

*quick*  
**comfortable**  
**HONEST**

### 3 Easy Ways to Apply

①

Call 740-258-0198

②

Online at  
[CallEquity.com/Tony-Guinta](http://CallEquity.com/Tony-Guinta)

③

Scan code with your smartphone camera to download my **FREE Mortgage Calculator App**, then select the **Apply Online** button



EQUITY RESOURCES inc  
Your direct lender



Our goal is to make  
you a raving fan.

#### C O N T A C T I N F O

EQUITY RESOURCES INC.  
Tony Guinta

Phone: 740-258-0198  
Email: [TGuinta@CallEquity.net](mailto:TGuinta@CallEquity.net)

#### R E F E R E N C E S

Call for a list of testimonials  
or visit [www.callequity.com](http://www.callequity.com).

*"Equity Resources' customer service was among the best we've ever encountered. Helpfulness, a positive outlook, promptness and even kindness all seemed like second nature to everyone we talked to at Equity. We would recommend them to anyone who is looking to buy a house or refinance because our experience was terrific!"*

Wes and Cheryl Weaver



Corporate Office  
25 South Park Place  
Newark, OH 43055

Refinance or  
Buy a Home  
with a VA Loan

**EQUITY**  
RESOURCES, INC.  
*mortgages*



Your direct lender

*Serving Alabama, Connecticut, Delaware,  
District of Columbia, Florida, Indiana,  
Kentucky, Maryland, Massachusetts,  
Michigan, New Hampshire,  
North Carolina, Ohio, Pennsylvania,  
Rhode Island, South Carolina,  
Virginia and West Virginia.*

We make it easy to get a VA Loan.

# VA

## BENEFITS of VA Loans

- Minimum 580 Credit score
- No down payment
- Low competitive rates
- No monthly private mortgage insurance (PMI)
- Unlimited seller contribution
- In-house underwriting

Ready for  
Raving Fan  
Service?  
APPLY NOW!

## Great News on VA Loans!

We are approved to review VA appraisals and issue a Notice of Value (NOV)! This is handled in our in-house underwriting department.

What this means to you:

We are able to **close your VA loan even faster** and will require a **shorter purchase contract time!**



**Better Business Bureau Rating: A+**  
Accredited member of the Better Business Bureau. Certain restrictions apply, call for details. Programs are subject to change without notice. NMLS: 1579 / 2221486.

## PURCHASE HIGHLIGHTS

- Buy a home with NO money down (primary home)
- No monthly PMI (Private Mortgage Insurance)

## REFINANCE HIGHLIGHTS

- Refinance any mortgage into a VA Loan (not just an existing VA loan)
- Cash out to 90% of your primary home's value
- VA Streamline Refinance with a reduced funding fee and flexible documentation requirements (available for veterans currently in VA loans)
- Refinance an existing VA loan up to 100% of your primary home's value

We make it  
stress-free.

## OTHER HIGHLIGHTS

- No Application Fee
- Pre-Approvals in 24-Hours
- Free Credit Tips
- *If we can't approve you today, we'll give you the steps to a future approval...free.*

## FREE REPORTS FOR HOMEBUYERS

- House Hunting Checklist (a must have!)
- Buying Your First Home
- Critical Questions to Ask

Direct lender = quick, smooth process.  
Low, competitive rates.  
Honest answers & advice.

We've specialized in "service" and doing mortgages since 1993.  
We are the direct lender.

*quick*  
**comfortable**  
**HONEST**

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