

VA

Loan

Programs:

Purchase or

Refinance



Great News on VA Loans!

We are now approved to review VA appraisals and issue a Notice of Value (NOV) for VA loans on our own! This will be handled by our in-house underwriting department instead of getting them directly from VA.

What this means to you:

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

Purchase Highlights

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

Refinance Highlights

- Refinance up to 100% of your primary home's value
- 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

VA Loan Benefits

- Minimum 620 Credit score
- No down payment
- Low competitive rates
- No monthly private mortgage insurance (PMI)
- Seller Financing is allowed up to 4% of Sales Price
- In-house underwriting

*Call Dave Miller today or
apply at www.CallEquity.com/GlenBurnieMaryland*



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Dave Miller

Phone: (443) 791-1066

Email: DMiller@CallEquity.net

1406B Crain Hwy Suite 103 * Glen Burnie, MD 21061
David Miller NMLS 146172. Corporate NMLS 1579, MD 19381.
Equal Housing Lender. Certain restrictions apply, call for details.

quick
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H O W T O
A P P L Y

2 Easy Ways to Apply

①

Call 1-740-258-4685

②

Online at www.callequity.com



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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.
Jeffrey Harris
NMLS 431888, LO.013579.001

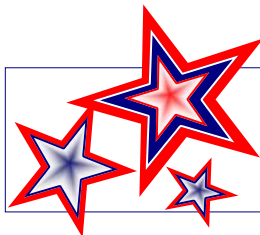
Phone: 740-258-4685
Email: JHarris@callequity.net

R E F E R E N C E S

Call for a list of testimonials
or visit www.callequity.com
and click on About Us.

"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

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mortgages



Your direct lender

*Serving Ohio, Pennsylvania,
Alabama, Delaware, District of Columbia,
Florida, Georgia, Indiana, Kentucky,
Maryland, Michigan, North Carolina,
South Carolina and Virginia.*

WWW.CALLEQUITY.COM

We make it easy to get a VA Loan.

VA

BENEFITS of VA Loans

- Minimum 620 Credit score
- No down payment
- Low competitive rates
- No monthly private mortgage insurance (PMI)
- Seller Financing is allowed up to 4% of Sales Price
- In-house underwriting

Ready for
Raving Fan
Service?
APPLY NOW!

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- No monthly PMI (Private Mortgage Insurance)

REFINANCE HIGHLIGHTS

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- 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

We make it
stress-free.

Better Business Bureau Rating: A+
*Accredited member of the Better Business Bureau. Equal Housing Lender. Programs are subject to change without notice. Certain restrictions apply, call for details.
MB800302, NMLS 1579.*

OTHER HIGHLIGHTS

- No Application Fee
- Pre-Approvals in 24-Hours
- Free Credit Help with our ScoreMore Program
- *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.

We're making
homebuyers

happy

great rates

great service

great programs!

Low Credit Score FHA Program

Apply Secure at:
www.CallEquity.com

For more information:
[Contact The Haller Team](#)

HIGHLIGHTS

Up to 96.50% Financing available
Credit Scores as low as 580
Up to 6% Seller Contribution permitted
DTI to 50% with FICO of 620 or higher
Gift Money permitted with FICO of
600 or higher
In-House Underwriting

*Great for buyers with
limited down payment!*

The Haller Team

Linda Haller

NMLS 395885, LO.039041

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We're making
homebuyers

happy

great rates

great service

great programs!

Jumbo Loan Program

Apply Secure at:
www.CallEquity.com

JUMBO LOAN: Loan amount of \$417,001 to \$2,000,000
(subject to credit, property and LTV qualifications)

The Haller Team

Linda Haller

NMLS 395885, LO.039041

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PURCHASE

- Up to 90% LTV with no mortgage insurance
- Primary residences and second homes
- Fixed Rate loans available for 10, 15, 20, 25, and 30 year terms
- Adjustable Rate (ARM) products available
- Interest Only Programs available
- Expanded DTI ratios

REFINANCE

- Up to 90% LTV with no mortgage insurance
- Primary residences and second homes
- Fixed Rate loans available for 10, 15, 20, 25, and 30 year terms
- Adjustable Rate (ARM) products available
- Interest Only Programs available
- Limited Cash Out Program (may pay off both senior and junior liens; junior liens do not have to be part of original transaction)
- Cash Out Program (Max cash out is \$400,000)

We're making Ohio
first-time homebuyers

happy



great rates



great service

great programs!

The OHFA Program

DETAILS

- ❑ Cannot own or have ownership interest in a principal residence in the last 3 years
- ❑ Income and purchase price limits apply
- ❑ Grants available for both Government and Conventional loan programs
- ❑ Other qualifications apply, call for details

OPPORTUNITIES

- ❑ 30 Year Fixed Rate Mortgage
- ❑ 2.5% Down Payment Assistance Grant*
- ❑ Buy for as little as 1% down*
- ❑ HERO Program for full-time teachers, police officers, medical and military personnel
- ❑ Recent college graduate grant programs

Example for Illustrative Purposes Only

FHA Loan with 3.5% down payment*
on an \$83,000 sales price with a
3.75% fixed interest rate/5.43 APR for
30 years = \$734.10 monthly payment
(including taxes & insurance).

*If loan applicant qualifies,
OHFA 2.5% (or \$2,075) down payment
assistance grant + 1% (or \$830) down
payment from borrower.

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Kelley Hall
Mortgage Specialist

KHall@callequity.net

For more information, call Kelley at 614-209-9209.

7251 Sawmill Road, Suite 100 * Dublin, OH 43016 * NMLS 1579, MB800302.007-BR. Kelley Hall NMLS 514264, LO.030220.001.
Certain restrictions apply, call for details. Equal Housing Lender. Program terms, interest rates and conditions are subject to change without notice.

What Is "The HARP Program?"

We proudly offer FHA, VA, Conventional and USDA Rural Development Home Loans.



Laura Fournier
Mortgage Specialist

301-674-7716

Apply secure:
www.calleguity.com

If you would like to review your eligibility on this program or any other program, please contact me. My consultation is free. I look forward to helping you take advantage of today's historic low rates and begin saving money.

A+ rating with the
Better Business Bureau

HARP = Home Affordable Refinance Program

This program is a refinance program for those who owe more on their mortgage than the market value of their home. It's designed to help those people get a new, more affordable mortgage.

Who Does This Program Help?

This program helps people who are current on their mortgage payments, but can't get traditional financing because the value of their home has declined and they owe more than their home is worth.

How Do You Benefit

- Lower rate
- Lower payment
- Unlimited loan to value on a fixed rate mortgage
- Many qualify without having an appraisal done
- Streamlined (quick) approval process
- All closing costs can be financed

Who Is Eligible for HARP?

- The mortgage must be owned or guaranteed by Freddie Mac or Fannie Mae.
- The mortgage must have been sold to Fannie Mae or Freddie Mac on or before May 31, 2009.
- The mortgage cannot have been refinanced under HARP previously unless it is a Fannie Mae loan that was refinanced under HARP from March-May, 2009.
- The borrower must be current on the mortgage at the time of the refinance, with a good payment history in the past 12 months.

You can determine whether your mortgage is owned by either Freddie Mac or Fannie Mae by contacting me or checking the following Web sites:
<http://www.freddie.com/mymortgage> or <http://www.fanniema.com/loanlookup/>.

When will this program end?

Program ends December 31, 2013.

We lend in AL, DC, DE, FL, GA, IN, KY, MD, MI, NC, OH, PA, SC and VA.

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homebuyers

■ happy



great rates



great service



great programs!



The 97% Conventional Program

Apply Secure at:
www.TheRalstonTeam.com

THE RALSTON TEAM



Christine Ralston
Mortgage Specialist
NMLS 406279

(412) 334-1342
CRalston@CallEquity.net



Joanne Ralston
Mortgage Specialist
NMLS 429807

(412) 337-9537
JRalston@CallEquity.net

HIGHLIGHTS

Primary residence only – 1 unit properties
Max DTI 41%
Minimum 700 score
3% borrower's own funds

Gift funds MAY be applied towards the 3% if:
Max DTI 41%
Minimum 740 score
Fixed rate ONLY

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FHA FACT SHEET FROM EQUITY RESOURCES, INC.

As of 6/3/13

2013 FHA Loan Limits*

(Provided by the American Recovery and Reinvestment Act)

Adams	\$271,050	Fairfield	\$341,250	Licking	\$341,250	Portage	\$330,000
Allen	\$271,050	Fayette	\$271,050	Logan	\$271,050	Preble	\$271,250
Ashland	\$271,050	Franklin	\$341,250	Lorain	\$298,750	Putnam	\$271,050
Ashtabula	\$291,250	Fulton	\$271,050	Lucas	\$271,050	Richland	\$271,050
Athens	\$432,500	Gallia	\$271,050	Madison	\$341,250	Ross	\$271,050
Auglaize	\$271,050	Geauga	\$298,750	Mahoning	\$271,050	Sandusky	\$271,050
Belmont	\$271,050	Greene	\$271,250	Marion	\$271,050	Scioto	\$271,050
Brown	\$337,500	Guernsey	\$271,050	Medina	\$298,750	Seneca	\$271,050
Butler	\$337,500	Hamilton	\$337,500	Meigs	\$271,050	Shelby	\$271,050
Carroll	\$277,500	Hancock	\$271,050	Mercer	\$292,500	Stark	\$277,500
Champaign	\$271,050	Hardin	\$271,050	Miami	\$271,250	Summit	\$330,000
Clark	\$271,050	Harrison	\$271,050	Monroe	\$271,050	Trumbull	\$271,050
Clermont	\$337,500	Henry	\$271,050	Montgomery	\$271,250	Tuscarawas	\$271,050
Clinton	\$271,050	Highland	\$271,050	Morgan	\$271,050	Union	\$341,250
Columbiana	\$271,050	Hocking	\$271,050	Morrow	\$341,250	Van Wert	\$301,250
Coshocton	\$271,050	Holmes	\$271,050	Muskingum	\$271,050	Vinton	\$271,050
Crawford	\$271,050	Huron	\$271,050	Noble	\$271,050	Warren	\$337,500
Cuyahoga	\$298,750	Jackson	\$271,050	Ottawa	\$271,050	Washington	\$271,050
Darke	\$271,050	Jefferson	\$271,050	Paulding	\$271,050	Wayne	\$271,050
Defiance	\$271,050	Knox	\$271,050	Perry	\$271,050	Williams	\$271,050
Delaware	\$341,250	Lake	\$298,750	Pickaway	\$341,250	Wood	\$271,050
Erie	\$271,050	Lawrence	\$271,050	Pike	\$271,050	Wyandot	\$271,050

Seller concessions limited to 6% of Sales Price

Sales Price x 96.50% = Base Loan Amount
Base Loan Amount + UFMIP = Total Loan Amount

EXAMPLE

\$218,000 x 96.50% = \$210,370
\$210,370 x 1.75% = \$ 3,681 UFMIP
\$210,370 + \$3,681 = \$214,051 Total Loan Amount

Sales Price: \$218,000
- \$210,370
Down Payment: \$7,630

Borrower must have 3.5% down payment, all funds can be provided as a gift from an eligible source

Up Front Mortgage Insurance Premium (UFMIP): 1.75%

Annual MIP (paid monthly)

15 years or less*

LTV greater than 90% = 70 bps
LTV is 90% or less = 45 bps

**Loans exceeding \$625,500, add 25 bps to Annual MIP*

Greater than 15 years**

LTV greater than 95% = 135 bps
LTV less than or equal to 95% = 130 bps

***Loans exceeding \$625,500, add 20 bps to Annual MIP*

Non-occupant co-borrowers are allowed with family relationship.

Ratios are generally 31/43%

3/1 and 5/1 ARMs available

1/1/5 Caps — Margin is 2

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Dick Engle
Mortgage Specialist

Phone: (513) 239-6602
Email: REngle@callequity.net
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2263 W US Highway 22 and 3, Suite 205 * Maineville, OH 45039
Company NMLS 1579, NMLS 265027/LO.008562.001
OH MB800302.013-BR Certain restrictions apply, call for details.



VA FACT SHEET FROM PA EQUITY RESOURCES, INC.

As of 1/1/13

Guidelines and Rules

- Funding fee may be waived with disability
- Wartime service of 90 days or peacetime service of 180 days qualifies most veterans who have been honorably discharged
- Selected Reserves or National Guard are eligible with 6 years of honorable service
- Surviving spouses may be eligible
- Most eligibility certificates can be accessed online by your lender at Web LGY
- Chapter 7 bankruptcy must be discharged 2 years
- Chapter 13 satisfactory performance for at least 1 year of pay out period and permission of trustee
- Foreclosure is a 2 year waiting period with re-established credit
- Loan Amounts up to county loan limits
- Seller Financing allowed up to 4% (Non recurring closing costs and discount points are not considered a concession)
- Veteran may not pay:
 - *Application fees
 - *Attorney fees
 - *Realtor Brokerage fees
 - *Termite Inspection (on purchase)
 - *Condo/HOA questionnaire

TOTAL LOAN AMOUNT	CREDIT SCORE REQUIRED
0 to \$417,000	620
>\$417,000 to <=\$1M	620
>\$1M	700



Andrea Twardy

Mortgage Specialist, NMLS 535290

Call (412) 779-1497

Email: ATwardy@callequity.net

Apply online at www.callequity.com

VA Funding Fee Chart

Type of Veteran	Down Payment	First Time Use	Subsequent Use
Regular Military	None	2.15%	3.30%
	5% or more (up to 10%)	1.50%	1.50%
	10% or more	1.25%	1.25%
Reserves/ National Guard	None	2.40%	3.30%
	5% or more (up to 10%)	1.75%	1.75%
	10% or more	1.50%	1.50%
Streamline Refi		.50%	.50%

2013 Loan Limits

100% Loan w/full entitlement

All Counties in Pennsylvania: \$417,000 (Exception: Pike County \$777,500)

Testimonials

"Keep up the good work. You were superb! Enjoyed the experience. Thanks!"
John and Beverly

"I was extremely impressed with your customer service skills and overall knowledge. Thank you!"
Jennifer

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NMLS 1579. Licensed by the PA Department of Banking. Certain restrictions apply, call for details. Programs are subject to change without notice.



HomePath Mortgage

Specifically for Borrowers Purchasing
a Fannie Mae-Owned Property.



Up to 6% Seller Contributions may be used to cover closing costs and prepaid expenses!

FEATURES AND BENEFITS

- Low down payment.
- You may qualify even if your credit is less than perfect.
- Available for primary residences, second homes and investment properties.
- Down payment can be funded as a gift, a grant, or a loan from a nonprofit organization, state or local government or employer.
- No mortgage insurance.*
- No appraisal required.

FLEXIBLE TERMS

- 10-, 15-, 20-, 25- and 30-year fixed rate.
- Adjustable rate options available.

ELIGIBLE PROPERTY TYPES**

- 1- to 4-unit properties.
- Planned unit developments (PUDs).
- Modular homes.

HomePath | mortgage

*Ask about cost details on loans without mortgage insurance. **Geographic and unit restrictions apply. The property must be designated on HomePath.com as eligible for HomePath financing. Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply. HomePath is a registered trademark of Fannie Mae. 0510



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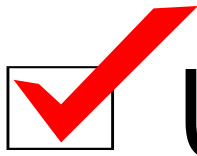
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USDA / 100% Rural Development Loans

100% Financing Plus

**Finance closing costs and pre-paids
(subject to appraisal)**

No monthly PMI

Great Rates!

Great for sellers who don't want to pay buyer closing costs.

In-House Underwriting

Many suburban homes in subdivisions are eligible.

Call for more details.

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OH MB800302, SM500618
NMLS #1579
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details. Equal Housing Lender

Top 10 Reasons Why to finance with **RURAL DEVELOPMENT**

- #1 No down payment needed.**
 - Unlike many other loan programs, this is a true 100% LTV.
 - Up to 102% LTV if entire Guarantee Fee is financed.
- #2 Low monthly mortgage insurance (Guarantee Fee).***
 - Guarantee fee decreases with the loan balance so it goes down every year.
 - One time Guarantee Fee of 2% upfront and .3% annually for purchases; and 1% upfront and .3% annually for refinances. *As of October 1, 2011.
- #3 Closing costs can be financed or gifted.**
 - If equity exists between the contract price and the appraised value, closing costs may be financed.
 - Closing costs may be paid by the seller, gifted, borrowed or paid for by a non-profit.
- #4 Qualifying Ratios.**
 - 29% and 41% provide maximum opportunity for applicants to purchase a home.
 - Expanded ratios allowed with good compensating factors.
 - We can use projected income, not previous history.
- #5 No reserve required.**
 - There is no requirement for a 2-month reserve after closing.
- #6 Competitive interest rates on 30 year fixed rate loans.**
 - Buyers will have an interest rate similar to conventional and other government loan programs.
- #7 We understand the special needs of applicants who cannot obtain a conventional loan.**
 - Lack of a credit history is not a reason to deny a loan.
 - Rural Development does not use credit scoring as a sole criterion for loan approval or disapproval.
 - Underwriters are given latitude in underwriting standards to approve loans, not deny them.
- #8 We understand rural properties.**
 - Rural properties often are difficult to appraise due to acreage, distance between comparable sales and lack of similarity between subject and comps.
- #9 Streamline process to insure closings occur in a timely manner.**
 - Closings in 30 days are the norm, not the exception.
- #10 This is a win-win program for REALTORS[®] and buyers who lack funds for a down payment!**

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For additional information,
please call Millie Mahon
at (412) 377-1443
Email: MMahon@calleguity.net

Looking For **MORE** Business?



Find homes that qualify
for 100% Financing!

Does Your Property Qualify? Easy Steps to Find Out.

- 1) Use the MLS and find houses for sale in rural areas in the surrounding counties.
- 2) Select a price range (\$100,000 – 200,000 as an example).
- 3) You can narrow the search by selecting the number of bedrooms and baths, etc. (Optional)
- 4) Go to the U.S. Postal Service's web site (<http://zip4.usps.com/zip4/welcome.jsp>) and look up the 9-digit zip code. (This is helpful when using USDA's web site).
- 5) Pick out a few listings and then log on to the U.S. Department of Agriculture's Rural Development web site (<http://eligibility.sc.egov.usda.gov>).
- 6) Select Single Family Housing under the *Property Eligibility Programs tab* on the left of the page. You will need to accept their license agreement to continue.
- 7) Enter the property address including the 9-digit zip code to see if the property is eligible for 100% financing.
- 8) Some properties are right on boundary lines and you may get "unable to identify the property." In those situations, we will have to contact USDA's regional office to check eligibility.
- 9) Want to see the actual county maps showing areas that are eligible? Here's how: Go to the screen where you enter the property address, click on the state on the national map. A map of that state will appear to select the county you want to search in. The map will display boundary lines for properties that are both eligible and ineligible (see shaded areas).

Try this! You may be surprised how many properties qualify for 100% Financing!

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For additional information, please call
(412) 377-1443.
Borrowers can apply online at www.callequity.com

**This home qualifies
for USDA financing!**

**No Money
Down!**

124 Main Street
Mount Vernon, OH 43050

Purchase Price \$99,000

Only \$714/month!

5.0% Fixed (5.454 APR)*

\$99,000 purchase price with financed guarantee fee = \$102,465.

30-Year Fixed Interest Rate. Principal & Interest \$550 + Est. Insurance \$50 + Taxes \$114 = PITI Payment \$714.

*Rate available as of 12/1/11 but are subject to change based on market conditions. Final approval subject to credit review. Certain restrictions apply. Call for details. *APR = Annual Percentage Rate.*

Items Needed
for Pre-Approval:

- Last 2 years W2's
- 1 Months paystubs
- 2 Months bank statements
- Recent 401k statement

For details on USDA financing
or for a FREE pre-approval,
contact Christi Hawkins.



Christi Hawkins
Mortgage Specialist

(740) 398-5059

*Apply online for a FREE
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NMLS 1579 / Christina Hawkins NMLS 761899. 25 S Park Place, Newark, OH 43055

Condo Living only 5% Down.

Offered by Greentree Mortgage Services

Example for Illustrative Purposes Only

Conventional condo loan with 5% down payment on a \$125,000 purchase price with a 4.75% fixed interest rate/5.438 APR for 30 years = \$1027.42 monthly payment (including Principle, Interest, Taxes, Insurance and Association dues of \$150.00 per month).

Call for details!
419-861-9008



Janelle Marzullo
NMLS 216991, LO.001700
Your Personal Mortgage Specialist



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7555 Airport Highway, Suite A * Holland, OH 43528

Email: Janelle@greentreeloan.com * **Apply:** www.greentreeloan.com
Corporate NMLS 1579, MB800302.005-BR.

Certain restrictions apply, call for details. Equal Housing Lender. Program terms, interest rates and conditions are subject to change without notice.



January 23, 2013

Phu Vo
7528 Overland Trl
Delaware, OH 43015

Take advantage of FHA's Streamline Refinance Program & Save Money!

Dear Phu,

The FHA Streamline Refinance is a special mortgage product, reserved for homeowners with existing FHA mortgages. FHA Streamline Refinances are the **fastest, simplest way** for FHA-insured homeowners to refinance their respective mortgages. See below for some real savings examples.

Phu, this could be you! These true savings are a result of the recent changes FHA made to their Streamline Refinance Program. This is a tremendous opportunity for you to simply **reduce the interest rate on your current home loan quickly...without an appraisal!**

Along with a historical low interest rate and lower monthly payment, your loan may additionally be eligible for **lower monthly insurance premiums** (MIP).

I have 19 years experience within the mortgage industry and take great pride in providing a personal and tailored approach to my client's needs. To take advantage of this great opportunity, give me a call and I will go to work for you!

Our office is located 2 lights North on Sawmill Road from the 270 Exit in Dublin. Thank you very much for the opportunity to earn your business. I look forward to working for you!

Sincerely,

Kelley Hall

Kelley Hall
Mortgage Specialist

Telephone: (614) 209-9209
Email: khall@callequity.net
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Other programs available.

PROGRAM SAVINGS!

We recently closed these customers with **NO Appraisal needed.**
Call me today for **your savings!**

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- Tawna **saved \$249/month** and didn't have to get an appraisal.
- Jennifer **saved \$389.42/month** and didn't have to get an appraisal.
- Kathleen **saved \$447.97/month** and didn't have to get an appraisal.
- Michael **saved \$226.79/month** and didn't have to get an appraisal.

A+ rating with the
Better Business Bureau

WEBSITE www.callequity.com * EMAIL info@callequity.com

7251 Sawmill Road, Suite 100 * Dublin, OH 43016 * Phone: 614-209-9209 * Company NMLS 1579 and Branch NMLS 395905
OH MB.800302.007-BR. Certain restrictions apply, call for details. Equal Housing Lender.



"Easiest mortgage process ever!"
Kelli and Brian, 1st Bancorp Mortgage Raving Fans

What Is "The HARP Program?"

We proudly offer FHA, VA, Conventional and USDA Rural Development Home Loans.

HARP = Home Affordable Refinance Program

This program is a refinance program for those who owe more on their mortgage than the market value of their home. It's designed to help those people get a new, more affordable mortgage.

Who Does This Program Help?

This program helps people who are current on their mortgage payments, but can't get traditional financing because the value of their home has declined and they owe more than their home is worth.

How Do You Benefit

- Lower rate
- Lower payment
- Unlimited loan to value on a fixed rate mortgage
- Many qualify without having an appraisal done
- Streamlined (quick) approval process
- All closing costs can be financed

Who Is Eligible for HARP?

- The mortgage must be owned or guaranteed by Freddie Mac or Fannie Mae.
- The mortgage must have been sold to Fannie Mae or Freddie Mac on or before May 31, 2009.
- The mortgage cannot have been refinanced under HARP previously unless it is a Fannie Mae loan that was refinanced under HARP from March-May, 2009.
- The borrower must be current on the mortgage at the time of the refinance, with a good payment history in the past 12 months.

You can determine whether your mortgage is owned by either Freddie Mac or Fannie Mae by contacting me or checking the following Web sites: <http://www.freddie.com/mymortgage> or <http://www.fanniemae.com/loanlookup/>.

When will this program end?

Program ends December 31, 2015.



Dave Peller
Mortgage Specialist

513-965-0015 Office
513-312-1222 Mobile

Apply secure:
www.1stbancorp.com

If you would like to review your eligibility on this program or any other program, please contact me. My consultation is free. I look forward to helping you take advantage of today's historic low rates and begin saving money.

A+ rating with the
Better Business Bureau

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JUNE 2013