



## We Position YOU To Have:

- ✓ **Great Communication**
  - \*automatic status updates
  - \*can even be co-branded with your Realtor
- ✓ **Quick Processing & Underwriting**
  - \*with your own support team and in house underwriting
- ✓ **Automatic FREE Marketing**
  - \*monthly customer newsletter
  - \*monthly affiliate newsletter
  - \*closing gift

+ ***much more!***

## Be Ahead of the Game

In-process emails are sent out automatically **FROM YOU** to keep your Realtors and Customers informed. **Another FREE service** for our Loan Officers! Read this REALTOR's reaction:

From: [REALTOR]  
Sent: Thursday, July 17, 2014  
Subject: COPY: Christina, We Are Entering the Next Stage of the Process on Your Transaction.

*Great video. I haven't seen anything like this from other lenders. You are way ahead of the game. Thanks so much for keeping Christina and me so well informed.*



Rating with the Better Business Bureau

*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.

# Leave it to us!

We have a dedicated marketing department that promotes your targeted marketing message along with a strategic K.I.T. (keep in touch) program to continually keep you top of mind with your valued clients and referral partners.



your picture here.

The Resource Newsletter (above) is designed and mailed each month to your closed loan clients. Each issue includes your contact information.

*We want YOU!*



## Little Things Go a Long Way

From a REALTOR on vacation with his family to an Equity Resources Loan Officer:

To: Jeff  
Subject: Greetings from Hilton Head.

*“Thinking of you.”*  
<pic attached>

Quarterly we give out a compliant gift to our affiliates with the Equity Resources logo. Our last gift was a simple beach ball, but sometimes it's the little things that go a long way!



# Join the Equity Resources Team!

Call or text 740-504-6745 or email  
BSkerbetz@callequity.net and  
LET'S MEET for a casual chat.



**Bill Skerbetz**  
VP of Development

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Email [BSkerbetz@callequity.net](mailto:BSkerbetz@callequity.net)

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OFFICE: 25.5 S Park Pl \* Newark, OH 43055  
William Skerbetz Jr NMLS 135981, LO.009073

**Should you send your Top Affiliates  
monthly newsletters?  
This REALTOR thinks so:**

*"I received the newsletter and enjoy reading it. I read about "The Waiting Period Matrix" and feel this would be a wonderful tool to use when I'm working with my clients. Would you please send me one? I also enjoyed reading "3 things you need to know." Love the shared information."  
Diana, Principal Real Estate Broker*

**Who has time??? We do!  
We design & mail it monthly  
for our Loan Officers...FREE!**

## *Sell Homes Faster!*



**FREE Loan Option  
Flyer for Any Home!**

Would you like Loan Options for a specific home? Let me create a FREE flyer with custom loan options that can include FHA.



Ever wonder how many years your borrower will stay in your home after a Foreclosure? Bankruptcy? Short Sale?

*Your  
Resource*

Call me today for my **Waiting Period Matrix**. A simple one page chart showing the waiting period post foreclosure, bankruptcy and short sale for FHA, VA, USDA and Conventional loans.

Personalized  
from you  
FREE!



### 3 Things You Need to Know

**1) Finally! Medical collections will have less of an impact on credit scores!**

Credit Scores may be increasing in the Fall when Fair Isaac releases its new formula to calculate FICO credit scores. **Bottom Line:** According to Fair Isaac, consumers could see median scores bumped up as high as 25 points.

**2) Have a USDA eligible property?** Try to get in contract and close prior to 10/1/2014. The monthly mortgage insurance premium (called the Annual Fee) on USDA loans will increase slightly October 1st (from .40 to .50). **Bottom Line:** On a \$100,000 loan amount, the monthly insurance premium will be approximately \$8 higher.

**3) Equity Resources is a direct Fannie Mae and Ginnie Mae seller servicer and SAR approved VA Automatic Lender.** We have an experienced in-house underwriting team with expertise in FHA, VA, USDA and Conventional loan programs devoted to reviewing your borrower's file **quickly and accurately** to give **common sense solutions and approvals**. **Bottom Line:** Smooth, on-time closings.

Back Office  
Support  
That Will Blow  
Your Mind!



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## Our goal is to get the HUD1 three days prior to closing... Why?

[We want your realtors to feel this way.](#)

*"Thank you. There is nobody else like you. I hope you know how much I appreciate you."*  
Joy, REALTOR

Automatic  
Marketing

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## We send each closed loan a closing gift automatically and at no cost to you...Why?

[We want your customers to feel this way.](#)

*"Nina & I were so surprised when a package arrived at our new residence. We want to thank you so much for all that you have done. The flag is really beautiful and Nina wanted to put it up right away. I wish there were more people like you in the world."*

Mike and Nina, CUSTOMERS



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

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NMLS ID #1579. AL MC20405.003, DC MLB1579, MLB318356 & MLB206792, DE 9521 & 11829, FL MLD417, MLDB392, MLDB2489 & MLDB1472, GA Residential Mortgage Licensee 21919, IN 9940 & 11055, KY 824, MD 14944, 15822, 19299, 19381, 19954 & 19044, MI FL0017007, NC L-134393, OH MB800302, PA Department of Banking, SC MLS-1579 and VA ([www.nmlsconsumeraccess.org](http://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. Certain limitations apply, call for details. Corporate: 25.5 S Park Pl, Newark, OH 43055

