








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>	<p>3 Zero Down Loans ...you didn't know we had.</p>  <p>Call now to find out more!</p>	3 Zero Down Loans	<p>You don't need a down payment to buy a home! We have 3 great options. Get started today. Contact me at xxx.</p>
4th of July		Equity Resources - 4th Of July 2	<p>Have a Safe & Happy 4th of July!</p>
4th of July		Equity Resources - 4th Of July 4	<p>"I love my freedom. I love my America."</p>






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

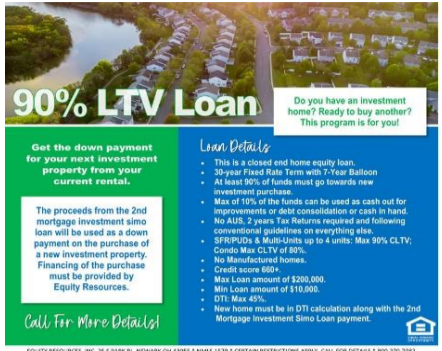




4th of July		EquityResources-Happy 4th of July-Sparkler	<p>Have a Safe & Happy 4th of July!</p>
4th of July		EquityResources-Happy 4th of July-Fireworks	<p>Enjoy Fireworks, Family & Friends this 4th of July!</p>
4th of July		4th-of-july1	<p>Have a Safe & Happy 4th of July!</p>
4th of July		4th-of-july2	<p>Happy Birthday America!</p>
4th of July		4th-of-july3	<p>"I love my freedom. I love my America."</p>

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	<p>Enjoy Fireworks, Family & Friends this 4th of July!</p>
4th Of July		Happy-4th-Of-July5	<p>Proud to be an American!</p>
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>
90% 2nd Mortgage for Investment Simo Loan		Investment 90% Program-Equity Resources	<p>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!</p>







<p>90% LTV</p>	 <p>90% LTV Loan Do you have an investment home? Ready to buy another? This program is for you!</p> <p>Get the down payment for your next investment property from your current rental.</p> <p>The proceeds from the 2nd mortgage investment line will be used as a down payment on the purchase of a new investment property. Financing of the purchase must be provided by Equity Resources.</p> <p>Call For More Details!</p> <p>Loan Details:</p> <ul style="list-style-type: none"> This is a closed end home equity loan. Payed from 2nd to 3rd with 1 Year Option At least 90% of funds must go towards new investment purchase. Max of 10% of the funds can be used as cash out for improvements or debt consolidation or cash to home. No ACH, 3 year 1st Refinance required and following conventional guidelines on everything else. 100% LTV & Multiple up to 4 units. Max 90% LTV, Cash Max 10% of 90%. The investment home. Credit score 600+ Max Loan amount of \$200,000 Min Loan amount of \$10,000 DTI Max 45% New home must be in DTI calculation along with the 2nd Mortgage investment line's loan payment. 	<p>Equity-Resources-90%LTV</p>																						
<p>All Programs</p>	 <p>LOOKING FOR A HOME LOAN?</p> <p>We have the Perfect Program for any Situation!</p> <ul style="list-style-type: none"> Attractive Jumbo loan options. Conventional, FHA, VA & USDA. No money down purchase programs. Gift money as a down payment acceptable. Down Payment Assistance Programs. Non-Warrantable Condo loans. Construction to Farm loans. Doctor Program with expanded debt to income criteria & NO mortgage insurance. Bank Statement Product (Self-Employed Buyers). Bridge Loan. Individual Tax Identification Number Loan. Sold Service Coverage Ratio Investor Loan. 2-1 and 3-2-1 Temporary Buydown Options. 2nd Mortgage Products. Home Equity Line of Credit. <p>Please Reach out for details.</p>	<p>EquityResources-All-Programs-for-SM</p>																						
<p>All States Licensed - Licensing</p>	 <p>EQUITY RESOURCES, INC. mortgages</p> <p>Proudly Serving</p> <p>Alabama, Connecticut, Delaware, District of Columbia, Florida, Georgia, Indiana, Kentucky, Maryland, Massachusetts, Michigan, New Hampshire, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Texas, Virginia and West Virginia.</p> <p>CALLEQUITY.COM</p>	<p>Equity-Resources-States-Licensed</p>																						
<p>All States Licensed - Licensing</p>	 <p>ARE YOU LOOKING TO BUY A HOME OR REFINANCE? I Can Refer You To The Best!</p> <p>PROUDLY OFFERING FHA, VA, CONVENTIONAL AND USDA LOANS.</p> <table border="0"> <tr> <td>Alabama</td> <td>Kentucky</td> <td>Pennsylvania</td> </tr> <tr> <td>Connecticut</td> <td>Massachusetts</td> <td>Rhode Island</td> </tr> <tr> <td>District Of Columbia</td> <td>Maryland</td> <td>South Carolina</td> </tr> <tr> <td>Delaware</td> <td>Michigan</td> <td>Texas</td> </tr> <tr> <td>Florida</td> <td>North Carolina</td> <td>Virginia</td> </tr> <tr> <td>Georgia</td> <td>New Hampshire</td> <td>West Virginia</td> </tr> <tr> <td>Indiana</td> <td>Ohio</td> <td></td> </tr> </table> <p>Improving the lives of families. EQUITY RESOURCES, INC. mortgages</p>	Alabama	Kentucky	Pennsylvania	Connecticut	Massachusetts	Rhode Island	District Of Columbia	Maryland	South Carolina	Delaware	Michigan	Texas	Florida	North Carolina	Virginia	Georgia	New Hampshire	West Virginia	Indiana	Ohio		<p>Equity-Resources-States-Licensed2</p>	
Alabama	Kentucky	Pennsylvania																						
Connecticut	Massachusetts	Rhode Island																						
District Of Columbia	Maryland	South Carolina																						
Delaware	Michigan	Texas																						
Florida	North Carolina	Virginia																						
Georgia	New Hampshire	West Virginia																						
Indiana	Ohio																							
<p>Bedroom Ideas</p>	 <p>A Few Ideas for filling the Blank Space Above Your Bed...</p> <ul style="list-style-type: none"> -Add Some Shelving -Create A Wall Gallery -Hang A Tapestry -Salvage Door or Windows 	<p>Equity Resources-Bedroom Wall Ideas</p>	<p>I Would Love To See Your Ideas Too-Share Below! ATTENTION RENTERS....If you APPLY FREE NOW, you can nail as many holes in your bedroom wall as you want! Get Pre-Approved for your mortgage at www.xxxxxxxxxx #BedroomWall #StopRenting #BuyAHome</p>																					



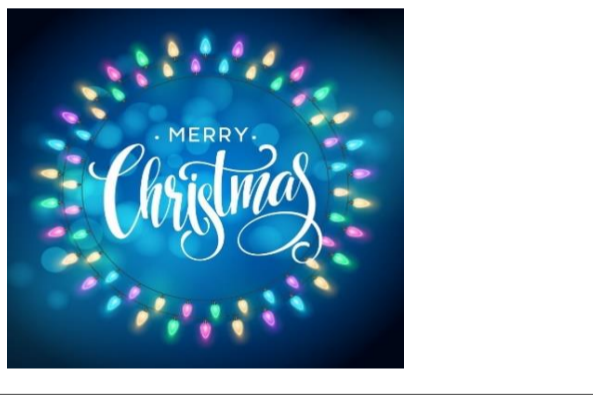


<p>Benefits Of Owning A Home</p>		<p>Benefits-of-Owning-a-Home</p>	
<p>Bridge Loan</p>		<p>Equity Resources-Bridge Loan-More Accepted Offers</p>	
<p>Bridge Loan</p>		<p>Bridge Loan</p>	
<p>Buy A Home</p>		<p>Good Time To Buy</p>	
<p>Buy A Home</p>		<p>Buy A Home</p>	


Buy A Home		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	 <table border="1"> <thead> <tr> <th></th> <th>2019</th> <th>2020</th> </tr> </thead> <tbody> <tr> <td>Purchase Price</td> <td>\$255,000</td> <td>\$291,865</td> </tr> <tr> <td>Fixed Rate</td> <td>4.425%</td> <td>3.500%</td> </tr> <tr> <td>APR</td> <td>4.841%</td> <td>3.924%</td> </tr> <tr> <td>Monthly Payment*</td> <td>\$1,745.58</td> <td>\$1,245.58</td> </tr> <tr> <td>Total Loan Amount</td> <td>\$242,250</td> <td>\$277,367</td> </tr> </tbody> </table>		2019	2020	Purchase Price	\$255,000	\$291,865	Fixed Rate	4.425%	3.500%	APR	4.841%	3.924%	Monthly Payment*	\$1,745.58	\$1,245.58	Total Loan Amount	\$242,250	\$277,367	Buying-Power-Comparison-CONVENTIONAL	
	2019	2020																			
Purchase Price	\$255,000	\$291,865																			
Fixed Rate	4.425%	3.500%																			
APR	4.841%	3.924%																			
Monthly Payment*	\$1,745.58	\$1,245.58																			
Total Loan Amount	\$242,250	\$277,367																			
Buying Power Comparison FHA	 <table border="1"> <thead> <tr> <th></th> <th>2019</th> <th>2020</th> </tr> </thead> <tbody> <tr> <td>Purchase Price</td> <td>\$110,000</td> <td>\$145,753</td> </tr> <tr> <td>Fixed Rate</td> <td>5.5%</td> <td>3.725%</td> </tr> <tr> <td>APR</td> <td>6.757%</td> <td>4.387%</td> </tr> <tr> <td>Monthly Payment*</td> <td>\$613.25</td> <td>\$413.25</td> </tr> <tr> <td>Total Loan Amount</td> <td>\$108,007</td> <td>\$143,157</td> </tr> </tbody> </table>		2019	2020	Purchase Price	\$110,000	\$145,753	Fixed Rate	5.5%	3.725%	APR	6.757%	4.387%	Monthly Payment*	\$613.25	\$413.25	Total Loan Amount	\$108,007	\$143,157	Buying-Power-Comparison-FHA	
	2019	2020																			
Purchase Price	\$110,000	\$145,753																			
Fixed Rate	5.5%	3.725%																			
APR	6.757%	4.387%																			
Monthly Payment*	\$613.25	\$413.25																			
Total Loan Amount	\$108,007	\$143,157																			
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	
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>
Christmas		Home Before Christmas	<p>Unwrap The Best Gift This Season....That of Home Ownership! Contact me to get started TODAY!</p>
Christmas		Equity Resources - Merry Christmas from Equity Resources	
Christmas		Equity Resources - Merry Christmas Happy New Year	


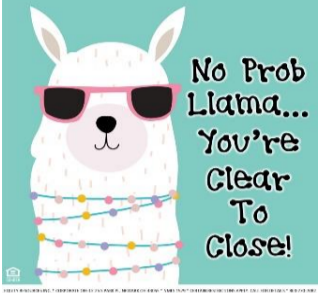



<p>Christmas - Happy Holidays</p>		<p>Equity Resources - Happy Holidays</p>	
<p>Christmas</p>		<p>EquityResources-MerryChristmas1</p>	<p>May Your Heart & Home Be Filled With All The Joys The Season Brings</p>
<p>Christmas</p>		<p>EquityResources-MerryChristmas2</p>	<p>From My Home To Yours.....Merry 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	<p><Personalized text by LO></p>
Clear To Close Congrats		Clear to Close - Beach2	<p><Personalized text by LO></p>
Clear To Close Congrats		Clear to Close - Beach3	<p><Personalized text by LO></p>



<p>Clear To Close Congrats</p>	<p>Nothing Fishy Here... YOU'RE CLEAR TO CLOSE!</p>	<p>Clear to Close - Fishy</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>	<p>Congrats! You Are Clear To Close!</p>	<p>Clear to Close - Beach4</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>	<p>That moment when... You're Clear to Close!</p>	<p>Clear to Close - Beach5</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>	<p>CONGRATS Clear to Close!</p>	<p>Clear to Close - Flamingo</p>	<p><Personalized text by LO></p>
<p>Clear To Close Congrats</p>	<p>Another Star Performance... ...Another Clear to Close!</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 #LoveMyClients #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>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>Equity Resources - NonWarrantable Condo 2024 - SM</p>	






<p>Condo - Non-Warrantable</p>	 <p>NON-WARRANTABLE Condo Program</p> <p>Non-warrantable condos simply means that the condo project in question doesn't meet certain criteria required by Fannie Mae or Freddie Mac.</p> <p>INTERESTED? Call today to find out more!</p> <p>HIGHLIGHTS</p> <ul style="list-style-type: none"> Purchase or Refinance Maximum Loan Amounts \$110,000 Max LTV 90% 60 Minimum Credit Score All Occupancy Types Allowed Jumbo Loans permitted 	<p>Equity Resources - NonWarrantable Condo 2024 Beach - SM</p>	
<p>Construction Campaign</p>	 <p>Brilliant Bath</p> <p>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>Cozy Kitchen</p> <p>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</p> <p>Our Experts Make It Easy!</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>TIRED OF SEARCHING FOR THE PERFECT HOME?</p> <p>Build It.</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>





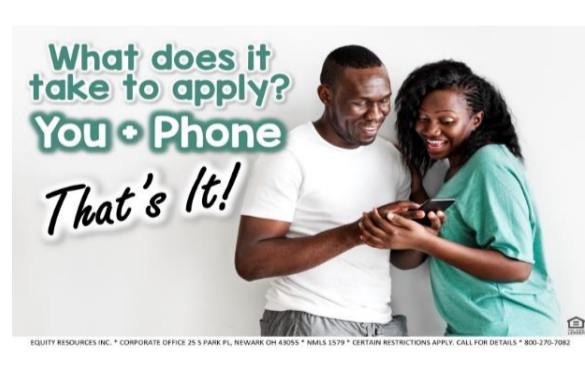
<p>Construction Campaign</p>		<p>CONSTRUCTION-4</p>	<p>REALTOR: Yep, Just One! We LOVE when we can work together to make the process quick and simple...Contact us for the details!</p> <p>CONSUMER: We'll Hammer Out The Stress Of New Construction! Contact us today for the exciting details on building your 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, INC.</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, INC.</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, INC.</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 *18K & 1875 *800-270-7082 *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 *18K & 1875 *800-270-7082 *Certain restrictions apply. Call for details. Programs are subject to change without notice. This is not an offer to sell. Call your agent to obtain a credit report 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													


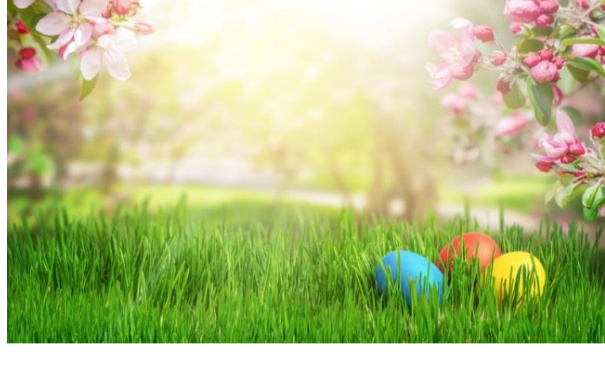
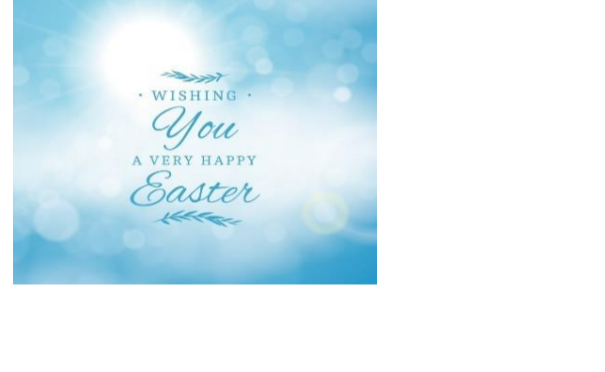
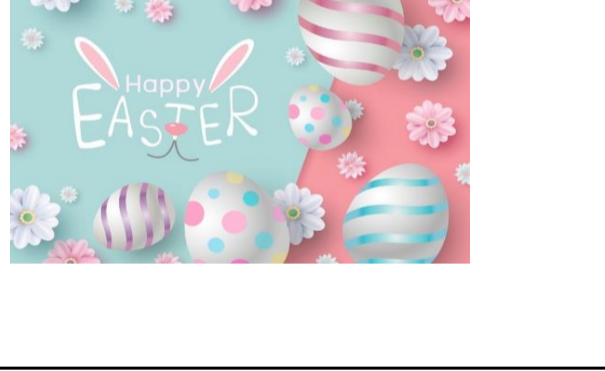

<p>Credit Score Changes</p>	 <p>Amazing News!</p> <p>MEDICAL DEBTS under \$500 WILL NO LONGER REPORT TO CREDIT AGENCIES AS COLLECTIONS!</p> <p>IMPORTANT If you have a medical collection under \$500 and were recently turned down for a home loan, please reach out. You may have a higher score and be approved to Buy a Home!</p> <p>REAL Customer Examples:</p> <ul style="list-style-type: none"> • Jane's credit was pulled 2/2022 • Her Credit Score was 681 • Jane had 14 medical collections under \$500 • Jane's credit was repulled 2/2022 after the medical collections credit reporting change • Her Credit Score is now 811 • John's Credit Score went up 22 points and he is now eligible for an FHA loan! 	<p>Equity Resources - Credit Score Changes 2023</p>	
<p>Credit Score - Did You Know</p>	 <p>Did you know?</p> <p>Your Credit Score determines more than just the rate you get on a mortgage.</p> <p>It can affect:</p> <ul style="list-style-type: none"> • How much you pay when you buy a car. • How much you pay for homeowner's insurance. • Your approval, interest rate and credit limit when you apply for a credit card. • Plus, cellphone providers and even utility companies may charge fees or higher rates because of your credit score. <p>Facts:</p> <ul style="list-style-type: none"> • Missing just one payment on a small retail card or credit card can have an impact on your financial future. • Everyone is dealing with higher costs and high inflation which may make paying bills more difficult. 	<p>Equity-Resources-Did You Know - Credit Score SM</p>	
<p>Credit Soft Pulls</p>	 <p>THE PRE-APPROVAL PROCESS JUST GOT EASIER!</p> <p>We can do a soft credit pull which gives us all three credit bureau scores and 95% of what we need for a full pre-approval! And, it doesn't impact your credit score.</p> <p>3 MAIN REASONS BUYERS PUT OFF GETTING PRE-APPROVED & WHY YOU SHOULDN'T WAIT</p> <ol style="list-style-type: none"> 1 I don't want to lower my credit score. We all work hard to maintain a good credit score and sometimes the thought of a hard credit pull causes us to start to slip back because they don't want anything to affect their score. A soft pull allows us to see what's on your report and verify possible score improvements before the actual pull after application. 2 I don't plan to buy in the next 4 months. Finding your path to homeownership sometimes requires a little time. Applying your credit score in advance will give you the best tools to reach the best decision when the time comes. You never know, that perfect home may become available sooner than you think. 3 Rates are too high and there's not enough inventory right now, so I'll wait until they come down. Most of the analysts predict that rates will be lower from here next year, but they also anticipate that we'll have more and more buyers to enter the market, which increasing competition and driving up home prices. 	<p>Credit Score Soft Pulls</p>	
<p>Credit Trouble?</p>	 <p>Credit Trouble?</p>	<p>Credit Trouble</p>	
<p>Current Programs - Credit Score</p>	 <p>We can lend down to a 580 credit score!</p> <p>580 CREDIT SCORE</p> <p>Don't hesitate to call with questions!</p> <p>CONVENTIONAL</p> <ul style="list-style-type: none"> • As low as 3% down payment • As low as 580 credit score • Minimum 120 days on time on 30 days • Maximum 120 days on time on 30 days <p>FHA</p> <ul style="list-style-type: none"> • 3.5% down payment • 580 credit score • Minimum 120 days on time on 30 days • Maximum 120 days on time on 30 days <p>USDA</p> <ul style="list-style-type: none"> • No down payment • As low as 580 credit score • Minimum 120 days on time on 30 days • Maximum 120 days on time on 30 days <p>VA</p> <ul style="list-style-type: none"> • No down payment • As low as 580 credit score • Minimum 120 days on time on 30 days • Maximum 120 days on time on 30 days 	<p>Equity Resources - Current Programs Credit Score</p>	

<p>Desire Campaign</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>
<p>E247</p>		<p>E247-Easy-Application1</p>	<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>
<p>E247</p>		<p>E247-Easy-Application2</p>	<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	<p>Hoppy Easter</p>
Easter 20 20		Equity-Resources-He-Is-Risen	<p>May God Bless You & Your Family This Easter</p>
Easter 2020		Equity-Resources-Happy-Easter-Ears	<p>Wishing Every-Bunny A Hoppy Easter!</p>
Easter 2020		Equity-Resources-Happy-Easter-Egg	<p>Wishing you and your family a very Happy Easter</p>
Easter 2020		Equity-Resources-Easter-Egg	<p>From my home to yours, Happy Easter</p>

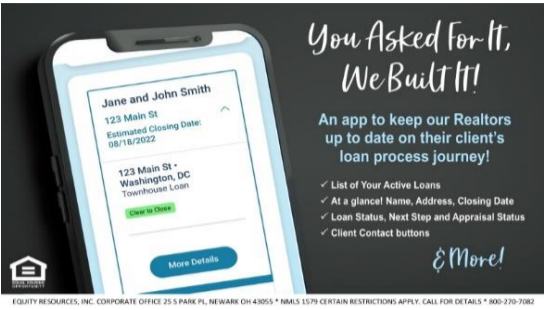

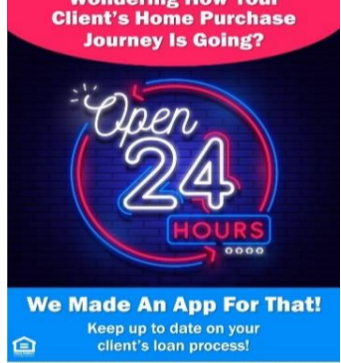


Easter 2020		Equity-Resources-Happy-Easter-Eggs-Ears	<p>Hope You Have An Egg-cellent Easter!</p>
Easter 2021		Equity-Resources-Happy-Easter-2021-1	<p>Wishing Every-Bunny A Hoppy Easter!</p>
Easter 2021		Equity-Resources-Happy-Easter-2021-2	<p>May God Bless You & Your Family This Easter</p>
Easter 2021		Equity Resources-Happy Easter-2021-3	<p>Wishing you and your family a very Happy Easter</p>
Easter 2021		Equity Resources-Happy Easter-2021-4	<p>Wishing Every-Bunny A Hoppy Easter!</p>

Easter 2021		Equity Resources-Happy Easter-2021-5	<p>Hope You Have An Egg-cellent Easter!</p>
Easter 2021		Equity Resources-Happy Easter-2021-6	<p>Hope You Have An Egg-cellent Easter!</p>
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>




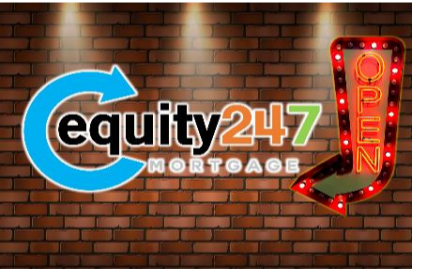

Easy To Apply		Easy To Apply - E247 APP 3	<p>Buying A Home Just Got Easier! You can apply for your mortgage from the comfort of your sofa with www.equity247.com! #BuyAHome #Sofa #equity247</p>
Easy To Apply		Easy To Apply - E247 APP 4	<p>Buying A Home Just Got Easier! You can apply for your mortgage 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	




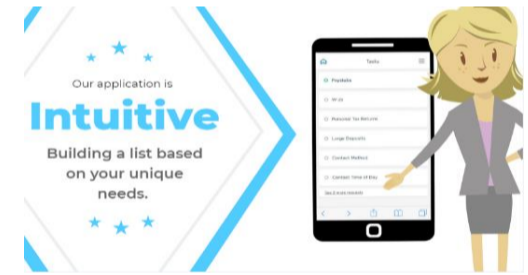

<p>Equity 247 Realtor App</p>	 <p>NEW FEATURE UNLOCKED Realtors can now print an updated Pre-Approval Letter!</p> <p>Need to pull in an offer at firm, but want a new letter with a lower price to match the listing? No problem! Print your own at our portal!</p> <p>Talk with your Mortgage Specialist Today for details.</p> <p>equity247 MORTGAGE</p>	<p>EquityResources-E247-PreApproval-SM</p>	<p>Another amazing feature has been unlocked in our Realtor App! Call me for details.</p>
<p>Equity 247 Realtor App</p>	 <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>	<p>Equity-Resources-E247-Realtor-App1</p>	<p>The next phase of our Realtor App is here - Closed Loans! Call me for details.</p>
<p>Equity 247 Realtor App</p>	 <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-progress loans ✓ List of Closed Loans clients with their and your past loans to view ✓ At a glance! Name, Address, Closing Date ✓ Loan Status, Next Step and Approval Status ✓ Close Contact buttons to easily reach out on all clients to stay in touch ✓ Generate pre-approval letters, download & print 	<p>EquityResources-E247 All Features SM</p>	<p>Another amazing feature has been unlocked in our Realtor App! Call me for details.</p>
<p>Equity 247 Realtor App</p>	 <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 Expires + Convenient Client Contact buttons (call, text, email) Why? Easily stay in touch with your clients for referrals (more leads) and future home buying or home selling needs.</p> <p>CLOSED!</p>	<p>Equity-Resources-E247-Realtor-App2</p>	<p>Another amazing feature has been unlocked in our Realtor App! Call me for details.</p>
<p>Equity 247 Realtor App</p>	 <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> <ul style="list-style-type: none"> ✓ List of Your Active Loans ✓ At a glance! Name, Address, Closing Date ✓ Loan Status, Next Step and Approval Status ✓ Client Contact buttons 	<p>EquityResources-Equity247 Realtor App 1</p>	<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><small>EQUITY RESOURCES, INC. CORPORATE OFFICE 215 PARK PL, SEASIDE ON 43057 MAKE SURE YOU CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS 1 800 370 1181</small></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><small>EQUITY RESOURCES, INC. CORPORATE OFFICE 215 PARK PL, SEASIDE ON 43057 MAKE SURE YOU CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS 1 800 370 1181</small></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><i>Open 24 HOURS</i></p> <p>We Made An App For That! Keep up to date on your client's loan process!</p> <p><small>EQUITY RESOURCES, INC. CORPORATE OFFICE 215 PARK PL, SEASIDE ON 43057 MAKE SURE YOU CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS 1 800 370 1181</small></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><i>24 HOURS OPEN</i></p> <p>We Made An App For That! Keep up to date on your client's loan process!</p> <p><small>EQUITY RESOURCES, INC. CORPORATE OFFICE 215 PARK PL, SEASIDE ON 43057 MAKE SURE YOU CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS 1 800 370 1181</small></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...</p> <p><i>Well imagine no more!</i></p> <p>You asked for it and we built it. An app designed for you, our Realtors!</p> <p><small>EQUITY RESOURCES, INC. CORPORATE OFFICE 215 PARK PL, SEASIDE ON 43057 MAKE SURE YOU CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS 1 800 370 1181</small></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! EQUITY247® APP 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>OUR REALTOR PORTAL IS NOW AN APP! Now receive Equity247® STATUS PUSH NOTIFICATIONS when a new loan is added. An app to keep you, the Realtor, up to date on your client's loan process journey.</p>	<p>Equity Resources-Equity247 Realtor App-E011-F01</p>	
<p>Equity 247 Realtor App</p>	 <p>OUR REALTOR PORTAL IS NOW AN APP! Now receive Equity247® STATUS PUSH NOTIFICATIONS when a new loan is added. An app to keep you, the Realtor, up to date on your client's loan process journey.</p>	<p>Equity Resources-Equity247 Realtor App-F02</p>	
<p>Equity 247 Realtor App</p>	 <p>OUR REALTOR PORTAL IS NOW AN APP! Now receive Equity247® STATUS PUSH NOTIFICATIONS when a new loan is added. An app to keep you, the Realtor, up to date on your client's loan process journey.</p>	<p>Equity Resources-Equity247 Realtor App-F03</p>	
<p>Equity 247 Realtor App</p>	 <p>OUR REALTOR PORTAL IS NOW AN APP! Now receive Equity247® STATUS PUSH NOTIFICATIONS when a new loan is added. An app to keep you, the Realtor, up to date on your client's loan process journey.</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>	
<p>Equity247</p>		<p>Equity247-1</p>	<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>
<p>Equity247</p>		<p>Equity247-2</p>	<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>
<p>Equity247</p>		<p>Equity247-3</p>	<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!</p> <p>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		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		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		Equity247-15	
Equity247		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		Equity Resources -Mulling	
Fall		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.xxxxxx.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.xxxx.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>






<p>Family Home Purchasre</p>		<p>Family-Home-SM</p>	
<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>	

Fathers Day		Equity Resources-Fathers Day-1	<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		Equity Resources-Fathers Day-2	<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 Day 6	<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>

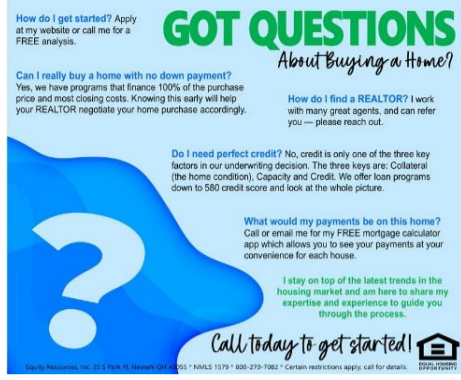




<p>Federal Rate Drop - Refi</p>		<p>Federal Rate Drop</p>	<p>Now is the time to Refinance or Buy A Home! You could SAVE BIG! Contact me for details...123-456-7890 or Apply NOW @ www.xxxxxxxx.com #RateCut #BuyAHome #Refinance</p>
<p>Feliz Navidad</p>		<p>Equity Resources - Feliz Navidad-1</p>	
<p>Feliz Navidad</p>		<p>Equity Resources - Feliz Navidad-2</p>	
<p>FHA Accessory Dwelling Units</p>		<p>Equity Resources - FHA Publication of Final Policies for Accessory Dwelling Units</p>	
<p>FHA MIP Reduction 2023</p>		<p>EquityResources-FHA MIP Reduction 2023</p>	

<p>FHA 203H</p>		<p>FHA 203H - Social Media1</p>	<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>
<p>FHA 203H</p>		<p>FHA 203H - Social Media2</p>	<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>EquityResources-Financial Planning</p>	
<p>First Time Homebuyer - Downpayment Help</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 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>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 #locallender #EquityResources</p>
<p>FHA Student Loan Update</p>		<p>Equity Resources-FHA Student Loan Update</p>	
<p>Flag Day</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>Equity Resources FNMA STUDENT LOAN</p>	
<p>FNMA Student Loan Refi</p>		<p>Equity Resources-Student Loan Payments Are Back</p>	






<p>FNMA Rent History</p>		<p>Equity Resources FNMA - Rent History1</p>	
<p>FNMA Rent History</p>		<p>Equity Resources FNMA - Rent History2</p>	
<p>FNMA Rent History</p>		<p>Equity Resources FNMA - Rent History3</p>	
<p>FNMA Rent History</p>		<p>Equity Resources FNMA - Rent History4</p>	
<p>Freddie Mac BorrowSmart Program</p>		<p>Equity Resources - Freddie Mac BorrowSmart Program - Buyers</p>	


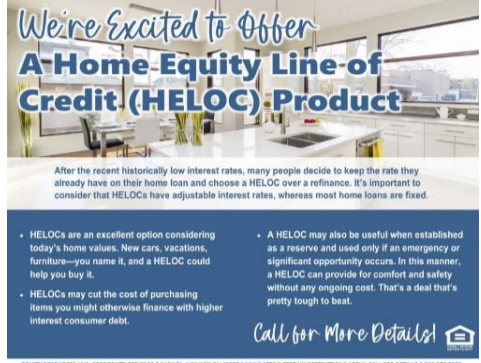



<p>Freddie Mac BorrowSmart Program</p>	 <p>Freddie Mac BorrowSmart Program</p> <p>We are proud to offer this program that provides up to \$2,500 in down payment and/or closing cost assistance for low- to moderate-income borrowers, based on Area Median Income and other eligibility criteria.</p> <p>Reach out to see if your Buyer qualifies!</p> <p>PROGRAM DETAILS</p> <ul style="list-style-type: none"> • Income determined the level of assistance a borrower may receive. • Minimum credit score 620 • Primary residences only. • Co-owner, jointed and developments (JUDAs), and manufactured homes may be eligible. • Borrower cannot be in default. • Low and moderate income requirements. • This is not a loan and is not reported to credit. <p><small>EQUITY RESOURCES, INC. * CORPORATE OFFICE 25.5 PARK PL, NEWARK OH 43055 * MAIL 5179 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800.270.7082</small></p>	<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><small>EQUITY RESOURCES, INC. * CORPORATE OFFICE 25.5 PARK PL, NEWARK OH 43055 * MAIL 5179 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800.270.7082</small></p>	<p>EquityResources-Freddie Mac BorrowSmart Post</p>	
<p>Free Homebuyer Seminar</p>	 <p>FREE</p> <p>Homebuying Seminars</p> <p><small>EQUITY RESOURCES, INC. * CORPORATE OFFICE 25.5 PARK PL, NEWARK OH 43055 * MAIL 5179 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800.270.7082</small></p>	<p>Free HB Semiar 1</p>	
<p>Free Homebuyer Seminar</p>	 <p>FREE</p> <p>Homebuying Seminars</p> <p><small>EQUITY RESOURCES, INC. * CORPORATE OFFICE 25.5 PARK PL, NEWARK OH 43055 * MAIL 5179 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800.270.7082</small></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> <p>It includes non-relatives who share a familial relationship with the borrower defined as:</p> <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>Family Members will now allow Gift Funds and gifts of Equity to come from an estate of the borrower's donor, as long as the donor is an acceptable donor. Additionally, personal gifts and gifts of Equity are acceptable from an acceptable donor who is also the seller of the subject property, as long as they are not affiliated with another licensed party for the transaction.</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><small>EQUITY RESOURCES, INC. * CORPORATE OFFICE 25.5 PARK PL, NEWARK OH 43055 * MAIL 5179 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800.270.7082</small></p>	<p>EquityResources-Acceptable-Gift-Money-Donors</p>	





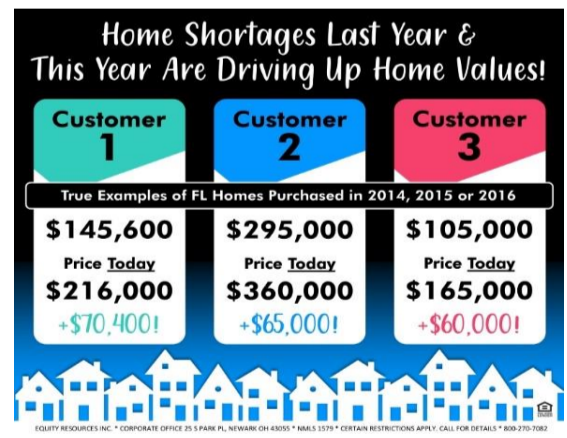
<p>Got Questions</p>	 <p>GOT QUESTIONS <i>About Buying a Home!</i></p> <p>How do I get started? Apply at my website or call me for a FREE analysis.</p> <p>Can I really buy a home with no down payment? Yes, we have programs that finance 100% of the purchase price and most closing costs. Knowing this early 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 home.</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><i>Gift money from graduation is now an acceptable source of funds!</i></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 graduates 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>	

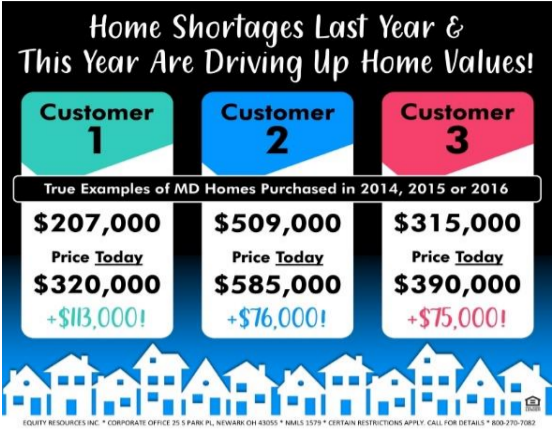
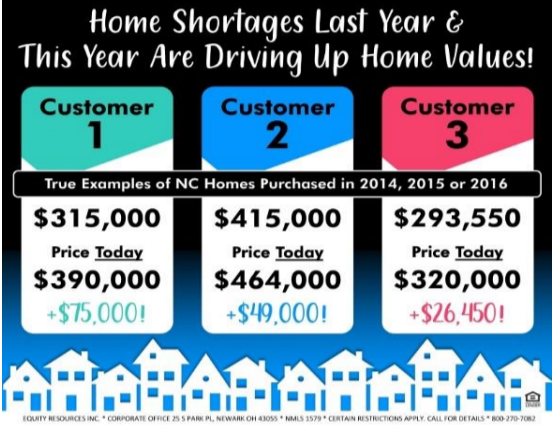
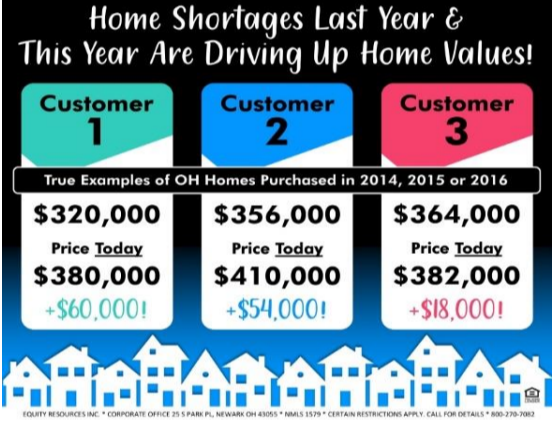


Halloween		Equity Resources-Happy Halloween 4	
Halloween		Equity Resources-Happy Halloween 5	
Halloween		Happy-Halloween-EquityResources-1	
Halloween		Happy-Halloween-EquityResources-2	
Halloween		Happy-Halloween-EquityResources-3	

<p>Halloween</p>		<p>Equity-Resources-Halloween2</p>	
<p>Halloween</p>		<p>Equity-Resources-Halloween3</p>	
<p>Halloween</p>		<p>Equity-Resources-Halloween4</p>	
<p>Halloween</p>		<p>Equity-Resources-Halloween1</p>	
<p>Halloween</p>		<p>Equity-Resources-Halloween5</p>	

Halloween		Equity-Resources-Halloween6	
Halloween		Equity-Resources-Halloween7	
Halloween		Happy-Halloween-EquityResources-4	
Hanukkah		Happy-Hanukkah	<p>Season's Greetings!</p>
HELOC		EquityResources-Get Cash for your Home - HELOC	

<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>
<p>Home Shopping This Weekend</p>		<p>Home Shopping-1</p>	<p>I'm Available For Your Mortgage Questions...Text or Call me @ _____!</p>

<p>Home Shopping This Weekend</p>		<p>Home Shopping-1</p>	<p>Home Shopping this weekend? I'm available to answer any of your financing questions! Text or call me at _____.</p>
<p>Home Shopping This Weekend</p>		<p>Home Shopping-2</p>	<p>Home Shopping this weekend? I'm available to answer any of your financing questions! Text or call me at _____.</p>
<p>Home Shopping This Weekend</p>		<p>Home Shopping -3</p>	<p>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.</p>
<p>Home Shopping This Weekend</p>		<p>Home Shopping - 4</p>	<p>Have You Outgrown Your Nest? Don't get your feathers ruffled about the mortgage...Text or Call me @ _____ with any questions!</p>
<p>Home Value - FLORIDA</p>		<p>Home Values - FL</p>	<p>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>

<p>Home Value - MARYLAND</p>		<p>Home Values - MD</p>	<p>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>
<p>Home Value - NORTH CAROLINA</p>		<p>Home Values - NC</p>	<p>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>
<p>Home Value - OHIO</p>		<p>Home Values - OHIO</p>	<p>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>
<p>Home Value - PENNSYLVANIA</p>		<p>Home Values - PA</p>	<p>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>
<p>How to Increase Business</p>		<p>How-To-Increase-Business-1</p>	

How to Increase Business



[How-To-Increase-Business-2](#)

Improve the Lives of Families



[Improve the Lives of Families](#)

We Are Here For You...
Let me help you and your family find the perfect mortgage that fits YOUR needs!

Individual Tax Identification Number ITIN



[Equity Resources - Individual Tax Identification Number \(ITIN\) Loan](#)

Individual Tax Identification Number ITIN



[Equity Resources - ITIN-Program](#)

Individual Tax Identification Number ITIN



[Equity Resources-Individual Tax Identification Number \(ITIN\) Loan](#)

Interest Rates



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

ITIN Vs. DSCR

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

ITIN Loan	DSCR Loan
<p>Loan Details</p> <ul style="list-style-type: none"> Minimum Credit Score is 640 Maximum LTV 80% with 70% FICO Maximum LTV 85% with 780+ FICO Traditional Requirements apply No Visa Required, but valid ID is required IRS letter or TIN card required Gift Funds are allowed Maximum Debt to Income Ratio 50% Minimum Loan Size \$75,000 Fixed Rate Product Only Single Family Home, Condo, Townhome, Manufactured Home, 2-4 Unit Home Primary Residence and Second Homes Purchase or Refinance <p>Individual Tax Identification Number Loans</p> <p>For people living and working in the U.S. with an Social Security Number and who file taxes with an ITIN.</p>	<p>Loan Details</p> <ul style="list-style-type: none"> Minimum Credit Score is 620 (50% LTV) Max 85% LTV No DTI is calculated Minimum 3 Months Reserves Maximum Loan Size \$2,000,000 Minimum Loan Size \$75,000 Unlimited DSCR, but all must be disclosed 100% Financing First Time Homebuyer okay, but no First Time Home Buyer 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>Debt Service Coverage Ratio</p> <p>Investment property (rental income) can be used in an LLC structure to the benefit of the borrower for the LLC.</p>

Equity Resources, Inc. Corporate Office 25 E Park Pl, Houston TX 77057-1579 *Certain restrictions apply, call for details. * 800-270-7982
 Equity Loans and conditions are subject to change at any time. Pre-approval subject to credit review and eligibility. This is not a commitment to make any advertising or marketing claim. Rate change may be higher over the life of the loan.

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

ITIN Vs. DSCR

Two Great Programs to Sell More Homes...

Call with questions

ITIN Loan	DSCR Loan
<p>Loan Details</p> <ul style="list-style-type: none"> Minimum Credit Score is 640 Maximum LTV 80% with 70% FICO Maximum LTV 85% with 780+ FICO Traditional Requirements apply No Visa Required, but valid ID is required IRS letter or TIN card required Gift Funds are allowed Maximum Debt to Income Ratio 50% Minimum Loan Size \$75,000 Fixed Rate Product Only Single Family Home, Condo, Townhome, Manufactured Home, 2-4 Unit Home Primary Residence and Second Homes Purchase or Refinance <p>Individual Tax Identification Number Loans</p> <p>For people living and working in the U.S. with an Social Security Number and who file taxes with an ITIN.</p>	<p>Loan Details</p> <ul style="list-style-type: none"> Minimum Credit Score is 620 (50% LTV) Max 85% LTV No DTI is calculated Minimum 3 Months Reserves Maximum Loan Size \$2,000,000 Minimum Loan Size \$75,000 Unlimited DSCR, but all must be disclosed 100% Financing First Time Homebuyer okay, but no First Time Home Buyer 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>Debt Service Coverage Ratio</p> <p>Investment property (rental income) can be used in an LLC structure to the benefit of the borrower for the LLC.</p>

Equity Resources, Inc. Corporate Office 25 E Park Pl, Houston TX 77057-1579 *Certain restrictions apply, call for details. * 800-270-7982
 Equity Loans and conditions are subject to change at any time. Pre-approval subject to credit review and eligibility. This is not a commitment to make any advertising or marketing claim. Rate change may be higher over the life of the loan.

[ERI-ITIN-and-DSCR-for-SM](#)

Instagram



[Follow Us Instagram](#)

Investment Program

BUY MORE INVESTMENT PROPERTIES

New Unique Program ... For Current Investors

90% LTV 2nd Mortgage Investment Property on previous rental property

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 me for more details!

EQUITY RESOURCES, INC. *CORPORATE OFFICE 25 E PARK PL, HOUSTON TX 77057 * 800-270-7982 *CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS.

[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](#)




Is Buying A Home In Your Future?








[Buying Home In Your Future 2](#)

July 4th		Equity Resources-4th of July-Flag	<p>"I love my freedom. I love my America."</p>
July 4th		Equity Resources-4th of July-Stripes	<p>Proud to be an American!</p>
July 4th		Equity Resources-4th of July-Grill	<p>Happy Birthday America!</p>
July 4th		Equity Resources-4th of July-Fireworks	<p>Have a Safe & Happy 4th of July!</p>
July Closings		Equity Resources-July Closings-Fence	<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>






Labor Day		Labor-Day-3	<p>Don't Labor Over Finding The Right Mortgage For You, Contact Me Today!</p>
Labor Day		Equity Resources Doggone Good Labor Day	<p>Enjoy your long weekend!</p>
Labor Day		Equity Resources Labor Day Balloons	<p>You work hard and deserve a day off...Happy Labor Day!</p>
Labor Day		Equity Resources Labor Day Flag	<p>May you have a Happy and Safe Labor Day Weekend!</p>
LaborDay		Labor-Day1	<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>Equity-Resources-MA-Bond-Program</p>	

<p>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>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>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>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>





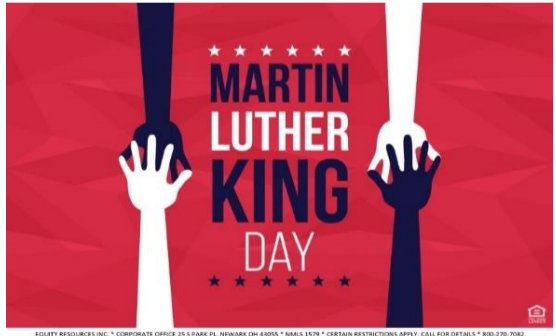
<p>Memorial Day</p>		<p>Memorial Day1</p>	<p>For All Those Who Gave Their Yesterdays, A Thank You Today.... In Honor Of Memorial Day</p>
<p>Memorial Day</p>		<p>Memorial Day2</p>	<p>What's Your Favorite BBQ Food? Mine is (insert your favorite BBQ food here)....please share yours in my comment section! 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>

Memorial Day		Grill	<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		Land of the Free	<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>

<p>Memorial Day</p>		<p>Equity Resources-Memorial Day-Those Who Served</p>	<p>Celebrate The Stars Who Protect Our Stripes... Remembering on this Memorial Day</p>
<p>Memorial Day</p>		<p>Equity Resources-Memorial Day-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>Equity Resources-Memorial Day-Balloons</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-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>





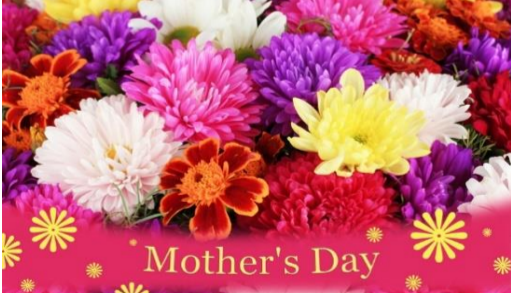
Merry Christmas		Equity Resources-Merry Christmas 3	From My Home To Yours.....Merry Christmas!
Merry Christmas		Equity Resources-Merry Christmas 2	Season's Greetings!
Merry Christmas		Equity Resources-Merry Christmas 4	Best Wishes for a Merry Christmas & A Happy New Year!
MLK Day		MLK Day1	
MLK Day	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

<p>MLK Day</p>		<p>MLK Day3</p>	
<p>MLK Day</p>		<p>MLK Day4</p>	
<p>MMP Montgomery County DPA - Teachers</p>		<p>Equity-Resources-MMP Montgomery County DPA</p>	
<p>Mortgage Rates</p>		<p>Snow-Joke</p>	
<p>Mortgage Rates - ALL TIME LOW</p>		<p>MortgageRates-AllTimeLOWS-EquityResources</p>	

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






<p>Mothers Day</p>		<p>Equity Resources - Mothers Day</p>	
<p>Mothers Day</p>		<p>Equity Resources - Mothers Day</p>	
<p>Mothers Day</p>		<p>Equity Resources - Mothers Day</p>	
<p>Mothers Day</p>		<p>Equity Resources - Mothers Day</p>	
<p>Mothers Day</p>		<p>Mothers Day1</p>	<p>Mothers hold their children's hands for a while, but their hearts forever. HAPPY MOTHER'S DAY!</p>






Mothers Day		Mothers Day2	Words are never enough to say Thank You for all you do...HAPPY MOTHER'S DAY!
Mothers Day		Mothers Day3	HAPPY MOTHER'S DAY to all Moms--May your day be filled with love, joy and laughter.
Mothers Day		Mothers Day4	Words Are Never Enough To Thank Moms For All They Do! HAPPY MOTHER'S DAY!
Mothers Day		Mothers Day5	WISHING A HAPPY MOTHER'S DAY to all you Rockin' Moms out there!
Mothers Day		Mothers Day6	A Mother Is Like A Flower, Each One Beautiful & Unique! HAPPY MOTHER'S DAY!





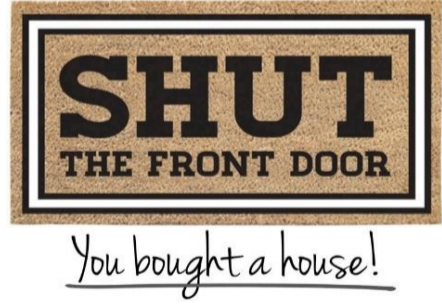
Mothers Day		Mothers Day7	A Mother's Hug Lasts Long After She Lets Go! HAPPY MOTHER'S DAY!
Mothers Day		Mothers Day8	ENJOY YOUR DAY MOMS...YOU DESERVE IT! Happy Mother's Day!
Mothers Day		Equity Resources Happy Mothers Day1	Words Are Never Enough To Thank Moms For All They Do! HAPPY MOTHER'S DAY!
Mothers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






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>






<p>Mother's Day</p>		<p>Equity Resources Wishes You A Happy Mothers Day-4</p>	<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>	




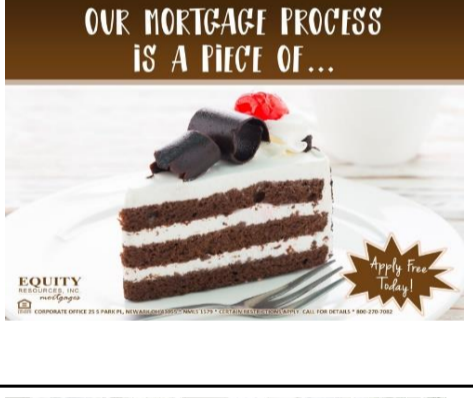

<p>Multi Unit Homes Change</p>		<p>EquityResources-Multi-Unit-Homes-Change-SM</p>	
<p>Nacho Day</p>		<p>Nacho Day</p>	<p>Happy National Nachos Day! I'm NACHO ordinary Mortgage Specialist...Contact me today to TACO 'bout Purchasing or Refinancing!</p>
<p>NCFHA \$8000</p>		<p>NCFHA \$8000</p>	
<p>New Home 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>Wishing you always Walls for the wind • a roof for the rain • tea beside the fire Laughter to cheer you • those you love near you And all that your heart may desire</p>	<p>New Home Closed - Hearts Desire</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>	 <p>NEW BEGINNINGS NEW MEMORIES <i>New Home</i> WELCOME</p>	<p>New Home Closed - Welcome Mat</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>	 <p><i>Shine Bright</i> In Your New Home!</p>	<p>New Home Closed - Shine Bright</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>	 <p>There's no place like home.</p>	<p>New Home Closed - Red Shoes</p>	<p><Personalized text by LO></p>
<p>New Home Closed Congrats</p>	 <p>May sunshine & happiness move in with you in your new home</p>	<p>New Home Closed - Sunshine</p>	<p><Personalized text by LO></p>

<p>New Products</p>		<p>Equity Resources-New-Products-List</p>	
<p>No Money Down - Zero Money Down</p>		<p>Equity Resources-Did You Know-Buy A home-Zero Money Down</p>	<p>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 #locallender #EquityResources</p>
<p>No Money Down - Zero Money Down</p>		<p>Equity Resources-NO Money Down-Buy A Home</p>	<p>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 #locallender #EquityResources</p>
<p>No Money Down - Zero Money Down - USDA</p>		<p>Equity Resources-USDA Home Loans-Zero Money Down</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/ Call us @ xxx-xxx-xxxx to review all your options. #USDA #homeloans #options #rural #buyahome #locallender #EquityResources</p>
<p>No Money Down - Zero Money Down</p>		<p>Equity Resources-Zero Money Down-HOME LOANS</p>	<p>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 #locallender #EquityResources</p>

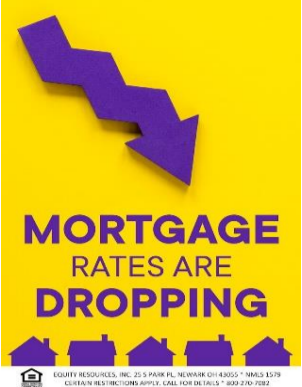


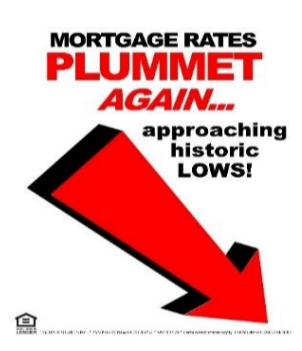

<p>No Money Downpayment</p>	 <p>How To Buy A House With No Downpayment</p> <p>No Money Down Loan Programs:</p> <ul style="list-style-type: none"> • VA loan 100% LTV (for Veterans or active military members) • USDA loan 100% LTV (property & income limits apply) • Bond loan 100% CLTV to 107% CLTV (varies by state) <p>Knowledge is power. To find out more, call today!</p> <p><small>Equity Resources, Inc. 25 S Park Pl., Newark, OH 43055 • 984.1.1570 • Certain restrictions apply. Call for details. • 800-270-7082</small></p>	<p>Equity Resources - No Money Down Payment1</p>	
<p>No Money Downpayment</p>	 <p>How To Buy A House With No Downpayment</p> <p>No Money Down Loan Programs:</p> <ul style="list-style-type: none"> • VA loan 100% LTV (for Veterans or active military members) • USDA loan 100% LTV (property & income limits apply) • Bond loan 100% CLTV to 107% CLTV (varies by state) <p>Knowledge is power. To find out more, call today!</p> <p><small>Equity Resources, Inc. 25 S Park Pl., Newark, OH 43055 • 984.1.1570 • Certain restrictions apply. Call for details. • 800-270-7082</small></p>	<p>Equity Resources - No Money Down Payment2</p>	
<p>Ohio Equity</p>	 <p>EQUITY</p>	<p>Ohio - Equity</p>	
<p>Ohio Home</p>	 <p>HOME</p>	<p>Ohio - Equity</p>	
<p>One Must Go</p>	 <p>One Must Go For A Year...</p> <p>Favorite Beverage</p> <p>Cell Phone</p> <p>Hair Stylist/Barber</p> <p>Vacation</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>Quck 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><i>quick comfortable</i> HONEST</p> <p><small>EQUITY RESOURCES, INC. 25 PARK PL, NEWARK OH 43055 * MAIL 1379 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800-270-7062</small></p>	<p>Quick Comfortable and Honest4</p>	<p>Get Your Keys To Home Ownership...Ask Me How!</p>
<p>Rate Drop</p>	 <p><i>Good News!</i> RATES ARE DROPPING</p> <p><small>EQUITY RESOURCES, INC. 25 PARK PL, NEWARK OH 43055 * MAIL 1379 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800-270-7062</small></p>	<p>EquityResources-Rates are Dropping1</p>	
<p>Rate Drop</p>	 <p>RATES <i>Are Going</i> DOWN</p> <p><small>EQUITY RESOURCES, INC. 25 PARK PL, NEWARK OH 43055 * MAIL 1379 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800-270-7062</small></p>	<p>EquityResources-Rates are Dropping2</p>	
<p>Rate Drop</p>	 <p>INTEREST RATES... ARE GOING DOWN!</p> <p><small>EQUITY RESOURCES, INC. 25 PARK PL, NEWARK OH 43055 * MAIL 1379 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800-270-7062</small></p>	<p>EquityResources-Rates are Dropping3</p>	
<p>Rate Drop</p>	 <p>RATES ARE Dropping! START YOUR HOME SEARCH TODAY!</p> <p><small>EQUITY RESOURCES, INC. 25 PARK PL, NEWARK OH 43055 * MAIL 1379 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800-270-7062</small></p>	<p>EquityResources-Rates are Dropping4</p>	

Rate Drop	 <p>MORTGAGE RATES ARE DROPPING</p>	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	 <p>MORTGAGE RATES PLUMMET AGAIN... approaching historic LOWS!</p>	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	 <p>MORTGAGE RATES PLUMMET AGAIN... approaching historic lows!</p>	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		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		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		Rates are Rising	
Raving Fan		Raving-Fan1	
Raving Fan		Raving-Fan-2	

Ready To Buy A Home?



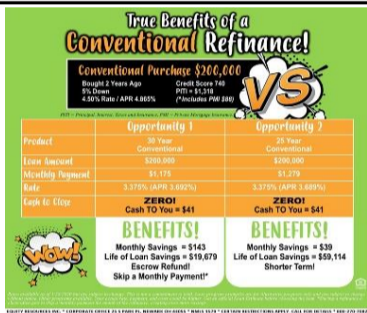
[Ready To Buy A Home](#)

Ready To Buy A Home?



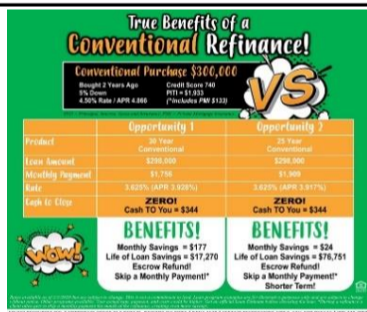
[Ready To Buy A Home 2](#)

Refi Comparison - Conv 200



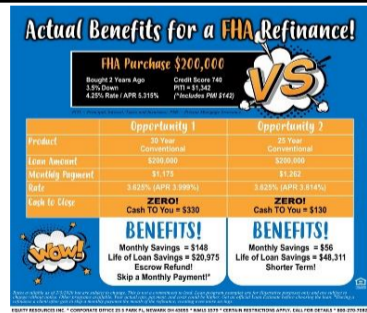
[Equity-Resources-Refi-Comparison---Conv-200](#)

Refi Comparison - Conv 300

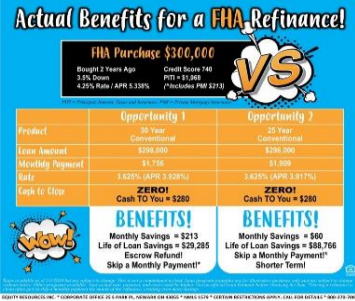











[Equity-Resources-Refi-Comparison---Conv---300](#)





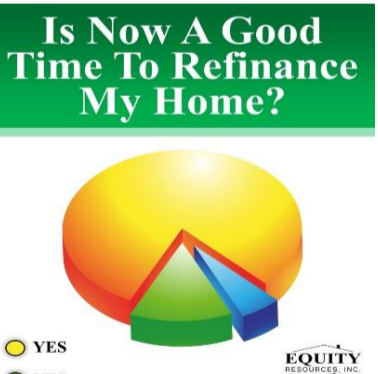
Refi Comparison - FHA 200

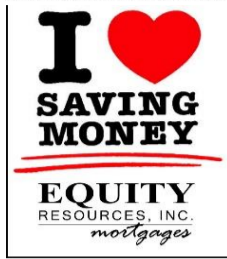
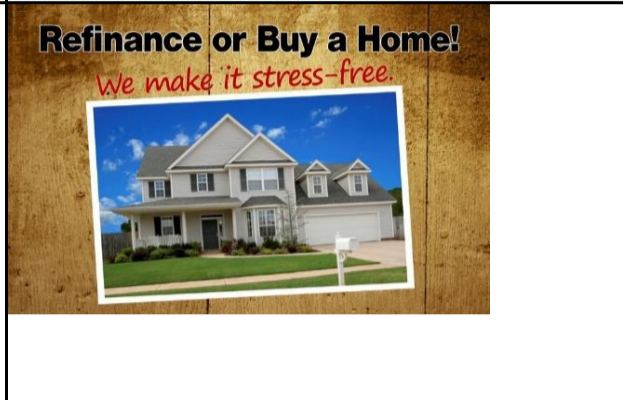


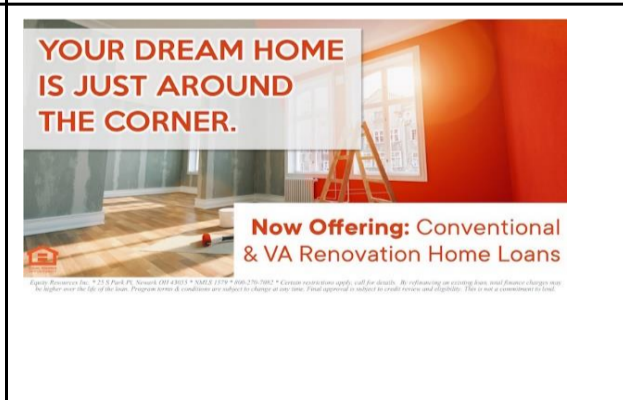







[Equity-Resources-Refi-Comparison---FHA-200](#)






<p>Refi Comparison - FHA 300</p>		<p>Equity-Resources-Refi-Comparison---FHA-300</p>	
<p>Refi Forbearance</p>		<p>Equity Resources-Forbearance Q and A</p>	<p>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>
<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>






Refinance		Refi--DippingRates	<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>
Refinance		Refi--LowRateWarning	<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>
Refinance		Saved-Money	
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>
Refinance Chart		Equity Resources-Yes Refinance Now Chart	<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>YES-but in blue...so what are you waiting for!</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>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>	





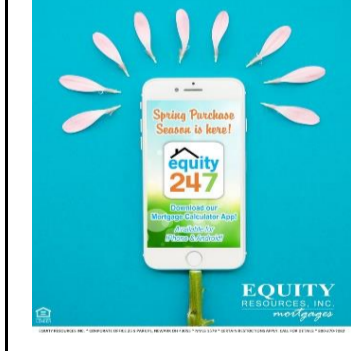
<p>Conv Renovation</p>	 <p>Conventional Renovation Loans</p> <p>Qualifications:</p> <ul style="list-style-type: none"> Minimum Credit Score 680 All improvements must be fixed to the property and add value. Initial draw at closing can be up to 50% of the cost of the repairs. Bid must be from an approved 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 & Beatrix found their dream property in the area they wanted to raise their two daughters. The house was built in 1933, 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 Stories - Bathroom</p>	
<p>Renovation Story</p>	 <p>EQUITY RESOURCES 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. 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 without credit they here.</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 idealist!</p>	<p>Equity Resources - Dropping Rates</p>	

<p>VA Renovation</p>		<p>Equity Resources - VA Renovation SM 2024</p>	
<p>VA Renovation</p>		<p>Equity Resources - Nailed It VA Renovation 2024</p>	
<p>VA Renovation</p>		<p>Equity Resources - VA Renovation</p>	
<p>Rent Increase-Facebook</p>		<p>Rent-Increase-Facebook</p>	
<p>Rent Increase-Twttter and LinkedIn</p>		<p>Rent-Increase-Twitter-LinkedIn</p>	





<p>Renting vs Owning</p>		<p>EquityResources-Rent-Versus-Buy</p>																																																																									
<p>Renting vs Owning</p>	 <table border="1"> <thead> <tr> <th>RENTING</th> <th>Monthly Rent</th> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th>Year 6</th> <th>Year 7</th> <th>Year 8</th> <th>Year 9</th> <th>Year 10</th> </tr> </thead> <tbody> <tr> <td>Monthly Rent</td> <td>\$2,300</td> <td>\$27,600</td> <td>\$27,600</td> <td>\$27,600</td> <td>\$27,600</td> <td>\$27,600</td> <td>\$27,600</td> <td>\$27,600</td> <td>\$27,600</td> <td>\$27,600</td> <td>\$27,600</td> </tr> <tr> <td>Property Taxes</td> <td>\$3,000</td> <td>\$36,000</td> <td>\$36,000</td> <td>\$36,000</td> <td>\$36,000</td> <td>\$36,000</td> <td>\$36,000</td> <td>\$36,000</td> <td>\$36,000</td> <td>\$36,000</td> <td>\$36,000</td> </tr> <tr> <td>Maintenance</td> <td>\$3,200</td> <td>\$38,400</td> <td>\$38,400</td> <td>\$38,400</td> <td>\$38,400</td> <td>\$38,400</td> <td>\$38,400</td> <td>\$38,400</td> <td>\$38,400</td> <td>\$38,400</td> <td>\$38,400</td> </tr> <tr> <td>Landlord's Home + Repair Costs</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total</td> <td></td> <td>\$67,000</td> <td>\$67,000</td> <td>\$67,000</td> <td>\$67,000</td> <td>\$67,000</td> <td>\$67,000</td> <td>\$67,000</td> <td>\$67,000</td> <td>\$67,000</td> <td>\$67,000</td> </tr> </tbody> </table>	RENTING	Monthly Rent	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Monthly Rent	\$2,300	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	Property Taxes	\$3,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	Maintenance	\$3,200	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	Landlord's Home + Repair Costs												Total		\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	<p>EquityResources-Rent-Versus-Own-Comparison</p>	
RENTING	Monthly Rent	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10																																																																
Monthly Rent	\$2,300	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600	\$27,600																																																																
Property Taxes	\$3,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000	\$36,000																																																																
Maintenance	\$3,200	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400	\$38,400																																																																
Landlord's Home + Repair Costs																																																																											
Total		\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000	\$67,000																																																																
<p>Rent Vs Own</p>		<p>RentVsOwn1</p>																																																																									
<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>
<p>Spring Purchase Campaign</p>		<p>Grow Into a New Home3</p>	<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>



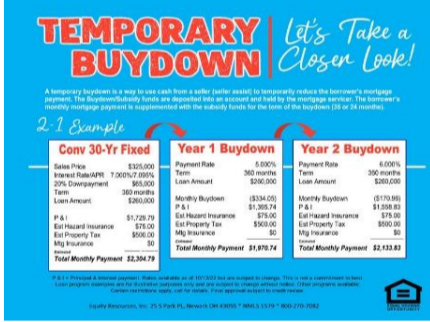
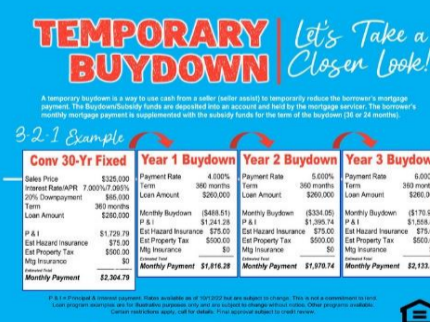
Spring Purchase Campaign		Grow Into a New Home4	
Spring Purchase Campaign		Grow Into a New Home5	I Think You'll Really DIG Our Mortgage Programs! Text or Call me @ _____ for free pre-qualification or questions about financing!
Spring Purchase Campaign		Spring Purchase Season1	Out Looking For Your Dream Home...Text or Call me @ _____ for free pre-qualification or questions about financing!
Spring Purchase Campaign		Spring Purchase Season 2	New Season, New Home! Download My Mortgage Calculator Here <insert link>...It easy to use amd FREE!
Spring Purchase Campaign		Spring Purchase Season 3	Spring Into Your Dream Home... Try my FREE Mobile Mortgage App Calculator and contact me with questions about financing!






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>

<p>St. Patricks Day</p>		<p>Equity-Resources-Happy-St-Patricks-Day-2021-4</p>	<p>May a little extra luck shine down on you this St. Patrick's Day! 🍀 #HappyStPatricksDay</p>
<p>St. Patricks Day</p>		<p>Equity-Resources-Happy-St-Patricks-Day-2021-5</p>	<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>
<p>Tax Refund</p>		<p>Tax Refund1</p>	<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>
<p>Tax Refund</p>		<p>Tax Refund2</p>	<p>STOP Waiting To Purchase Your Dream Home NOW MAY BE THE BEST TIME! Apply Today @ www.callequity.net and find out how you can use your tax refund for a down payment. #TAXREFUND #BUYAHOME</p>
<p>Tax Refund</p>		<p>Tax Refund3</p>	<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.callequity.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>





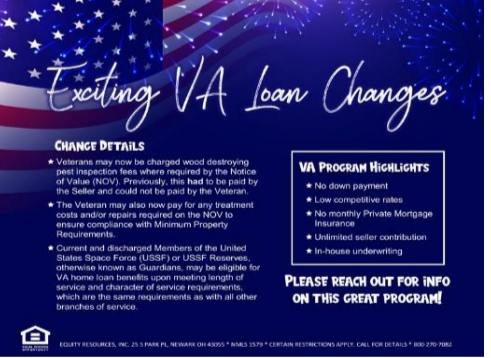
Tax Refund	<p>Things to Buy With Your Tax Refund Check:</p> <ul style="list-style-type: none"> <input type="checkbox"/> iPhone <input type="checkbox"/> Smart TV <input type="checkbox"/> Laptop <input checked="" type="checkbox"/> A New Home! <p>Let Uncle Sam & Equity Resources help you into a new home... (with only your tax refund check!)</p> <p>No Refund Coming! Ask about our ZERO Down Payment programs!</p>	Tax Refund9	We Are Ready To Help! You may even be able to use your tax return as a down payment!																
Tax Refund		Equity Resources-Use Your Tax Refund To Fire Your Landlord	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																
Tax Refund		Equity Resources-Buy A Home With Tax Refund-2021	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																
Temporary Buydown Example	 <table border="1" data-bbox="354 1214 679 1323"> <thead> <tr> <th>Conv 30-Yr Fixed</th> <th>Year 1 Buydown</th> <th>Year 2 Buydown</th> </tr> </thead> <tbody> <tr> <td>Loan Amount: \$200,000</td> <td>Loan Amount: \$200,000</td> <td>Loan Amount: \$200,000</td> </tr> <tr> <td>Monthly Payment: \$1,229.79</td> <td>Monthly Payment: \$1,029.79</td> <td>Monthly Payment: \$1,029.79</td> </tr> <tr> <td>Total Monthly Payment: \$36,893.70</td> <td>Total Monthly Payment: \$30,893.70</td> <td>Total Monthly Payment: \$30,893.70</td> </tr> </tbody> </table>	Conv 30-Yr Fixed	Year 1 Buydown	Year 2 Buydown	Loan Amount: \$200,000	Loan Amount: \$200,000	Loan Amount: \$200,000	Monthly Payment: \$1,229.79	Monthly Payment: \$1,029.79	Monthly Payment: \$1,029.79	Total Monthly Payment: \$36,893.70	Total Monthly Payment: \$30,893.70	Total Monthly Payment: \$30,893.70	Equity-Resources-Temporary-Buydown-Option-2-1-Example-SM					
Conv 30-Yr Fixed	Year 1 Buydown	Year 2 Buydown																	
Loan Amount: \$200,000	Loan Amount: \$200,000	Loan Amount: \$200,000																	
Monthly Payment: \$1,229.79	Monthly Payment: \$1,029.79	Monthly Payment: \$1,029.79																	
Total Monthly Payment: \$36,893.70	Total Monthly Payment: \$30,893.70	Total Monthly Payment: \$30,893.70																	
Temporary Buydown Example	 <table border="1" data-bbox="354 1520 679 1629"> <thead> <tr> <th>Conv 30-Yr Fixed</th> <th>Year 1 Buydown</th> <th>Year 2 Buydown</th> <th>Year 3 Buydown</th> </tr> </thead> <tbody> <tr> <td>Loan Amount: \$200,000</td> <td>Loan Amount: \$200,000</td> <td>Loan Amount: \$200,000</td> <td>Loan Amount: \$200,000</td> </tr> <tr> <td>Monthly Payment: \$1,229.79</td> <td>Monthly Payment: \$1,029.79</td> <td>Monthly Payment: \$1,029.79</td> <td>Monthly Payment: \$1,029.79</td> </tr> <tr> <td>Total Monthly Payment: \$36,893.70</td> <td>Total Monthly Payment: \$30,893.70</td> <td>Total Monthly Payment: \$30,893.70</td> <td>Total Monthly Payment: \$30,893.70</td> </tr> </tbody> </table>	Conv 30-Yr Fixed	Year 1 Buydown	Year 2 Buydown	Year 3 Buydown	Loan Amount: \$200,000	Loan Amount: \$200,000	Loan Amount: \$200,000	Loan Amount: \$200,000	Monthly Payment: \$1,229.79	Monthly Payment: \$1,029.79	Monthly Payment: \$1,029.79	Monthly Payment: \$1,029.79	Total Monthly Payment: \$36,893.70	Total Monthly Payment: \$30,893.70	Total Monthly Payment: \$30,893.70	Total Monthly Payment: \$30,893.70	Equity-Resources-Temporary-Buydown-Option-3-2-1-Example-SM	
Conv 30-Yr Fixed	Year 1 Buydown	Year 2 Buydown	Year 3 Buydown																
Loan Amount: \$200,000	Loan Amount: \$200,000	Loan Amount: \$200,000	Loan Amount: \$200,000																
Monthly Payment: \$1,229.79	Monthly Payment: \$1,029.79	Monthly Payment: \$1,029.79	Monthly Payment: \$1,029.79																
Total Monthly Payment: \$36,893.70	Total Monthly Payment: \$30,893.70	Total Monthly Payment: \$30,893.70	Total Monthly Payment: \$30,893.70																






<p>Temporary Buydown</p>	 <p>TEMPORARY BUYDOWN</p> <p>APPROVED Mortgage Application Form</p> <p>WHAT IS A TEMPORARY BUYDOWN?</p> <ul style="list-style-type: none"> A Temporary Buydown is a program that allows you to temporarily reduce the borrower's monthly payment. The Buydown/Advance funds are deposited into an account. Each month, the funds will be used to pay the mortgage service. The borrower's monthly mortgage payment is supplemented with the advance funds for the term of the buydown. <p>LOAN DETAILS</p> <ul style="list-style-type: none"> Fixed Rate, Conventional Loan Primary Residence Single Family Residences, PUD and Condos Purchase Transactions only Rate/Advance Buydown Term: 36, 24 or 12 months <p><small>EQUITY RESOURCES, INC. 25 E MAIN PL, SUITE 200, DENVER CO 80202 * 303.737.1237 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 303.737.1237</small></p>	<p>Equity-Resources-Temporary-Buydown</p>	
<p>Thank You For The Referral</p>	 <p><i>Thank You...</i></p> <p>FOR THE REFERRAL!</p> <p>EQUITY RESOURCES, INC.</p> <p><small>EQUITY RESOURCES, INC. 25 E MAIN PL, SUITE 200, DENVER CO 80202 * 303.737.1237 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 303.737.1237</small></p>	<p>Thank You Referral - 1</p>	<p><Personalized text by LO></p>
<p>Thank You For The Referral</p>	 <p>THANK YOU</p> <p>For The Referral!</p> <p><small>EQUITY RESOURCES, INC. 25 E MAIN PL, SUITE 200, DENVER CO 80202 * 303.737.1237 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 303.737.1237</small></p>	<p>Thank You Referral - 2</p>	<p><Personalized text by LO></p>
<p>Thank You For The Referral</p>	 <p>THANK YOU</p> <p>For The Referral!</p> <p><small>EQUITY RESOURCES, INC. 25 E MAIN PL, SUITE 200, DENVER CO 80202 * 303.737.1237 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 303.737.1237</small></p>	<p>Thank You Referral - 3</p>	<p><Personalized text by LO></p>
<p>Thank You For The Referral</p>	 <p>THANK YOU...</p> <p>For Your Referral!</p> <p><small>EQUITY RESOURCES, INC. 25 E MAIN PL, SUITE 200, DENVER CO 80202 * 303.737.1237 * CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 303.737.1237</small></p>	<p>Thank You Referral - 4</p>	<p><Personalized text by LO></p>



<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>	







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






<p>Thanksgiving</p>		<p>EquityResources-HappyThanksgiving-3</p>	
<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>	




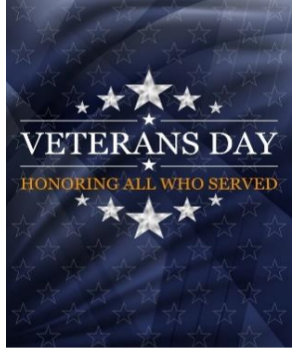

<p>USDA</p>		<p>USDA-ZeroDown1</p>	<p>Did you know that 100% financing on homes still exists? This could be one of the best options for you. Please let me know if you would like to learn more about USDA loans! Contact me today @ xxx-xxx-xxxx or apply online @ www.xxxxxx.com</p>
<p>USDA</p>		<p>USDA-ZeroDown2</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>
<p>USDA</p>		<p>USDA-ZeroDown3</p>	<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.xxxxxx.com</p>
<p>USDA</p>		<p>USDA-GreatNews</p>	
<p>VA Changes 2022</p>		<p>EquityResources-VA-Changes-2022</p>	<p>We proudly specialize in VA Home Loans. Contact me to review new changes and to discuss your options.</p>






<p>VA National Guard</p>		<p>VA National Guard</p>	<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>
<p>Valentines Day</p>		<p>EquityResources-Valentines Day1</p>	
<p>Valentines Day</p>		<p>EquityResources-Valentines Day2</p>	
<p>Valentines Day</p>		<p>EquityResources-Valentines Day3</p>	
<p>Valentines Day</p>		<p>EquityResources-Valentines Day4</p>	





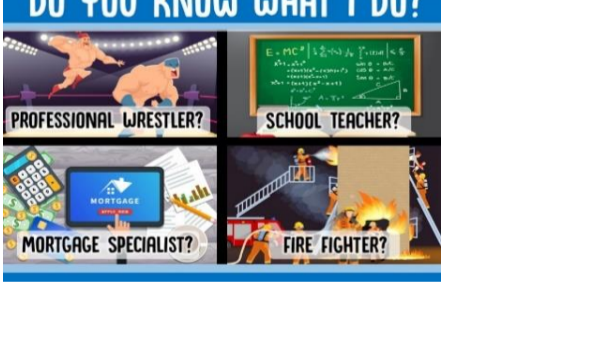
Valentines Day		EquityResources-Valentines Day5	
Valentines Day		EquityResources-ValentinesDay1	
Valentines Day		EquityResources-ValentinesDay2	
Valentines Day		EquityResources-ValentinesDay3	
VA Myths and Facts		Equity-Resources-Myths-and-Facts	






VA Veteran		VA-Veteran-Home-Loans-1	<p>Proudly Specializing In VA Home Loans! Contact me to get Pre-Qualified @ xxx-xxx-xxxx</p>
VA Veteran		VA-Veteran-Home-Loans-2	<p>Have You Served Our Country? Ask me about our Home Loans for Veterans. Call or Text xxx-xxx-xxxx</p>
VA Veteran		VA-Veteran-Home-Loans-3	<p>Thank You For Your Service We proudly specialize in VA Home Loans...contact me to get Pre-Qualified.</p>
VA Veteran		VA-Veteran-1	<p>Thank You For Your Service We proudly specialize in VA Home Loans...contact me to get Pre-Qualified.</p>
VA Veteran November		Equity Resources - Free Appraisal For Veterans1	<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: calleguity.net/va-loan/ #ThankYou #FreeAppraisals #VAHomeLoans #LocalLender #EquityResources</p>
VA Veteran November		Equity Resources - Free Appraisal For Veterans2	<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: calleguity.net/va-loan/ #ThankYou #FreeAppraisals #VAHomeLoans #LocalLender #EquityResources</p>

<p>VA Veteran November</p>	 <p>VETERANS: During the month of November we are offering a FREE Appraisal Coupon Apply FREE! Call 800-270-7082 www.Callequity.com Thank you for your service! In honor of your service and to show our appreciation!</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>Pass it on! FREE Appraisal Coupon Apply FREE! Call 800-270-7082 www.Callequity.com Thank you for your service! In honor of your service and to show our appreciation, we are offering you a FREE APPRAISAL on a home purchase or refinance for the month of November.</p>	<p>VA-Veteran-Coupon-Facebook</p>	<p>Attention Military & Veterans: 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>FREE Appraisal Coupon Apply FREE! Call 800-270-7082 www.Callequity.com Thank you for your service! In honor of your service and to show our appreciation, we are offering you a FREE APPRAISAL on a home purchase or refinance for the month of November.</p>	<p>VA-Veteran-Coupon-Instagram</p>	<p>Attention Military & Veterans: 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>★ THANK YOU ★ VETERANS</p>	<p>Equity Resources-Thank You Veterans1</p>	
<p>Veteran's Day</p>	 <p>VETERANS DAY HONORING ALL WHO SERVED</p>	<p>Equity Resources - Thank You Veterans 2</p>	

<p>Veteran's Day</p>		<p>Equity Resources-Thank You Veterans3</p>	
<p>Veteran's Day</p>		<p>Equity Resources-Thank You Veterans4</p>	
<p>Veteran's Day</p>		<p>Equity Resources-Thank You Veterans5</p>	
<p>Veteran's Day</p>		<p>Equity Resources-Thank You Veterans6</p>	
<p>Wanna Buy A Home?</p>		<p>Wanna Buy A Home</p>	<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>

<p>Wedding Gift Down Payment</p>		<p>Wedding - Downpayment2</p>	<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>
<p>Weekend LO</p>		<p>Weekend LO</p>	
<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 xxxxxxxx #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>