpful! 😊 Yep, Mortgage Rates are LOW...NOW Is The Time To Refinance! Apply FREE TODAY! www. xxxxxxxxxx #YesRefinance #NowIsTheTime #LowRates #SaveMoney</p>
<p>Refinance Closed Congrats</p>		<p>Congrats - Refinance</p>	<p><Personalized text by LO></p>
<p>Refinance or Buy A Home</p>		<p>Refinance or Buy A Home</p>	
<p>Renovation Loan</p>		<p>Equity Resources - Renovation Loans Both Programs</p>	
<p>Renovation Loan</p>		<p>Equity Resources - Home Sweet Home - Reno</p>	
<p>Renovation Loan</p>		<p>Equity Resources -Dream Home Reno</p>	







<p>Renovation Loan</p>		<p>Equity Resources - Renovation Reimagined</p>	
<p>Renovation Loan - All Reno Options</p>		<p>All Reno Options - Equity Resources Inc.</p>	
<p>Conv Renovation</p>		<p>Equity Resources - Renovation Loan 2024 SM</p>	
<p>Conv Renovation</p>		<p>Equity Resources - Renovation SM - Upgrade</p>	
<p>Conv Renovation</p>		<p>Equity Resources - Nailed It - Reno</p>	
<p>Conv Renovation</p>		<p>Equity Resource - Renovation SM 2024 - Conv Reno</p>	







<p>Conv Renovation</p>	 <p>Conventional Renovation Loans</p> <p>Qualifications:</p> <ul style="list-style-type: none"> • Minimum Credit Score 680 • All improvements must be tied to the property and add value. • Initial draw at closing can be up to 50% of the cost of the repairs. • Borrower must have an approved contractor. • Up to 95% of the lower of the as completed appraised value or sum of purchase price plus rehab costs. • Purchase or Refinance <p>Your dream home is just around the corner. Call Us Today!</p>	<p>Equity Resources -Renovation SM 2 2024 - Conv Reno</p>	
<p>Renoavation Story</p>	 <p>EQUITY RESOURCES Renovation Story</p> <p>Alexis & Beatriz found their dream property in the area they wanted to raise their two daughters. The house was built in 1983, and had not been updated since. The carpet was old and worn out, the kitchen and bathrooms were outdated, and the house needed new flooring and fresh paint. With our Renovation Loan Program, they made the necessary updates and are now living in their dream home!</p> <p>Beautiful!</p> <p>Before After!</p>	<p>Equity Resources -Reno Storys - Kitchen</p>	
<p>Renovation</p>	 <p>Love the home! Hate the kitchen!</p> <p>No Problem!</p>	<p>EquityResources-Renovation</p>	<p>Facebook Text: Call or text me about our Renovation Loans! Buy the home - one closing - includes the renovation. XXX-XXX-XXXX #CitySTHomes (ie #NewarkOHHomes)</p> <p>Twitter Text: Buy the home – one closing – includes the Renovation. No joke. Call XXX-XXX-XXXX for more details or apply at callequity.com. #Lovethehome #Hatethekitchen #Wehavethesolution</p>
<p>Renovation</p>	 <p>LOVE THE HOME-- HATE THE KITCHEN</p> <p>No Problem! One Closing. Great Rates.</p>	<p>Equity Resources - Renovation Kitchen</p>	<p>Facebook Text: Call or text me about our Renovation Loans! Buy the home - one closing - includes the renovation. XXX-XXX-XXXX #CitySTHomes (ie #NewarkOHHomes)</p> <p>Twitter Text: Buy the home – one closing – includes the Renovation. No joke. Call XXX-XXX-XXXX for more details or apply at callequity.com. #Lovethehome #Hatethekitchen #Wehavethesolution</p>
<p>Renovation</p>	 <p>LOVE THE HOME-- HATE THE BATHROOM</p> <p>No Problem! One Closing. Great Rates.</p>	<p>Equity Resources - Renovation Bathroom</p>	<p>Facebook Text: Call or text me about our Renovation Loans! Buy the home - one closing - includes the renovation. XXX-XXX-XXXX #CitySTHomes (ie #NewarkOHHomes)</p> <p>Twitter Text: Buy the home – one closing – includes the Renovation. No joke. Call XXX-XXX-XXXX for more details or apply at callequity.com. #Lovethehome #Hatethekitchen #Wehavethesolution</p>
<p>Renovation Story</p>	 <p>EQUITY RESOURCES Renovation Story</p> <p>Lindsay was a first-time homebuyer who knew exactly what she was looking for but was having trouble finding a house that checked all of her boxes. She loved the structure and location of the house, but wanted to give it an upgrade. Our Renovation Loan Program made her dream home come true!</p> <p>A Half Bathroom to a Full Bathroom!</p> <p>Perfect!</p> <p>Before After!</p>	<p>Equity Resources - Reno Storys - Bathroom</p>	







<p>Renovation Story</p>	 <p>EQUITY RESOURCES Refinance Renovation Story</p> <p>When Joe and Jennifer bought their 2 bedroom, 1 bath home 7 1/2 years ago, it was perfect for just the two of them. Then their family grew from 2 to 4 and they realized they had to do something. With our Renovation Loan they were able to add almost 1,000 square feet to their 1950's home, making it a 3 bedroom, 2.5 bath home. Plus, they were able to stay in the area and school district they love.</p> <p>More Space for a Growing Family!</p> <p>So Ready!</p> <p>Before After!</p>	<p>Equity Resources - Reno Stories - Refinance</p>	
<p>Renovation - Picky Buyers</p>	 <p>PICKY BUYERS?</p> <p>Show them what our Renovation Loan could help them do!</p> <p>MUST-HAVE</p> <ul style="list-style-type: none"> ✓ Fully Finished Basement ✓ Large Chef's Kitchen w/ Island ✓ Updated Bathrooms ✓ Open Floor Plan <p>They can purchase a house & make it their dream home, just like Leslie and Jon.</p> <p>Before After!</p>	<p>Equity Resources - Picky Buyers - Renovation</p>	
<p>Renovation Dream Home</p>	 <p>Imagine what you could do with a Renovation loan...</p> <p>Please call today for info on this great program and how you could use it to create your Dream Home!</p> <p>EQUITY RESOURCES, INC mortgages</p>	<p>Equity Resources - Renovation Story - Dream Home</p>	
<p>Renovation - Dropping Rates</p>	 <p>Did you know the Average Home in the US is almost 40yrs old?</p> <ul style="list-style-type: none"> - Chopped up Floor Plans - No Downstairs Bedrooms - Outdated Kitchens - Old Bathrooms with 1 Sink <p>Give me a call to learn how we can turn your home into a dream home for today's lifestyle!</p> <p>RATES ARE DROPPING! Use Equity Resources' Renovation Loan to be your solution!</p>	<p>Equity Resources - Dropping Rates</p>	
<p>VA Renovation</p>	 <p>Exciting News!</p> <p>We Are Now Offering VA Renovation Loans</p> <p>Qualifications:</p> <ul style="list-style-type: none"> • Purchase UP TO 100% Loan to Value • Refinance UP TO 100% Loan to Value • Minimum Credit Score 680 • Bid must be an approved contractor with a valid VA contract ID number • Refinance transactions if you own the home & want to make minor/moderate renovations • All improvements must be fixed to the property and add value • Fixed rate program (the rate you lock at is your long term fixed rate) • Single family residences and Planned Unit Developments are eligible <p>Call Us Today!</p>	<p>Equity Resources - VA Renovation SM 2024</p>	
<p>VA Renovation</p>	 <p>We Nailed It.</p> <p>VA Renovation Loan</p>	<p>Equity Resources - Nailed It VA Renovation 2024</p>	

VA Renovation	 <p>VA RENOVIATION</p> <p>HIGHLIGHTS</p> <ul style="list-style-type: none"> • Purchase UP TO 100% Loan to Value • Refinance UP TO 90% Loan to Value • Minimum Credit Score: 600 • Bid must be an approved contractor with a valid VA builder ID number • Refinance transaction if you own the home & want to make nonrecourse renovations • All improvements must be fixed to the property and add value • Fixed rate program (the rate you close at is your long term fixed rate) • Single family residences and Planned Unit Developments are eligible! 	Equity Resources - VA Renovation																									
Rent Increase-Facebook	 <p>RENT INCREASING?</p> <p>BUY A HOME!</p>	Rent-Increase-Facebook																									
Rent Increase-Twttter and LinkedIn	 <p>RENT INCREASING?</p> <p>BUY A HOME!</p>	Rent-Increase-Twitter-LinkedIn																									
Renting vs Owning	 <p>BUY OR RENT?</p> <p>YOUR MONTHLY RENTAL PAYMENT COULD GO A LONG WAY IF USED TO PURCHASE A HOME.</p> <table border="1"> <tr> <td>CURRENT RENT FOR A HOME:</td> <td>MONTHLY PAYMENT ON A \$300,000 HOME:</td> </tr> <tr> <td>\$2,300</td> <td>\$2,251</td> </tr> </table> <p>Stop paying your landlord's mortgage. Start building equity in your new home! REACH OUT TO LEARN MORE.</p>	CURRENT RENT FOR A HOME:	MONTHLY PAYMENT ON A \$300,000 HOME:	\$2,300	\$2,251	EquityResources-Rent-Versus-Buy																					
CURRENT RENT FOR A HOME:	MONTHLY PAYMENT ON A \$300,000 HOME:																										
\$2,300	\$2,251																										
Renting vs Owning	 <p>RENTING VERSUS OWNING COMPARISON</p> <p>RENTING</p> <ul style="list-style-type: none"> • You are paying your landlord's mortgage • Rents have increased year over year at an average rate of 3.7% • You never build equity for yourself if renting • You pay landlord's home if there's a fire <table border="1"> <thead> <tr> <th>Monthly Rent</th> <th>Year 1</th> <th>Year 5</th> <th>Year 10</th> </tr> </thead> <tbody> <tr> <td>\$2,500</td> <td>\$30,000</td> <td>\$150,000</td> <td>\$300,000</td> </tr> <tr> <td>\$3,000</td> <td>\$36,000</td> <td>\$180,000</td> <td>\$360,000</td> </tr> <tr> <td>\$3,250</td> <td>\$39,000</td> <td>\$195,000</td> <td>\$390,000</td> </tr> </tbody> </table> <p>OWNING</p> <ul style="list-style-type: none"> • You are paying down your own mortgage • With a Fixed Rate, your payment is set (except for taxes or homeowners insurance charges) • You are building wealth with building equity! • If your home, make it your own - get a step, paint the walls, or demo a wall. <table border="1"> <thead> <tr> <th>Purchase Price</th> <th>5 Year Appreciation</th> </tr> </thead> <tbody> <tr> <td>\$400,000</td> <td>\$480,000</td> </tr> <tr> <td>\$500,000</td> <td>\$600,000</td> </tr> <tr> <td>\$600,000</td> <td>\$720,000</td> </tr> </tbody> </table> <p>Call to Get Started in Your Next Journey!</p>	Monthly Rent	Year 1	Year 5	Year 10	\$2,500	\$30,000	\$150,000	\$300,000	\$3,000	\$36,000	\$180,000	\$360,000	\$3,250	\$39,000	\$195,000	\$390,000	Purchase Price	5 Year Appreciation	\$400,000	\$480,000	\$500,000	\$600,000	\$600,000	\$720,000	EquityResources-Rent-Versus-Own-Comparison	
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Rent Vs Own	 <p>WHY KEEP MOVING When You Can Buy?</p>	RentVsOwn1																									


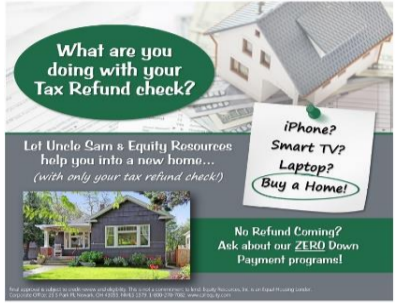



<p>Retirement</p>		<p>Retirement-EquityResources-SM</p>	
<p>Save Money</p>		<p>Equity Resources-Save Money On Your Mortgage</p>	<p>Hi...I've Been Looking Forward To Meeting You! Now, let us see how much we could help you SAVE! Mortgage rates are still LOW and our mortgage process is QUICK & EASY. Apply FREE: XXXXXX #SaveMoney #QuickandEasyMortgageProcess #LowRates</p>
<p>Sellers Feel Stuck</p>		<p>Equity Resources - Sellers-Feel-Stuck</p>	
<p>Set On Play</p>		<p>Equity Resources Set On Play</p>	<p>If You Need Me, I Am Here! 🏠❤️ Please let me know how I can be of service to you and your family. S+A381:D389+A376:D389+A371:D389+D388+A385:D389+A366:D389+D388+A385:D389+A1:D389</p>
<p>Spring Purchase Campaign</p>		<p>Grow Into a New Home</p>	<p>Does Your Princess Need A New Castle? One of our Mortgage Programs are sure to fit you like a glass slipper....Apply anytime @ www.CallEquity.net..promise, we won't turn into a pumpkin at midnight!</p>
<p>Spring Purchase Campaign</p>		<p>Grow Into a New Home2</p>	<p>Plant The Seeds To Happiness In A New Home! Get Pre-Qualified so you can start putting your roots down...contact me for details!</p>



Spring Purchase Campaign		Grow Into a New Home3	<p>Looking For A New Home CAN BE A Barrel Of Fun Contact me TODAY to take the stress out of the Mortgage Process!</p>
Spring Purchase Campaign		Grow Into a New Home4	
Spring Purchase Campaign		Grow Into a New Home5	<p>I Think You'll Really DIG Our Mortgage Programs! Text or Call me @_____ for free pre-qualification or questions about financing!</p>
Spring Purchase Campaign		Spring Purchase Season1	<p>Out Looking For Your Dream Home... Text or Call me @_____ for free pre-qualification or questions about financing!</p>
Spring Purchase Campaign		Spring Purchase Season 2	<p>New Season, New Home! Download My Mortgage Calculator Here <insert link>...It easy to use amd FREE!</p>
Spring Purchase Campaign		Spring Purchase Season 3	<p>Spring Into Your Dream Home... Try my FREE Mobile Mortgage App Calculator and contact me with questions about financing!</p>






St. Patricks Day		Dancing-Leprechaun	<p>Me Mortgage Programs Are A Pot Of Gold... I have the details that must be told! Contact me whether you're Purchasing or Refinancing your home! Happy St. Patrick's!</p>
St. Patricks Day		Happy-St-Patricks-Day	<p>Happy St. Patrick's Day! I'm feel lucky every day because I get to help families with their home ownership dreams.</p>
St. Patricks Day		Happy-St-Patricks-Day-Hat	<p>Wishing You A Happy St. Patrick's Day!</p>
St. Patricks Day		Equity Resources-Happy St Patricks Day-1	<p>Our Team Is Sending This Irish Blessing To You... May the dreams you hold dearest be those which come true; And the kindness you spread keep returning to you! 🍀 #HappyStPatricksDay</p>
St. Patricks Day		Equity Resources-Happy St Patricks Day-2	<p>May a little extra luck shine down on you this St. Patrick's Day! 🍀 #HappyStPatricksDay</p>
St. Patricks Day		EquityResources-Happy St Patricks Day-3	<p>Our Team Is Sending This Irish Blessing To You... May the dreams you hold dearest be those which come true; And the kindness you spread keep returning to you! 🍀 #HappyStPatricksDay</p>







St. Patricks Day		Equity Resources-Happy St Patricks Day-4	<p>May a little extra luck shine down on you this St. Patrick's Day! 🍀 #HappyStPatricksDay</p>
St. Patricks Day		Equity-Resources-Happy-St-Patricks-Day-2021-1	<p>Our Team Is Sending This Irish Blessing To You... May the dreams you hold dearest be those which come true; And the kindness you spread keep returning to you! 🍀 #HappyStPatricksDay</p>
St. Patricks Day		Equity-Resources-Happy-St-Patricks-Day-2021-2	<p>May a little extra luck shine down on you this St. Patrick's Day! 🍀 #HappyStPatricksDay</p>
St. Patricks Day		Equity-Resources-Happy-St-Patricks-Day-2021-3	<p>Our Team Is Sending This Irish Blessing To You... May the dreams you hold dearest be those which come true; And the kindness you spread keep returning to you! 🍀 #HappyStPatricksDay</p>
St. Patricks Day		Equity-Resources-Happy-St-Patricks-Day-2021-4	<p>May a little extra luck shine down on you this St. Patrick's Day! 🍀 #HappyStPatricksDay</p>
St. Patricks Day		Equity-Resources-Happy-St-Patricks-Day-2021-5	<p>Our Team Is Sending This Irish Blessing To You... May the dreams you hold dearest be those which come true; And the kindness you spread keep returning to you! 🍀 #HappyStPatricksDay</p>



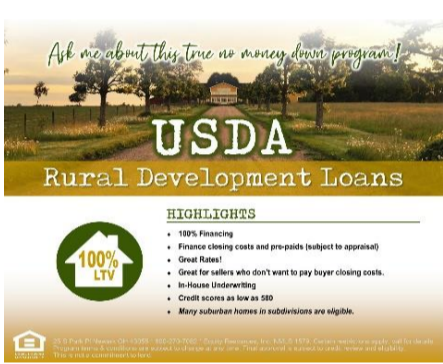




Tax Refund		Tax Refund1	<p>Is Your Goal To Buy The Home Of Your Dreams? Let Us Help You Get STARTED Today! We'll even show you how to get AHEAD by using your tax refund for the down payment!</p>
Tax Refund		Tax Refund2	<p>STOP Waiting To Purchase Your Dream Home NOW MAY BE THE BEST TIME! Apply Today @ www.calleguity.net and find out how you can use your tax refund for a down payment. #TAXREFUND #BUYAHOME</p>
Tax Refund		Tax Refund3	<p>NOW is the time to buy a home! Ask us how to use your tax refund as the down payment.</p>
Tax Refund		Tax Refund4	<p>You Could Use Your Tax Refund As A Down Payment... Let me help you start the path to Home Ownership!</p>
Tax Refund		Tax Refund5	<p>Stop Pinching Pennies Saving For A Down Payment! Let's discuss TODAY how you may be able to use your Tax Refund!</p>
Tax Refund		Tax Refund6	<p>This Is A Cool Tool! Check out how much you will save over the life of your loan by making an extra mortgage payment using your tax refund at www.calleguity.com/mortgage-calculator/</p>

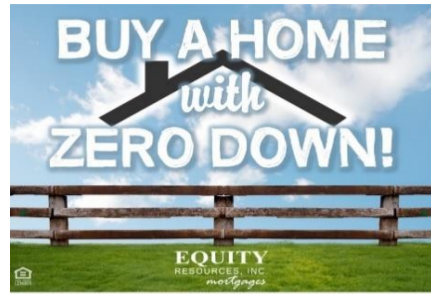

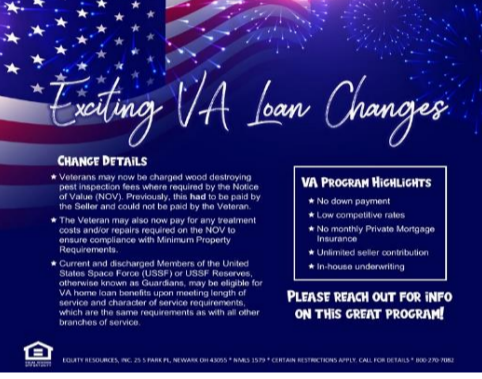



Tax Refund		Tax Refund7	<p>We Have A Great Idea For Your Tax Refund Check! For more details visit www.CallEquity.com or call 800-270-7082 TODAY! #TaxRefund</p>																																																								
Tax Refund		Tax Refund8	<p>Fan-TAX-tic News! Contact me for more details on how you can use your tax refund to buy a home.</p>																																																								
Tax Refund	<p>Things to Buy With Your Tax Refund Check:</p> <ul style="list-style-type: none"> <input type="checkbox"/> iPhone <input type="checkbox"/> Smart TV <input type="checkbox"/> Laptop <input checked="" type="checkbox"/> A New Home! <p>Let Uncle Sam & Equity Resources help you into a new home... <i>(with only your tax refund check!)</i></p> <p>No Refund Coming! Ask about our ZERO Down Payment programs!</p>	Tax Refund9	<p>We Are Ready To Help! You may even be able to use your tax return as a down payment!</p>																																																								
Tax Refund		Equity Resources-Use Your Tax Refund To Fire Your Landlord	<p>STOP RENTING! Put your money to good use and become a Home Owner! I would LOVE to discuss the details with you further. Call or text me at 123-456-7890 or visit www.xxxxxxx.com TODAY! #TaxRefund #StimulusCheck #StopRenting #BuyAHome</p>																																																								
Tax Refund		Equity Resources-Buy A Home With Tax Refund-2021	<p>I Have A Great Idea For You... Use them as a down payment on a home! That's right, you may be able to use your refund or check to achieve home ownership goals. For more details visit www.xxxxxxx.com or call/text me at 123-456-7890 TODAY! #TaxRefund #StimulusCheck #Downpayment #BuyAHome</p>																																																								
Temporary Buydown Example	 <table border="1" data-bbox="342 1747 668 1878"> <thead> <tr> <th></th> <th>30-Yr Fixed</th> <th>Year 1 Buydown</th> <th>Year 2 Buydown</th> </tr> </thead> <tbody> <tr> <td>Loan Price</td> <td>\$200,000</td> <td>\$200,000</td> <td>\$200,000</td> </tr> <tr> <td>Interest Rate</td> <td>5.00%</td> <td>4.00%</td> <td>4.00%</td> </tr> <tr> <td>Loan Amount</td> <td>\$200,000</td> <td>\$200,000</td> <td>\$200,000</td> </tr> <tr> <td>Loan Term</td> <td>30</td> <td>30</td> <td>30</td> </tr> <tr> <td>Loan Payment</td> <td>\$1,043.79</td> <td>\$750.00</td> <td>\$750.00</td> </tr> <tr> <td>Points</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Origination Fee</td> <td>\$200.00</td> <td>\$200.00</td> <td>\$200.00</td> </tr> <tr> <td>Prepaid Interest</td> <td>\$200.00</td> <td>\$200.00</td> <td>\$200.00</td> </tr> <tr> <td>Escrow</td> <td>\$100.00</td> <td>\$100.00</td> <td>\$100.00</td> </tr> <tr> <td>Property Tax</td> <td>\$100.00</td> <td>\$100.00</td> <td>\$100.00</td> </tr> <tr> <td>HOA Dues</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Other Fees</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Total Monthly Payment</td> <td>\$1,543.79</td> <td>\$1,150.00</td> <td>\$1,150.00</td> </tr> </tbody> </table>		30-Yr Fixed	Year 1 Buydown	Year 2 Buydown	Loan Price	\$200,000	\$200,000	\$200,000	Interest Rate	5.00%	4.00%	4.00%	Loan Amount	\$200,000	\$200,000	\$200,000	Loan Term	30	30	30	Loan Payment	\$1,043.79	\$750.00	\$750.00	Points	0	0	0	Origination Fee	\$200.00	\$200.00	\$200.00	Prepaid Interest	\$200.00	\$200.00	\$200.00	Escrow	\$100.00	\$100.00	\$100.00	Property Tax	\$100.00	\$100.00	\$100.00	HOA Dues	\$0.00	\$0.00	\$0.00	Other Fees	\$0.00	\$0.00	\$0.00	Total Monthly Payment	\$1,543.79	\$1,150.00	\$1,150.00	Equity-Resources-Temporary-Buydown-Option-2-1-Example-SM	
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<p>Temporary Buydown</p>	 <p>TEMPORARY BUYDOWN</p> <p>APPROVED Mortgage Application Form</p> <p>WHAT IS A TEMPORARY BUYDOWN? A temporary buydown is a way to temporarily reduce the borrower's monthly mortgage payment to help them qualify for a home loan. The borrower's monthly mortgage payment is supplemented with the interest funds for the term of the buydown. 30 or 36 months.</p> <p>LOAN DETAILS • Fixed Rate, Conventional Loan • Primary Residence • Single Family Residences, PUD and Condos • Purchase Transactions only • Borrower/Builder funded buydown • Term: 30, 24 or 12 months</p>	<p>Equity-Resources-Temporary-Buydown</p>																																									
<p>Thank You For The Referral</p>	 <p>Thank You... FOR THE REFERRAL!</p> <p>EQUITY mortgage</p>	<p>Thank You Referral - 1</p>	<p><Personalized text by LO></p>																																								
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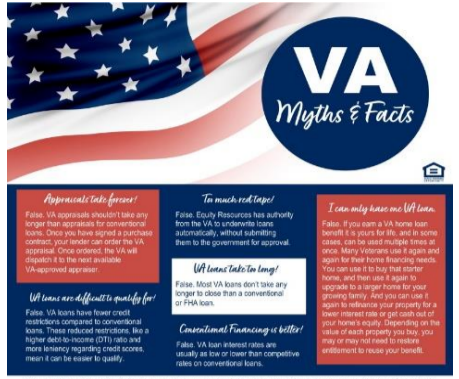





<p>Thank You For The Referral</p>		<p>Thank You Referral - 5</p>	<p><Personalized text by LO></p>
<p>Thanksgiving</p>		<p>Equity Happy Thanksgiving 1</p>	
<p>Thanksgiving</p>		<p>Equity Thanksgiving 2</p>	
<p>Thanksgiving</p>		<p>Equity Thanksgiving 3</p>	
<p>Thanksgiving</p>		<p>Equity Thanksgiving 4</p>	







Thanksgiving		Thanksgiving-Day	<p>Thankful, Grateful, Blessed...Happy Thanksgiving!</p>
Thanksgiving		Happy-Thanksgiving	<p>Giving Thanks For Today, Tomorrow & Always</p>
Thanksgiving		Gobble	<p>Giving Thanks For Today, Tomorrow & Always Best Thanksgiving Day Advice: Wear Stretchy Pants</p>
Thanksgiving		EquityResources-HappyThanksgiving-1	
Thanksgiving		EquityResources-HappyThanksgiving-2	
Thanksgiving		EquityResources-HappyThanksgiving-3	







<p>Thanksgiving</p>		<p>EquityResources-HappyThanksgiving-4</p>	
<p>USDA News</p>		<p>USDA News 2023</p>	
<p>USDA</p>		<p>Equity Resources - USDA - No Money Down Purchase</p>	
<p>USDA</p>		 <p>Scenario</p>	
<p>USDA</p>		<p>USDA-ZeroDown1</p>	<p>Did you know that 100% financing on homes still exists? This could be one of the best options for you. Please let me know if you would like to learn more about USDA loans! Contact me today @ xxx-xxx-xxxx or apply online @ www.xxxxxxx.com</p>
<p>USDA</p>		<p>USDA-ZeroDown2</p>	<p>Are you looking to buy in a rural area? USDA may be the way to go! Check to see if the property you're interested in is within an eligible area: https://eligibility.sc.egov.usda.gov/ Text or Call me @ xxx-xxx-xxxx to review all your options.</p>



USDA		USDA-ZeroDown3	<p>The USDA Home Loan is a true 100% Financing home loan, meaning you could close on your new home and literally bring NO money to closing. Contact me today to discuss your options @ xxx-xxx-xxxx or apply online @ www.xxxxxxx.com</p>
USDA		USDA-GreatNews	
VA Changes 2022		EquityResources-VA-Changes-2022	<p>We proudly specialize in VA Home Loans. Contact me to review new changes and to discuss your options.</p>
VA National Guard		VA National Guard	<p>ATTENTION NATIONAL GUARD MEMBERS: You may now be eligible for a VA Mortgage! Contact me to discuss your eligibility and options at 123-456-7890 or Apply FREE now at www.insertwebsitehere.com *Don't Forget to also share my contact information with someone you know that may benefit from a stress-free mortgage!</p>
Valentines Day		EquityResources-Valentines Day1	
Valentines Day		EquityResources-Valentines Day2	







Valentines Day		EquityResources-Valentines Day3	
Valentines Day		EquityResources-Valentines Day4	
Valentines Day		EquityResources-Valentines Day5	
Valentines Day		EquityResources-ValentinesDay1	
Valentines Day		EquityResources-ValentinesDay2	
Valentines Day		EquityResources-ValentinesDay3	






<p>VA Myths and Facts</p>		<p>Equity-Resources-Myths-and-Facts</p>	
<p>VA Veteran</p>		<p>VA-Veteran-Home-Loans-1</p>	<p>Proudly Specializing In VA Home Loans! Contact me to get Pre-Qualified @ xxx-xxx-xxxx</p>
<p>VA Veteran</p>		<p>VA-Veteran-Home-Loans-2</p>	<p>Have You Served Our Country? Ask me about our Home Loans for Veterans. Call or Text xxx-xxx-xxxx</p>
<p>VA Veteran</p>		<p>VA-Veteran-Home-Loans-3</p>	<p>Thank You For Your Service We proudly specialize in VA Home Loans...contact me to get Pre-Qualified.</p>
<p>VA Veteran</p>		<p>VA-Veteran-1</p>	<p>Thank You For Your Service We proudly specialize in VA Home Loans...contact me to get Pre-Qualified.</p>
<p>VA Veteran November</p>		<p>Equity Resources - Free Appraisal For Veterans1</p>	<p>FREE APPRAISAL for Veterans and Active Military!</p> <p>To show our appreciation for your service, Equity Resources is offering a FREE Appraisal on a home purchase or refinance for Active Military and Veterans who apply during November.</p> <p>For more details and to Apply FREE click here: calleequity.net/va-loan/ #ThankYou #FreeAppraisals #VAHomeLoans #LocalLender #EquityResources</p>

<p>VA Veteran November</p>		<p>Equity Resources - Free Appraisal For Veterans2</p>	<p>FREE APPRAISAL for Veterans and Active Military!</p> <p>To show our appreciation for your service, Equity Resources is offering a FREE Appraisal on a home purchase or refinance for Active Military and Veterans who apply during November. For more details and to Apply FREE click here: callequity.net/va-loan/ #ThankYou #FreeAppraisals #VAHomeLoans #LocalLender #EquityResources</p>
<p>VA Veteran November</p>		<p>Equity-Resources-VA-Free-Appraisal-Coupon</p>	<p>FREE APPRAISAL for Veterans and Active Military!</p> <p>To show our appreciation for your service, Equity Resources is offering a FREE Appraisal on a home purchase or refinance for Active Military and Veterans who apply during November. For more details and to Apply FREE click here: callequity.net/va-loan/ #ThankYou #FreeAppraisals #VAHomeLoans #LocalLender #EquityResources</p>
<p>VA Veteran</p>		<p>VA-Veteran-Coupon-Facebook</p>	<p>Attention Military & Veterans:</p> <p>In honor of your service and to show our appreciation, Equity Resources is offering a FREE Appraisal on a home purchase or refinance if you apply during the month of November. More SAVINGS on top of today's Low Mortgage Rates! Contact me for details @ xxx-xxx-xxxx or Apply TODAY www.xxxxxxxx.com</p>
<p>VA Veteran</p>		<p>VA-Veteran-Coupon-Instagram</p>	<p>Attention Military & Veterans:</p> <p>In honor of your service and to show our appreciation, Equity Resources is offering a FREE Appraisal on a home purchase or refinance if you apply during the month of November. More SAVINGS on top of today's Low Mortgage Rates! Contact me for details @ xxx-xxx-xxxx or Apply TODAY www.xxxxxxxx.com</p>
<p>Veteran's Day</p>		<p>Equity Resources-Thank You Veterans1</p>	
<p>Veteran's Day</p>		<p>Equity Resources - Thank You Veterans 2</p>	

Veteran's Day		Equity Resources-Thank You Veterans3	
Veteran's Day		Equity Resources-Thank You Veterans4	
Veteran's Day		Equity Resources-Thank You Veterans5	
Veteran's Day		Equity Resources-Thank You Veterans6	
Wanna Buy A Home?		Wanna Buy A Home	<p>We Are Ready To Help! You may even be able to use your tax return as a down payment! Contact me for more details at _____ or www._____.com</p>
We Have Buyers		We-Have-Buyers1	

We Have Buyers		We-Have-Buyers2	
Wedding Gift Down Payment		EquityResources-Wedding-Gift-Money-for-DP-Neon	
Wedding Gift Down Payment		EquityResources-Wedding-Gift-Money-for-DP	
Wedding Gift Down Payment		Wedding - Downpayment1	<p>Use your wedding gift money as a down payment for your 1st home! Contact me for details... #Wedding #1stHome #BuyAHome</p> <p>*OR*</p> <p>Your Story Is Just Beginning... Some of your best memories of your beautiful life together will happen in your 1st home. Call or text me to discuss how you can use your gift money as the down payment. #MakingMemories #1stHome</p>
Wedding Gift Down Payment		Wedding - Downpayment2	<p>Just Married...Congratulations! Let's get you into your 1st home using your gift money for the down payment! Ask me how... #JustMarried #NewHome #GiftMoney</p> <p>*OR*</p> <p>You Fairytale Won't Be Complete Without A Castle Learn how to use gift money from your wedding as the down payment for your 1st home! Call or Text me @ #Fairytale #NewHome</p>
Weekend LO		Weekend LO	

<p>We're Open</p>		<p>Equity-Resources-Is-Open</p>	<p>Yep, Still Here And Providing Excellent Service! 🌸 No need to leave the comfort & safety of your home. Call or Text me at xxx-xxx-xxxx to review your mortgage or get Pre-Approved to buy your Dream Home for FREE! 😊 Who's Ready To Apply? It's FREE, ☺️ click here 📄 www.xxxxxxxx.com</p>
<p>What Can I Do?</p>		<p>What Can I Do?</p>	
<p>What Do I Do?</p>		<p>What-Do-I-Do</p>	<p>I Know You...But Do You Really Know Me? Drop a comment below if you know which one of these jobs I actually do!</p>
<p>What We Offer</p>		<p>Equity-Resources-What-We-Offer</p>	
<p>Why You Need An Experienced Realtor</p>		<p>Why You Need Realtor - 1</p>	
<p>Why You Need An Experienced Realtor</p>		<p>Why You Need Realtor - 2</p>	

<p>Why You Need An Experienced Realtor</p>		<p>Why You Need Realtor - 3</p>	
<p>You Could Be In Your New Home Before Thanksgiving</p>		<p>New Home Before Thanksgiving</p>	<p>Let's Get You To The Closing Table! We have a cornucopia of Mortgage Programs...we'll find the best one for you!</p>
<p>Summer</p>		<p>Equity Resources-Summer Home Checklist</p>	<p>It's Summer, Is Your Home Ready? Use this handy list of quick and easy tasks to ensure it's in tip-top shape. DON'T FORGET to give your current mortgage a check-up for SAVINGS! Apply for a Free Mortgage Analysis at xxxxxx #Summer #HomeChecklist #FreeMortgageAnalysis</p>
<p>Hot Rates</p>		<p>Equity Resources-Mortgage Rates Are Hot Hot Hot</p>	<p>Our Programs Are Sizzling! TAKE ADVANTAGE NOW by Refinancing or Buying A Home. Call xxx-xxx-xxxx or Apply Free at xxxxxxx #HotHotHot #LowMortgageRates #BuyAHome #Refinance</p>
<p>Curb Appeal</p>		<p>Equity Resources-Curb Appeal Under 100</p>	<p>Make Your Home 'Pop' On Your Block! You don't even need to spend a lot of money</p>