

FINALLY,
a Mortgage Company that gets it!

EQUITY
RESOURCES, INC.
mortgages

- 
- *Too busy to market to your past clients?*
 - *Tired of doing everything yourself?*
 - *Looking for automatic closing gifts sent?*
 - *Want to pick up the phone and talk to an Underwriter?*
 - *Need coaching or someone to reach out to for brainstorming?*
 - *Are you working with your 15th processor in the last year?*

We have a team that understands YOU and helps YOU succeed

- **Why we get it:** We know it all starts with you – the loan officer. That’s why we designed our company around you. We surround you with the team, tools, and technology to help you succeed every day. From our processors and underwriters to our marketing resources and materials, to our technology tools – everything is deployed to help you **THRILL** your clients and referral partners at every step.
- **Our commitment to you:** We’re here to help you close business, **not put up roadblocks**. As a team we all operate under the maxim of supporting you, the loan officer, in every way possible. You’ll be instantly impressed at the level of service and attention you receive. In fact, many of our new hires tell me that they keep pinching themselves after 2-3 months. It’s that good here.

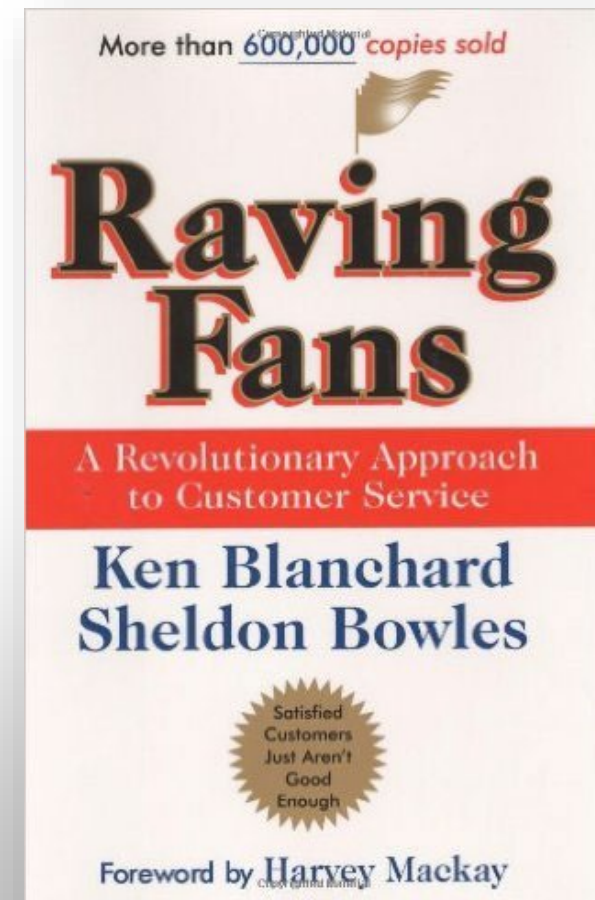


We are proud to have been recognized as a
**Top 100 Employer by National Mortgage
Professional Magazine since 2015!**



You are about to become a “Raving Fan”

- Our Core Purpose is to *“improve the lives of families.”* In fact, we recognize our loan officers by number of families they’ve helped every month not by the dollar amount alone.
- Our mission is to make every person we touch a “Raving Fan”. We strive to get customers and referral partners to say "WOW" during the loan process. That thought **embodies our culture** and as a result, gives us a competitive edge in the market that helps drive repeat and referral business making us the obvious “lender of choice”.



- We are 100% independently owned and operated. That gives us the ability to adapt quickly to a changing market and make decisions without delays.
- We are a direct seller to Fannie, Freddie and Ginnie. This independent level of control over the entire process eliminates unnecessary steps, allowing us to meet our commitments on time and make quality, common sense mortgage loans.
- While many lending firms are contracting their staffs and operations, Equity Resources is continuing to expand.



EQUITY

RESOURCES, INC.

mortgages

- We pride ourselves in closing on time...every time!
- In-House loan processing, underwriting and closing.
- Our processors take **ownership** of your file from the day they receive it all of the way to closing! This will free up your time so you can get another loan and **not worry about your pipeline!**
- The average tenure for our processors is 8 years of service.
- We do **NOT** use an AMC. We have an appraisal manager on staff as we self-manage the appraisal process.



The Ultimate in Communication

- Multiple **Email Status Updates** sent to your borrower, your Realtor partners and you, on all loans as they hit specific milestones in the loan process. These emails all come from you so it makes them feel you are the best communicator they've ever worked with!
- Microsoft Teams for Business. Texting, screen sharing with operations and tech support.
- Our ops team is available for "live" calls, they do not have voicemail.
- Accessible "scenario desk" with **BINDING** answers to your questions!
- Proprietary client and Realtor app with live loan status.

UNDERWRITING

- We encourage open communication with your **UNDERWRITER**. (That's not a typo!)
- **24 hour guaranteed underwriting turnaround time** on initial approval **AND** clear to close conditions.
- As an independent mortgage banker we can have **Common Sense/Flexible Underwriting**. We find a way to make your deal work!

**Our underwriting motto: Approve Saleable Loans with
the Information Provided by the Next Day**



Up-side down Underwriting:

- **Most lenders take the application, send it to processing for 15-20+ days. Then they send the loan to underwriting at the end of the process so that all the conditions are determined at the end of the transaction. (Everyone **HATES** last minute conditions).**
- **We do it the exact opposite:** We take the application, send the loan to set up and disclosing, and then the processor prepares the loan for underwriting. Within 4 days of the file arriving the loan is sent to Underwriting. Guaranteed turn time in underwriting is 24 hours. We underwrite up front so all the conditions are outlined at the front of the process to make it easier on the Borrower, Realtor and Loan Officer. **DRASTICALLY REDUCING THE NUMBER OF LAST MINUTE SURPRISES!**

Incredible Marketing Department

- **8 Full time team members that support our Loan Officers with personalized monthly newsletters to your clients, Realtors, and referral partners and much, much more...**
- **We created a state of the art marketing system to keep you in touch called ERMA (Equity Resources Marketing Assistant) with all of your past clients, current clients, Realtors and referral partners.**
- **3 year continuity campaign to keep in touch with all of your clients.**
- **Loan Status Updates: We make you look great by providing 7 dynamic status updates to you, your clients, and your Realtors throughout the loan process!**
- **We offer a full library of lunch and learn seminars, flyers and videos to fully support your marketing needs.**
- **Automated “drip” campaign marketing through our robust full CRM system. This is provided at NO cost to our Loan Officers.**
- **Proprietary app designed for Client and Realtor needs including live loan status + mortgage calculator with real time rates by location, program and score.**



CRM/Marketing Tool: “ERMA”:

- **We offer a powerful automated customer-retention and prospect marketing program for all loan officers that is tied into our Loan Origination System. This turnkey system is designed to keep you on top of their minds.**

Have you ever seen clients in the grocery store you did a loan for 3-4 years ago and they come up to you and say “Hi, Yea, we just closed on a new house 1 month ago!!” You are thinking...“Why didn’t they come back to me?” Don’t blame them, blame yourself. You weren’t top of mind! You have to touch your database 12-15 times a year. If you do, you will finance 20-25% of your database each year.

- **When you use a CRM the best part is...you can set it and forget it. It automatically sends flyers and letters on your behalf to prospects, current borrowers, past clients and referral sources.**
- **It also serves as a detailed database management tool - daily prompts detailing who to contact, when and why to ensure you’ll never miss a marketing opportunity again. We help you develop targeted drip campaigns with 1,000’s of prewritten pieces.**



Emails in ERMA – SENT AUTOMATICALLY FOR YOU

“Home
is the nicest word there is.”
— Laura Ingalls Wilder

Angie, are you looking for some good news today?

As we enter November and begin to think about all we are thankful for, be sure to include **SAVING MONEY!** Mortgage interest rates are beginning to increase, so now is the time to refinance if you've been holding off.

You can **STILL** take advantage of our amazingly low rates, and the best part: a refinance is an **EASY** process. Most refinances close in less than 30 days.

Some potential benefits!

- Lower monthly payment
- Shorter term
- Remove Private Mortgage Insurance
- Consolidate bills
- Lower interest rate to save money over the life of the loan

If you want the same t

Don't miss out! Rates are rising so now is the time. Apply today here apply.callequity.net/DerekGood or reply 'Let's do this!' and I'll get you started.

*Turn time varies by transaction. We cannot guarantee loan process time on every loan.

manage buying and selling at

Flyers available in ERMA – TOOLS FOR YOU!

“Communication is Key” detailing our communication before closings.

Communication is the key to no surprises at closing.

Contact 1

We email the Attorney/Title Agent at “order all” stage to request title work and explain our process

Contact 2

We request a preliminary Closing Disclosure (CD) from the Attorney/Title Agent before we prepare our CD

Contact 3

We call the Attorney/Title Agent before we prepare the CD and go through our process with them verbally AND go through the preliminary CD with them to make sure it is accurate

Contact 4

We email the preliminary DRAFT CD to the Attorney/Title Agent with an explanation email that again explains our process and asks them to look at our CD and let us know any changes before we send this to the borrower

After 4 contacts with the Attorney/Title Agent

We send the CD to the borrower with what the Attorney/Title Agent gave us to prepare the CD and with their feedback on any changes

Contact 5

We send the closing package to the Attorney/Title Agent with the CD included and detailed instructions to them on how the process with us works



ALL MORTGAGE PROGRAMS

CONVENTIONAL LOAN

- ⇒ You pick your down payment! (3% and up!)
- ⇒ 3% seller assistance
- ⇒ Maximum mortgage amount \$766,550
- ⇒ Mortgage insurance is credit score sensitive

Conventional 30 Year Loan Example: Loan Amount \$285,000 with a 7.875% fixed interest rate/8.410% APR for 30 years = \$2,426.33 monthly payment. Payment is Principal & Interest, does not include amounts for taxes and insurance premiums. Actual payment obligation will be greater.

VA LOAN

- ⇒ Must have served Military time
- ⇒ No Money Down
- ⇒ No monthly Mortgage Insurance

FHA LOAN

- ⇒ 3.5% Down*
- ⇒ 6% seller assistance
- ⇒ Credit score as low as 580
- ⇒ Base Loan Limit is \$498,257 for most counties in 2024

**FHA 30 Year Loan Example: Loan Amount \$288,491 with a 7.25% fixed interest rate/8.060% APR for 30 years = \$2,321.90 monthly payment. Payment is Principal & Interest. Does not include amounts for taxes and insurance premiums. Actual payment obligation will be greater.*



Program terms & conditions are subject to change at any time. Final approval is subject to credit review and eligibility. This is not a commitment to lend.

USDA LOAN

- ⇒ Area specific, check eligibility: <http://eligibility.sc.gov.usda.gov>
- ⇒ Income limit restrictions (depends on size of household)
- ⇒ No money down
- ⇒ 6% seller assistance

BOND PROGRAMS

- ⇒ Down Payment Assistance Grants Available to those who qualify
- ⇒ Income & Purchase Price Limits Apply
- ⇒ Available for both Government & Conventional Loan Program

RENOVATION LOAN (Conventional or VA)

- ⇒ All improvements must be fixed to the property and add value
- ⇒ Eligible Properties: Detached/Attached Single Family Residences and Planned Unit Developments
- ⇒ Conventional Minimum Credit Score 680
- ⇒ VA Minimum Credit Score 660
- ⇒ Bid must be from an approved contractor, and on VA loans contractor must have a valid VA Builder ID number
- ⇒ Property Types: Conventional Owner Occupied and Second Homes, VA Owner Occupied only

Marketing Shop

EQUITY ZONE

Can't find something you're looking for? Email marketing by clicking here!



Go shopping by clicking on the marketing item you want below. Each one of these will include options and an order form, to make it that easy.

Marketing Shop

Open House Flyer

Customized for any open house. Allow at least a day for marketing to prepare.



Listing Agent Mailer

This is to mail out to a Listing Agent right after closing to try to develop a relationship.



Promotional Items

Pens, note cards, mints, umbrellas - this is your one stop shop for ERI promotional materials.



All Loan Officers have a Personalized Webpage with full customization options



REVIEWS

We couldn't be where we are without you. We would truly appreciate it if you could share your experience. Please select any of the platforms below to have your voice heard. It has been a pleasure to help you and your family with your dream home.

FACEBOOK

ZILLOW

LINKEDIN

GOOGLE

The Resource Newsletter mails to Closed Customers

[Check out a personalized version here!](#)

The Resource
NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Your Mortgage Team

Football season went by rather 'swiftly' and now we're on to March and basketball craziness. May bracket! And remember, our team is always here to provide mortgage advice to anyone you know.

Slam Dunk First Time Purchase Story

We helped Susan purchase a second home vacation property in 2021. Her daughter Kristy graduated from college and relocated back home from Wisconsin last year and was ready to purchase her first home.

Kristy went to her bank first and after a long, stressful process on two different condos, the bank denied the loans due to property eligibility. They didn't communicate with her at all during the process and both times they notified her a few days before her scheduled closing that she couldn't get a loan for the condo. 😞

First Time Home Buyer!

We have a Condo Team that checks each property's eligibility even before a purchase contract is signed, to make sure disappointments like that don't happen right before closing.

Susan told Kristy to reach out to us and we had her clear to close on her condo 20 business days* after we took her application!

THE BEST TEAM, period.

"I don't think I could even write in words how amazing this team is. From beginning to end they were helpful, professional and so easy to work with. I'm so thankful to have had such an easy first time home buying experience! Thank you all for your superior guidance through this entire process." - Nicole

*Turn time varies by transaction, we cannot guarantee loan process time on every loan.

Easter Fact from Almanac.com

Over a 500-year period (1600 to 2099 AD), Easter will most often be celebrated on either March 31st or April 16th.

Your Home Equity is a Pot of Gold

Cole and Anne purchased their home with us in May 2022. We recently reached out to offer a savings analysis to see if we could relieve financial stress. Their budget had become tight so they wanted to see if they could consolidate credit card debt that had accumulated. We took a look at their situation and decided a Fixed Rate 2nd Mortgage would be a perfect fit.

Lucky for them, they had built the home—not even 2 years ago!

We consolidated around \$54,000 of debt for this family AND lowered their monthly expenses by over \$1,300. The APR on their new 2nd Mortgage was 11.586% LOWER than the average credit card APR.

22.75% The average annual percentage rate (APR) for credit cards where the user has a balance. Source: The Federal Reserve

Who do you know that is overwhelmed with credit card debt? Have them call us!

"Reduced the stress of purchasing a new home. Handled the little details, and worked hard to make the pieces come together."
- Aileta

Please pass this newsletter on to anyone we can help with a purchase or refinance.

EQUITY RESOURCES, INC.
more than a mortgage company

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

God Bless the troops serving to preserve our freedom.



Do you have clients that have put a move or home purchase on hold because it's competitive out there? Here's why it's still a good time to get started:

- **Rates typically rise with the economy.** While commerce is just starting to rev up, interest rates are still near historically low levels.
- **Prices are going up.** An asking price today may sound like a bargain tomorrow. Plus, buying now means they can start earning equity.
- **More people are getting vaccinated.** Experts predict more homes will go on the market as people feel safer about moving. By getting pre-approved for a loan and identifying location and home style now, they'll be ready when the right home is listed.

If you would like to discuss your client's buying situation, please reach out.



We would love to help you and your clients with these Purchase options!

- Second Home Loans
- Investment Property Loans
- No money down programs
- Gift money as a Down Payment acceptable
- Renovation Loans
- Construction Loans

Let's Sell More Homes Together.

Your purchase is our priority! We make our commitment dates on purchase contracts.



*"You really made the process as stress free as possible. From start to finish, you were **timely with responses** and weren't afraid to take the extra steps to answer questions or push information through. **Everything was explained with precise detail.** Your **proactive and insightful personality** helped ease the fears of home buying."*

- Andrew, Raving Fan HomeBuyer

Real Estate Industry News

- A Redfin Housing Market Update for the 4-week period ending April 4th reported 46% of homes that went under contract had an accepted offer within one week of hitting the market, an all-time high.
- 59% of homes that went under contract had an accepted offer within the first two weeks on the market.
- Homes that sold during the 4-week period were on the market for a median of 25 days, the lowest time on market on record since 2012. This was 15 days less than the same period in 2020, and 22 days less than the same period in 2019.

Give your Buyers Maximum Buying Power with a Pre-Approval...
Have them apply at apply.calleguity.net/GabeWood



Gabe Wood
Mortgage Specialist
Call or Text (919) 423-8985
Website: calleguity.com/gabe-wood
3240 Burnt Mill Dr Ste 9A
Wilmington, NC 28403



NMLS 1579/182804. Certain restrictions apply, call for details. NC L-134393-109 DBA Equity Resources of Ohio, Inc. VA MC-4491
www.nmlsconsumeraccess.org By refinancing an existing loan, total finance charges may be higher over the life of the loan.

**Let's Talk
Newsletter to your
Top 40 Referral
Sources...
at no cost to you!**



**We send a gift to
your Top 20
Referral Sources
...at no cost to you!**

**Our Raving Fan
service is going to
KNOCK
YOUR
SOCKS OFF!**
(So we sent you an extra pair.)

#housesockswag

**Pair up with an
Award-Winning
Lender and
SELL MORE
HOMES
Stress-Free!**

LEAD

Open House Flyers (*Order today!*)
74 Day Lead Email Campaign
Co-Branded Calculator App

SMOOTH IN-PROCESS

7 Status Updates Emailed to
Client Co-Branded w/REALTOR

POST-CLOSING

Closing Gift
4 Year Client Email Campaign +
mailed Monthly Newsletter

*Call me for more details how
we keep YOU top of mind
with clients.*

OUR MESSAGE IS SIMPLE.

**We make clients happy.
Happy clients refer MORE
buyers.**

Sell More Homes!



Call Derek Good

Mortgage Specialist

740-258-3497

DerekGoodMortgages.com

Facebook: fb.com/DerekGoodMortgageSpecialist/

Post a pic with your socks!

Email: DGood@CallEquity.net

NMLS 1579/55014 * Equity Resources, Inc. * 25 S Park Pl * Newark, OH 43055

**EQUITY
RESOURCES, INC.**
mortgages
IMPROVING THE LIVES OF FAMILIES
EQUITY RESO
MORTO

Open House Flyers

THE CRESCENT—3 Reston Place
Bluffton, SC 29910
List Price: \$529,900



Offered By
Regina Faucette
REALTOR®

For more information on this home,
please call (843) 422-2144.

RE/MAX
Island Realty

24 New Orleans Road, Ste 210
Hilton Head, SC 29928

Highlights Awesome Home in Heritage Bay!
4 Bedrooms / 4 Bathrooms
Open, Bright Floor Plan
Hardwood Floors
Crown Molding
Eat In Kitchen w/ Stainless Steel Appliances
Private Backyard
Attached 2.5 Car Garage

Financing Options Provided By

Jennifer Farmer
Senior Mortgage Specialist
FREE pre-qualification to buy this home!
Call (317) 289-6099 Apply Online at
www.calleguity.com/Jennifer-Farmer

A Conv 30-Yr Fixed		B Conv 30-Yr Fixed	
Sales Price	\$529,900	Sales Price	\$529,900
Interest Rate/APR	4.375%/4.412%	Interest Rate/APR	4.375%/4.435%
10% Downpayment	\$52,990	20% Downpayment	\$105,980
Term	360 months	Term	360 months
Loan Amount	\$476,910	Loan Amount	\$423,920
P & I	\$2,381.14	P & I	\$2,116.57
Est Hazard Insurance	\$140.00	Est Hazard Insurance	\$140.00
Est Property Tax	\$212.03	Est Property Tax	\$212.03
HOA Fee	\$134.27	HOA Fee	\$134.27
Mtg Insurance	\$67.56	Mtg Insurance	\$0
Total Monthly	\$2,935.00	Total Monthly	\$2,602.87

More Options Available!
Apply at CallEquity.com

Better Business Bureau member since 1994. BBB Rating: A+
P & I = Principal & Interest payment. Rates available as of 2/20/19 but are subject to change. This is not a commitment to lend. Loan program examples are for illustrative purposes only and are subject to change without notice. Other programs available. Certain restrictions apply. Call for details. Corporate NMLS 1579, SC M.L.B-1710825, Jennifer Farmer NMLS 137597.



The Real Estate
Resource
 Newsletter For Our Raving Fan Customers

MAY 2023






Thank You

Many of us, when looking for a service provider, seek advice from a trusted friend. My most cherished referrals are from past clients who have shared my name with others.

If you know of anyone looking to buy, sell or refinance a home, would you please do me the honor of passing along my information? Or sharing their name with me? I will offer them the same high level of service I provide you. I'm grateful for your business, your time, and your consideration, thank you!

**SPRING LAWN CARE
 MOWING AND
 LAWN CARE TIPS**



- ❑ Avoid cutting your grass too short, which can increase weed germination. Raising the mower height so that just the top third of the grass blades are cut off will foster deeper, stronger roots.

CHECK OUT TIPS FOR A GOLF COURSE LAWN

Connect Online or Give a Review!

jessicamastriremax.com
www.fb.com/JMMResults
www.zillow.com/profile/zuser20150403120253353

RE/MAX Results Realty Group
EQUITY RESOURCES, INC. mortgages



**Cobranded
 w/Realtor
 E-Newsletter**

10x's per year



More for Realtors

- 6-Tier Introduction Folders
- PowerPoint Presentations
- Continuing Education Classes! (OH, MI, NC)
- Yard Signs
- Fun Custom Mailers

I've Changed Companies

We make the transition easy!



I HAVE MOVED!



Your Name

Mortgage Specialist

123-456-7890

YourName@CallEquity.net

CallEquity.com/YourName

NMLS 1579, 1234567



EQUITY
RESOURCES, INC.
mortgages

Your New Office * City, State Zip

Dear Salutation,

After careful consideration, I have decided to move my Mortgage Practice. At Equity Resources, Inc. our philosophy is to **improve the lives of families**. We do this by providing education, honest answers and delivering a "Raving Fan" customer experience to our current and past clients. With great programs, 24 hour underwriting and loan options with zero down payment, I know I can help more people while providing exceptional service.

My job is to help with your short term and long term mortgage goals, and I would love to guide you through our stress-free process. I want to be your resource, please contact me anytime with questions! Also, if you know anyone looking to buy a home or refinance I would really appreciate you giving them my number. ***I hope to hear from you soon!***

Your First Name

Equity Resources, Inc.
Your Office
City, State Zip

Mortgage question or referral?
Call me at Your Phone



Your Name

Mortgage Specialist

PHONE: (123) 456-7890

EMAIL: YourName@CallEquity.net

APPLY FREE: CallEquity.com/YourName



«contact»
«address»
«city», «state» «zip»



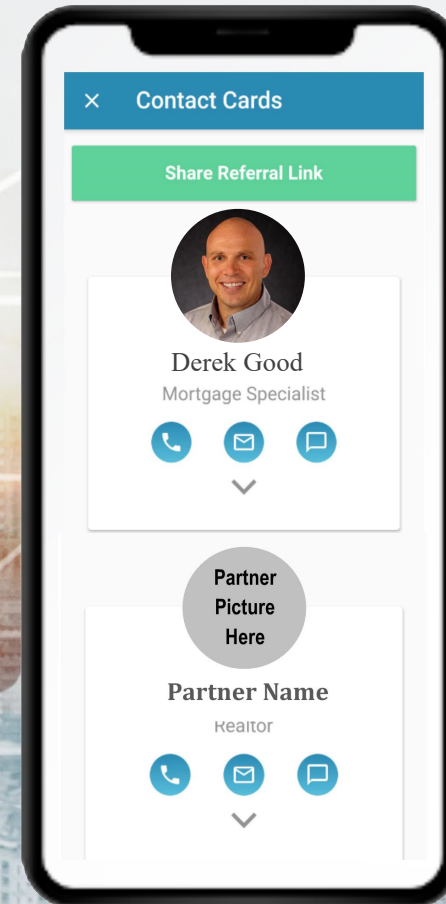
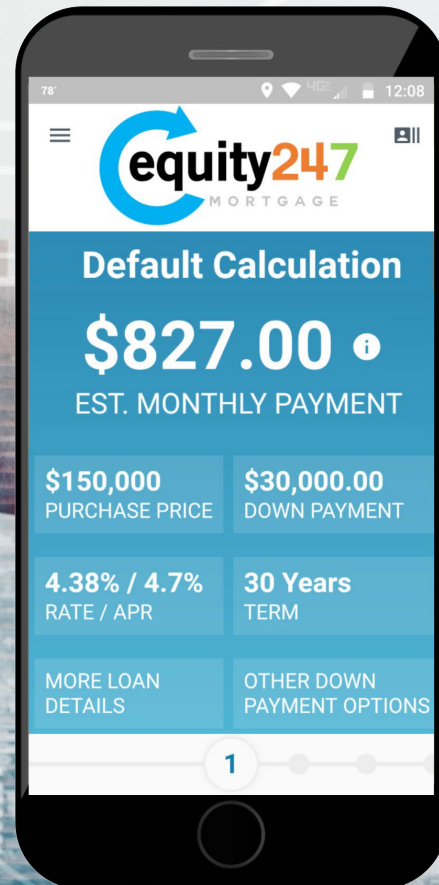
NMLS 1579/1234567. Certain restrictions apply, call for details.

We send a Closing Gift to all of your clients 30 days after closing from you...automatically!

- Home Flag Set for Purchases
- Oven Mitt/Pizza Cutter/Equity Family Recipe Book for Condos and Refis
- Ornament with your client's new home on it for Oct/Nov Purchases



We utilize a Business Card/Mortgage Calculator App for ease of electronic business card transfers and mortgage calculators for clients and referral partners





FEATURES

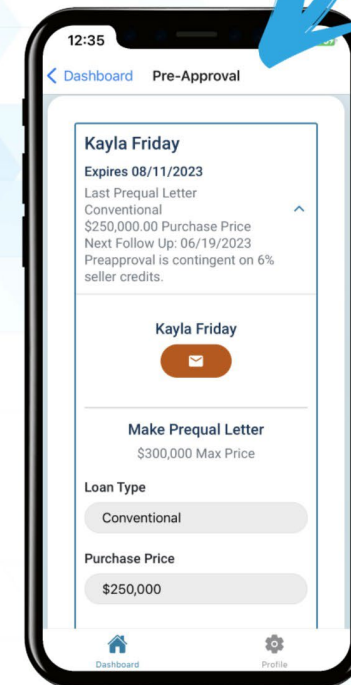
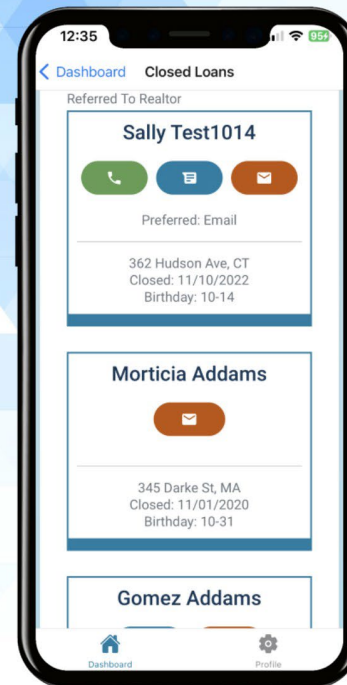
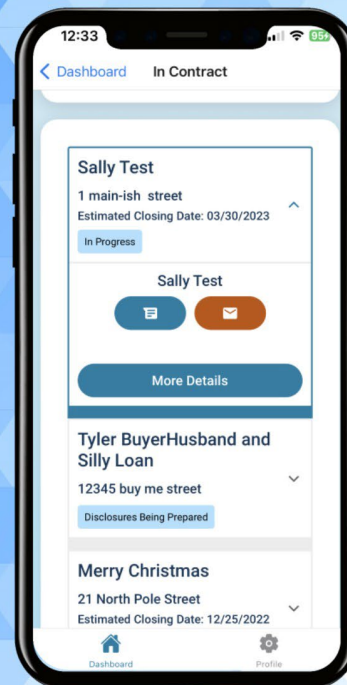
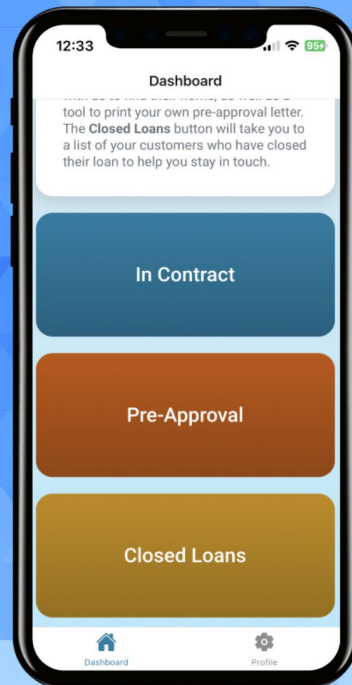
- ✓ List of active In-Contract clients.
- ✓ List of Closed Loan clients with Equity, plus add your own clients to have them all in one place.
- ✓ At a glance contact info: Name, Address, Closing Date, with buttons to easily email, text or call clients to stay in touch.
- ✓ Loan Status, Next Step & Appraisal Status info.
- ✓ Notification when new loan is started!
- ✓ Generate pre-approval letters, download & print 24/7

You Asked For It, We Built It!

EQUITY247

A Realtor App to keep you up to date on your client's loan process journey.

Check out the Pre-Approval section!



Have an idea for a Video you'd like to create?
**We have a Video Room and Crew
for professional quality video!**



We employ a full time Social Media Specialist to help you grow your Social Media presence. In addition, we can also offer automated postings for you across all Social Media platforms.

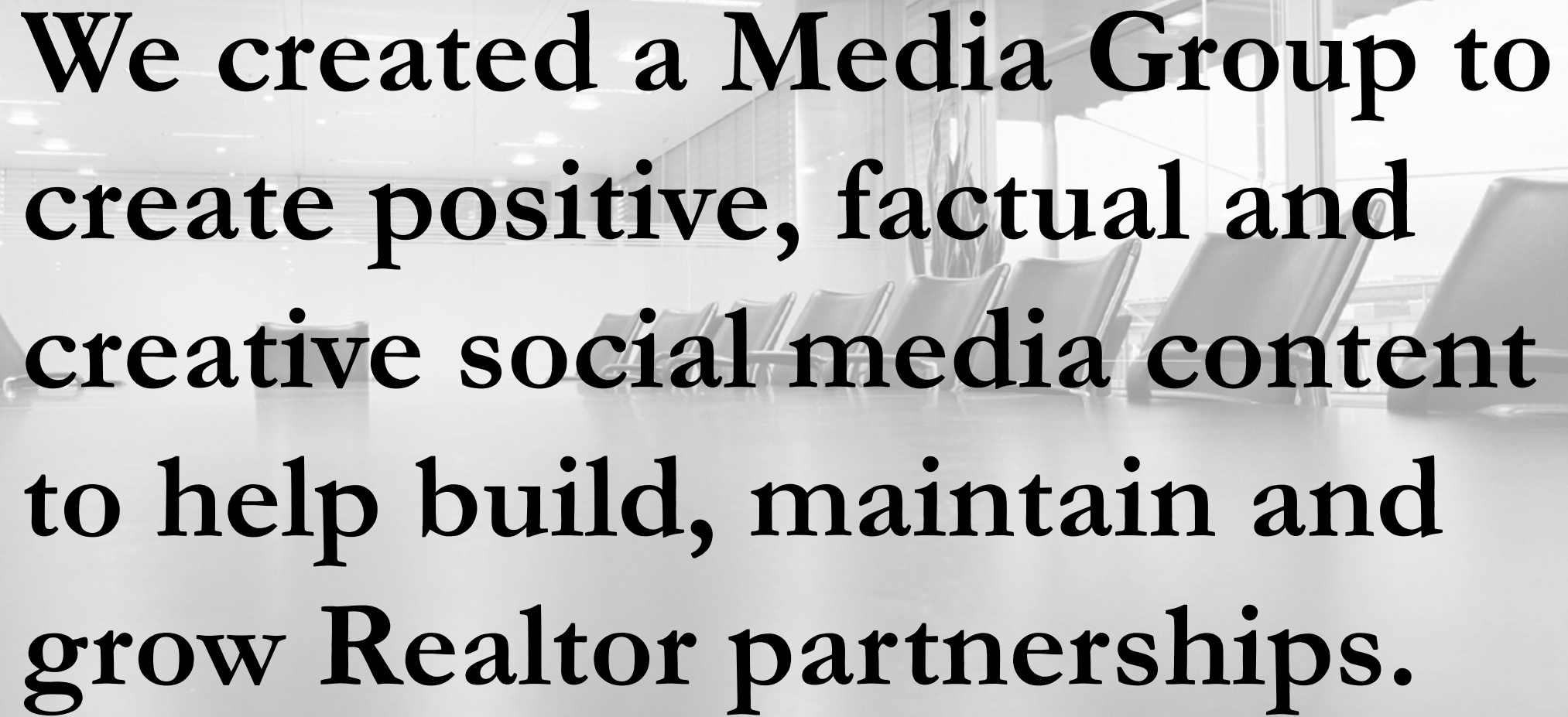
WE ARE
HIRING
JOIN OUR TEAM

WHEN SO MANY MORTGAGE COMPANIES ARE LAYING OFF
we continue to expand.



EQUITY RESOURCES, INC. CORPORATE OFFICE 25 S PARK PL, NEWARK OH 43055 * NMLS 1579 CERTAIN RESTRICTIONS APPLY. CALL FOR DETAILS * 800-270-7082

We have an Online Social Media LookBook with hundreds of compliant options for you!



We created a Media Group to create positive, factual and creative social media content to help build, maintain and grow Realtor partnerships.

What We Offer

Have all the tools you need to keep your business on track!

Co-Branded Marketing

We offer RESPA compliant cobranded marketing options. We can work together to market our services directly to consumers to generate future business.

Marketing examples:

- Co-Branded Newsletter sent electronically 10 times a year
- Open House Flyers
- Equity247 Consumer App
We built an app based off client feedback: A mortgage calculator with real time rates and customized loan programs, educational videos, favorite homes note section and easy contact info sharing button (a digital business card)
- Flyers, Emails, Social Media Images and Postcards

Real(tor) Talk Facebook Group

The goal of our Media Group is to create positive, factual and creative social media content to help Realtors succeed.

Types of content you will see:

- Motivational
- Power of mind
- Educational
- Market updates
- Current events
- Tips
- Grab and Go

Town Hall Events

- Industry Updates
- Economic Outlook
- Growth opportunities for new business
- Staying up to date in a fast changing world

Our Video Team

Branding:

- Our Video Production Team creates high quality video footage for use on all social media platforms for Realtors to tell the story of their brand.
- We will shoot, direct, and provide script prompts to create Realtor's personalized video clips.
- 1 Hour Session = 24 Short form videos to post on social media

New Business:

- Stay Top of mind
- How to ask

Technology

- Portal just for Realtors to track the status of their clients. Includes client contact buttons, real-time status and 'Print your Pre-Approval' feature

Social Media Coaching

Our social media specialist will set up a meeting to go over these topics:

- Virtual 1 on 1 Session
- Review Your Social Media
- Give Feedback
- Offer Suggestions
- Answer Questions
- Help you increase engagement!

More Coaching:

- Increase Testimonials
- 1 on 1 coaching for Past Client Referrals
- 1 on 1 coaching to set up your own Google Business Profile + Tips to keep you top of mind

Compensation and Benefits

- **Individually Tailored Compensation Plans.** You can choose your commission rate from **60-180 basis points** based on where you want your pricing to be. **No Tiers!** Can be modified every 6 months.
- **We pay commissions every two weeks.**
- **Fantastic Benefits**
 - Major Medical
 - HSA accounts
 - Prescriptions
 - Vision and Dental
 - 401K

Plus, Computers for College Program - for your kids going to college



Products

- **Conventional 10, 15, 20 and 30 year Fixed and ARMs**
- **FHA and VA offered down to a 580 credit score**
- **Rural Development**
- **State bond/housing assistance programs**
- **100% LTV Doctor loans**
- **Jumbo loans**
- **Non-Conforming Condos**
- **Specialty and Portfolio**
- **HELOC and 2nd Mortgages**
- **Minimal Underwriting Overlays**





From the Loan Officer to the Processor to the Underwriter to the Closer, we are all hands on deck for a smooth closing with One Common Purpose: to “WOW” the Realtor and the borrower so they want to come back and do it again and tell all their friends about their great experience. We are not a bank selling multiple banking products to consumers. We sell only one thing and that is mortgage loans and we do it better than everyone else.

EQUITY
RESOURCES, INC.
mortgages



MELANIE LUND

Director, Sales
Recruiting

**To learn more about the company and
current opportunities available,
call Melanie Lund at 614-370-8765
or email MLund@CallEquity.net.**

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