

VA Home Loan is the Best Option



Veteran Comments

It's a great time to take advantage of your Veteran benefits since the VA Home Loan is now one of the **BEST** options out there!

- ★ The VA interest rate is currently **LESS** than the Conventional rate
- ★ There is **NO mortgage insurance** = LOWER payment
- ★ The VA home loan goes **up to 100%** market value!

On a Home Purchase, NO downpayment is needed.

On a Refinance, we can refinance ANY current home loan...FHA, USDA or Conventional...into a VA Home Loan.

And, since there is no mortgage insurance and VA home loan rates are so LOW, the monthly payment will be **LOWER than other options.**

I would love to walk you through the process and help you refinance and save money or purchase your dream home. Call me today!

Sincerely,

Kirk Sieg

P.S. Please pass this information on to any Veterans and Active Military Members you know!

"I had an excellent experience with Equity Resources Inc. You were very professional and easy to contact."

-Jarrod

"Extremely satisfied..."

-Roger

"Wonderful experience."

-Daniel

"Awesome, awesome, awesome. You were straightforward and honest about everything. Very easy to work with."

-Terry

Did you know...

Fewer than 13% of the nation's 22 million Veterans have utilized the home loan benefits earned by their service. Many service members don't know if they qualify for a VA loan or how to pursue one. Others aren't even aware they have these benefits.

See inside for VA Savings!

*God Bless the troops
serving to preserve
our freedom.*

EQUITY
RESOURCES, INC.
more than
a mortgage company

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



MYTH
VA Home loans take forever.

**23
DAYS**

In October 2014, our average time to close a VA loan was **23 days**. (Work days ranged from 16 to 37 from app date to clear to close.)
This is an example of loans closed in October 2014 and is not a guarantee of loan turn time. Loan process time can vary, depending on the circumstances of the file.

4 Ways We Make the VA Home Loan EASY

1. Equity Resources is a direct VA Lender with Ginnie Mae

This allows us to underwrite in-house with 24 hour turn time and make common sense decisions on the spot.

2. Knowledgeable, experienced Mortgage Specialists and Processors

Our highly trained employees stay up-to-date on the VA loan process to ensure your loan proceeds efficiently and accurately with no surprises to hold up closing.

3. In-House SARS

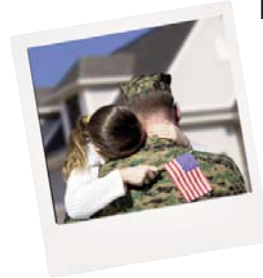
We are approved to review VA appraisals in-house and issue a "Notice of Value" for loans, instead of getting it directly from VA. This allows us to close your VA loan even faster and will require a shorter purchase contract time!

4. Great Pricing

The VA Home Loan currently has lower interest rates than Conventional Loans, does not require mortgage insurance and allows up to 100% of your primary home's value. On a home purchase, no downpayment is needed.

Maximize YOUR Savings

Russell Saved \$500/Month!



Initially, we were going to do a simple Rate and Term refinance for Russell. Once the appraisal came back, it was determined that we could increase the loan amount to 100% LTV with a VA Cash Out refinance.

We were able to **pay off nearly all of his high interest credit card debt, reduce the mortgage term and save him roughly \$500 per month with a VA loan.**



FHA/VA Comparison

	FHA	VA
Sales Price	\$119,900	\$119,900
Interest Rate	3.625%	3.25%
APR	5.245%	3.939%
Down Payment	\$4,197	\$0
Term	360 months	360 Months
Upfront MIP/Funding Fee	\$2,024.80	\$2,577.85
Loan Amount	\$117,727	\$119,900
Principal & Interest	\$537.00	\$555.00
Est Hazard Insurance	\$83.00	\$83.00
Est Property Tax	\$87.00	\$87.00
Mtg Insurance	\$129.05	\$0
Total Monthly Payment	\$836.05	\$725.00

VA Loan = Better Rate and Lower Monthly Payment!

MIP = Mortgage insurance premium. This is not a commitment to lend. Rates available as of 12/1/14. Loan program examples are for illustrative purposes only. Minimum loan amount of \$100,000. Final approval subject to credit review of mortgage payment history.



MYTH

If I used my VA eligibility on a previous home, I can't use VA again.

You can continually restore your VA loan eligibility. As long as you provide proof the original loan was paid in full you can restore your eligibility again and again.



VA Cash Out Refinance



Over the years we have completed two FHA refinances for John and Candy, most recently in April 2011. This past February they contacted us about refinancing to lower their rate and get cash out for home improvements and to pay off debt. Rates at that time were lower than the rate they had, but **due to FHA's new guidelines, they would have had to pay monthly mortgage insurance.**

Knowing that **VA is the best cash out refinance loan option (100% LTV with no PMI)**, we asked her if by chance either of them were Veterans. To our surprise she said John had been in the reserves, but they had already used his VA eligibility on a previous home purchase. She couldn't believe it when we told her that it didn't matter, they could do another VA mortgage on this home. *They assumed once they used VA, they could never use it as a mortgage option again.* We pulled the Certificate of Eligibility which showed he was **eligible for subsequent use** and they completed their application for a VA cash out refinance. **We closed at the end of September!**

THIS VA CASH OUT REFINANCE...

- ★ lowered their interest rate
- ★ lowered their monthly payment
- ★ put over \$30,000 cash in their pocket!



MYTH

VA Home loans are only for purchases.

You can **refinance ANY** loan into a VA Home loan. Plus, VA Home loans have **LOWER rates** than Conventional loans right now!

Please contact your mortgage specialist for more detailed information.



Kirk Sieg

Your Mortgage Specialist

Phone 1-724-799-3465

Email KSieg@CallEquity.net

FREE Savings Analysis! www.CallEquity.com

ADDRESS: 8500 Brooktree Rd, Suite 220 * Wexford, PA 15090
Kirk Sieg, II NMLS #862184, Ohio LO.045354

Call me today to take advantage of these great VA Loan benefits!

No Payment Until January!

Fast, Honest Service

No Mortgage Insurance

FREE MORTGAGE CHECK-UP

Get Cash for Christmas, a Vacation, Home Improvement...



"High level of excellent service"

"We so appreciated the level of professionalism and drive provided by the folks at your company. I would especially like to comment on the herculean job done by our loan officer. You did an outstanding job communicating with us and the underwriter. You kept us abreast of the documents we needed to provide as well as sign. We know that our situation was not an easy one, but you stuck with us and helped us work through the process.

Also, you worked to make the closing date happen before I had knee surgery so that we were in a position to move when we needed too. We can't thank you enough for your patience with our questions and the time and energy you spent to make our dream happen. Thanks so much for the high level of excellent customer service."

Tim, VETERAN and Raving Fan Homebuyer

EQUITY

RESOURCES, INC.

more than
a mortgage company

PO Box 5177 • Newark, OH 43058-5177



*"We must find time to stop and thank the people who make a difference in our lives."
John F. Kennedy*



Veteran Comments

Great Video!

Forever Grateful

"We had heard all the horror stories about purchasing a home. You made our experience very painless and easy. You were helpful, polite, honest and very knowledgeable about the VA Loan process. We are so pleased and would recommend you to anyone!"

Mike, Veteran and Raving Fan Homebuyer

Highly Recommend

"Throughout the entire home buying process you were always available to answer any questions or concerns that my wife or I had. You really went above and beyond in making sure we were well informed in every detail of setting up a mortgage. Always a pleasure to work with, and we would highly recommend you and Equity Resources in the future."

Ricky, Veteran and Raving Fan Homebuyer

Watch our 5-minute video on exactly how the VA Home Loan can benefit you.

www.CallEquity.com

Amazing Job

"Equity Resources did an amazing job helping us get our new home. I could never thank you enough."

Michael, Veteran and Raving Fan customer



Rating with the
Better Business Bureau

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

NMLS ID #1579. AL MC20405.003, DC MLB1579, MLB318356 & MLB206792, DE 9521 & 11829, FL MLD417, MLDB392, MLDB2489 & MLDB1472, IN 9940 & 11055, KY 824, MD 14944, 15822, 19299, 19381, 19954, 19044 & 21427, MI FL0017007, NC L-134393, OH MB800302, PA Department of Banking, SC MLS-1579 & MLB-1237766 and VA (www.nmlsconsumeraccess.org). DBA's: Equity Resources of Ohio, Inc., PA Equity Resources, Inc., ERI Mortgage, Inc., Equity Resources, Inc. of Ohio, Equity Resources of Ohio. By refinancing an existing loan, total finance charges may be higher over life of loan. Certain limitations apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055

