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How Do I Help My Customer Today?

EQUITY
RESOURCES, INC.
more than
a mortgage company

[Contact Information](#)

EQUITY

RESOURCES, INC.



Benefits to Merchants National Bank

- 1 New products to offer your current customers to keep them from going elsewhere**
- 2 New products to attract new customers**
- 3 Cross selling opportunities**
- 4 Increased revenue to Merchants National Bank**
- 5 Local underwriting**
- 6 Face to face training program available and frequency of training set by you**
- 7 Exceptional customer service and support**
- 8 Opportunity of future business from these customers**
- 9 Competitive advantage over other local banks**
- 10 Customized reports to show loan status or production by loan officer**

**Programs to
expand
your
possibilities!**

No Money Down Purchases

Non-Owner Program

FHA Program

VA Program

Conventional Program

Cash-Out Refinances

In-House Underwriting on...

 **FHA
LOANS**



96.50% Financing

Credit Scores as low as 580

6% Seller Contribution

Great for buyers with limited down payment

Gift Money permitted

In-House Underwriting

Call for more details.

1-513-965-0015

Rob McGeorge
Vice President, B2B Lending

200 Techne Center Drive, Suite 101
Milford, OH 45150
EMAIL Rob@callequity.com
WEBSITE www.callequity.com

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OH MB800302 / NMLS #1579
Robert McGeorge NMLS 200417 /
LO.001301
Certain restrictions apply, call
for details. Equal Housing Lender.



Conventional Loans

95% Financing

Lender Paid PMI or Borrower Paid PMI

In-House Appraisal Selection Process

Credit Scores as Low as 620

Owner Occupied or Investment Properties

In-House Underwriting

Call for more details.

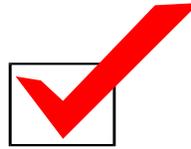
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VA LOANS

100% Financing on Purchases

Credit Scores as Low as 580

Cash-Out Refinance to 100% LTV

Great Rates

In-House Underwriting

SAR In-House

Call for more details.

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What We Offer

Products.

FHA / VA
Conventional

Processes.

In-House processing in Newark, Ohio
Superior Turn-Time: **24 Hour Turnaround** on Underwriting and Closing Conditions
“Full Eagle” Direct Endorsement FHA Underwriting
VA Automatic Lender
Delegated FNMA/FHLMC
We close in our own name - *We* control the Underwriting
We control the closing conditions
We decide when a file is ready to close

Positioned to Address Your Needs.

Superior Turn-Time: **24 Hour Turnaround** on Underwriting and Closing Conditions
Weekly Status Updates on all loans
Independent Company - Able to adapt quickly to individual and market needs
Originator has immediate access to: Loan Processing Status, Underwriter
Exceptions Desk & Final Decision Maker

Pricing.

“State of the Art” Pricing Engine –
Automatic - Never a change due to errors
Quote Memory - Remembers your customer’s information

Stability.

History of funding over \$3.2 Billion in home loans
Never, *ever* an issue in closing and funding a loan
The majority of our Origination staff have a *minimum* of 10 years of mortgage experience

Stress-Free Environment.

Free Pre-Approvals - online applications or over-the-phone process
24 Hour Turnaround on Underwriting and Closing Conditions
Guaranteed on-time docs for closing

Technology.

Origination Staff interfaced “live” with processing
Eternal customer history

Values.

It is our Core Purpose to “help improve families’ lives”
Our Core Values include integrity, educating our customers and “raving fan” customer service

Why Equity Resources

Our Philosophy

Our Company Philosophy bases success on eliminating mistakes, stress and anxiety from the mortgage process through honest communication, educational information and keeping the client properly informed. Otherwise stated, our objective is to improve the lives of families.

Our Primary Goal...is to make this process smooth and easy for the customer. To gain their trust so that whenever they have a future mortgage need, they call us. We want to be their mortgage professional for life!

Our Secondary Goal...is to make the customer feel comfortable and pleased enough with our service that they refer their family and co-workers to us as our next client.

Our Core Values

1) Integrity

Adherence to a code of values, utter sincerity, honesty and candor. Simply put, integrity is used as our “beacon of light” in every decision. If you do not have integrity, you will not do things to help other people.

2) Treating customers equally, regardless of their credit, income or position.

3) Always educate the customer of their options for today and in the future.

4) “Raving Fan” Customer Service

Service which leaves the customer pleasantly surprised and passionate about Equity Resources and the services we provide.

Our Way of Doing Business

quick | We offer one of the quickest “turn times” in the business.
Pre-Approvals within 48 hours.
Final Approvals within 24 hours.

comfortable | We talk with the customer, not at the customer.
We promise to call the customer at the time they request.
We deliver what we say we will deliver.

HONEST | Guaranteed closing costs.
No surprises at closing.
Honest Feedback.
Guaranteed “on-time” docs.

513.965.0015 * www.calleguity.com

EQUITY
RESOURCES, INC.
more than
a mortgage company

OUR VISION

Core Purpose

EQUITY
RESOURCES, INC.

To improve
the lives of
families.

Core Values

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1. Integrity, utter sincerity, honesty and candor.
2. Treat everyone as an equal.
3. Always educate everyone on options today and in the future.

4. Create Raving Fans

Amazing Customer Service, which is always one step ahead of the industry. Service which leaves the customer pleasantly surprised and passionate about our services thus creating a “raving fan.”

"Raving Fan" Customer Service

What does the customer experience with Equity Resources?

15 Reasons why you should work with Rob McGeorge

- Application (by phone, email, web or in person) - Each one is reviewed by a mortgage specialist within 24 hours, any issues are escalated directly to our underwriters to ensure a smooth and stress-free process
- Welcome email
- Experience—(probing questions—multiple options—integrity)
- Educate customer on options for today and tomorrow (face to face meetings)
- Free credit re-scoring (if needed)
- Underwriting is completed “Next Day” 100% of the time!
- Mid-loan survey
- Free gift (Popcorn/Movie gift card or Starbucks gift card)
- Update every 2-3 days (as requested)
- Pre-close the day prior to closing (need HUD)
- On-time Closings!
- Closing email
- Post closing gift mailed along with survey
- Monthly newsletter for next five years
- I believe if I can “WOW” you...you will come back to me in the future!

To create a Raving Fan, refer your customer to www.callequity.com to apply FREE.

ROB MCGEORGE * EQUITY RESOURCES INC * 513-965-0015

200 Techne Center Drive, Suite 101, Milford, OH 45150 * NMLS 200417

5 Reasons Why Equity Resources

- 1** 24-Hour Turnaround on Approvals
- 2** Common Sense Underwriting
Underwriting Exceptions Available.
- 3** On-Time Closings
GUARANTEED.
No Surprises. Settlement Statement given 48 hours prior to Closing.
- 4** 21 Years in Business...
Determined to Create Raving Fans!
- 5** Direct Lender

EQUITY
RESOURCES, INC.

SINCE 1993

www.callequity.com

ROB MCGEORGE * EMAIL Rob@callequity.com * 200 Techne Center Dr Suite 101, Milford, OH 45150
Equal Housing Lender. Office NMLS 1579 / Robert McGeorge 200417; OH MB800302 / LO.001301.

Team up with a lender who has competitive rates with #1 service.

Wholesale

The wholesale division will take a faxed 1003, credit bureau, income and consent agreement from you and contact the customer directly. We will contact you prior to the customer with a pre-approval or contact the customer directly, depending on your wish. Equity Resources will prepare RESPA documents, gather any necessary documents from the customer, process the loan including ordering the appraisal. Equity Resources would notify the customer of the underwriting decision and close the loan in Equity Resources, Inc. name. Fees to Merchants National Bank will be .35% origination. We charge a set fee for these loans which is \$795 for underwriting and processing.

Steps to a quick customer approval:

1. Take the application and complete section X.
2. Pull credit.
3. Obtain income (if applicable, 2012 and 2013 W-2 and paystub).
4. Have customer sign consent form.
5. Fax/Email securely to Equity Resources (513-965-0016 or Rob@CallEquity.com) where a pre-approval will be issued within 24 hours.

BORROWER'S CONSENT FORM

_____, 20_____

(Customer Name)

(Address)

(Address)

I/we hereby authorize Merchants National Bank to disclose my application and financial information to Equity Resources, Inc. for the terms of a loan. I/we authorize them to negotiate a loan in the amount of \$_____, or such other amount as might be needed or mutually satisfactory. The loan will be negotiated at a federally insured State or National Bank, Savings and Loan Association, Licensed Institutional Lender or Private Lender. I/we give consent for any of the above institutions to access our credit to determine our credit grade.

The collateral for the loan will consist of the following described real estate, and the collateral will be provided by us in the form and manner satisfactory to the Lender:

(Property Address)

I/we will furnish all necessary documents as requested to expedite the negotiations for the loan, and will execute and deliver all necessary documents to perfect the lender's security in the collateral. Merchants National Bank's responsibility to you is to process the loan, and obtain an approval that is acceptable to you. We are not acting as your agent in any manner other than as stated herein.

If I/we in fact execute said loan, Equity Resources, Inc. agrees to pay Merchants National Bank a fee of .35% of the amount financed.

I/we agree not to circumvent Merchants National Bank by attempting to obtain a loan directly from any source with which Merchants National Bank has negotiated on my/our behalf for a period of 90 days from the cancellation or termination of this agreement.

Signature

Date

Merchants National Bank

Signature

Date

By:_____

Minimum Requirements

- 2012 W-2
- 2013 W-2
- 1 current paystub
- 1003 with Section 10 Completed
- Credit Bureau
- Consent Form
- Determined whether the property is in a flood zone or ordered a flood certification once final approved

- Analyzed the borrower's income and debt and prequalified the borrower to determine the maximum mortgage that the borrower can afford
- Educated the borrower of the home buying and financing process, advised the borrower about the different types of loan products available, and demonstrated how closing costs and monthly payment would vary under each product
- Assisted the borrower in understanding and clearing credit problems

** RESPA disclosure or turn-down compliance on your application is handled by you. Equity Resources, Inc. will be responsible for RESPA disclosure or turn-down compliance on our application.*

Loan Submission Cover Page

Number of Pages: _____

Fax To
(513) 965-0016

To: Rob McGeorge
EQUITY RESOURCES, INC.
Phone: (513) 965-0015
Email: Rob@callequity.com Website: www.callequity.com

From: _____ * _____
NAME COMPANY
Phone: _____ Fax: _____
Email: _____

The following is a submission for approval on _____

Property Address: _____

REFINANCE Cash-Out Consolidation Rate/Term

PURCHASE Under Contract? Yes No
Purchase Price: \$ _____ Down Payment Amount: \$ _____

Estimated Closing Date:

PROPERTY TYPE: Primary Second Home

PROGRAM: FHA Conventional
Fixed 15 Yr Fixed 30 Yr Fixed
Purchase Refinance

ESCROWS: Yes or No

Additional Comments to Explain the Story: _____

REFERRAL CERTIFICATION

The Real Estate Settlement Procedures Act (“RESPA”) provides that in order for a lender to be entitled to an origination fee, the lender must establish that the lender has performed sufficient origination services. When a loan is referred to Equity Resources, Inc., Equity Resources cannot collect and remit an origination fee to you unless you certify that you have performed “sufficient” originated services.

Therefore, whenever you refer a loan to Equity Resources, Inc. and request the payment of an origination fee, you are certifying that you have done the following (in accordance with HUD guidelines):

1. Taken an application from the borrower and either filled out an application form or a borrower information form to be used in the preparation of an application;
2. Done any five (5) of the following:
 - a. Initiated or ordered verifications of employment and verifications of deposits;
 - b. Initiated or ordered requests for mortgage and other loan verifications;
 - c. Initiated or ordered the appraisal;
 - d. Initiated or ordered inspections or engineering reports;
 - e. Provided all required disclosures (Truth-in-Lending, Good Faith Estimates, etc.) to the borrower;
 - f. Ordered any legal documents;
 - g. Determined whether the property is in a flood zone or ordered a flood certification;
 - h. Will participate in the loan closing;
 - i.* Analyzed the borrower’s income and debt and pre-qualified the borrower to determine the maximum mortgage that the borrower can afford;
 - j.* Educated the borrower in the home buying and financing process, advised the borrower about the different types of loan products available, and demonstrated how closing costs and monthly payment would vary under each product;
 - k.* Collected financial information (such as tax returns and bank statements) and other related documents that are part of the application process;
 - l.* Assisted the borrower in understanding and clearing credit problems;
 - m.* Maintained regular contact with the borrower, realtors, and lender, between the application and the closing to apprise them of the status of the application and to gather any additional information as needed.

(NOTE: Those items marked with an (*) are considered by HUD to be “counseling services”, and they may only be included if you also did at least one task a-h.)
3. Requested an origination fee, which is reasonably related to the market value of the services you have provided.

Until you tell us otherwise, we will rely on these certifications in paying your origination fees. You agree to indemnify Equity Resources, Inc., its employees, officers, directors, shareholders, and subsidiaries for any loss, fines, or penalties incurred as a result of the falsity of any of the foregoing from any employee of Merchants National Bank or its subsidiaries.

AGREED: _____
Merchants National Bank Date

We've heard it all before.

Equity Resources has been specializing in educating the client and creating “Raving Fans” for over eighteen years. We are the only outlet for numerous banks. Here were some of their concerns and may be yours.

“Approved today, but approval changes just before closing”

“Too good to be true...”

“All I want is honesty and no surprises.”

“Tired of wishy washy answers. Give me a yes or no quickly.”

“No surprises at closing”

We walk the talk.

Don't take our word for it! Ask some of our references and read some true testimonials.

Richland Bank	Sue Fanello	(419) 525-8784
Century National Bank	Bruce Kolopajlo	(740) 455-7335
First-Knox National Bank	Doug Leonard	(740) 399-5512

“Thank you for the miracle you guys pulled out on this one! That was terrific service and I am really impressed!”

“Unbelievable – I don't know how you guys did this, but you all are absolutely fabulous! I know that a THANK YOU isn't merely enough; but right now I am so thankful for your tenacity, determination and compassion, and your leadership, that I am speechless – which for me, is highly unusual! WAY TO GO!”

“It's always a pleasure to work with one of your staff members. Equity Resources customer service is number one!”

“I really, really, really can't thank you enough. This is a miracle that you were able to turn this loan in 3 days.” “You guys just rock!!!! Great job!”

“You guys are BY FAR the best out of all the lenders we work with. We (processors) are pushing our Loan Officers to use you guys exclusively. You make our lives soooooo much easier.”

“I just wanted to take a moment to express how happy I am. I have never experienced a lender relationship quite like this one. We all know that our business certainly cannot be called "easy", but I can't imagine my files going any smoother than they do with your staff. You are always willing to go above and beyond to make sure that the file not only gets closed, but that my customers (and me) are happy, too.”

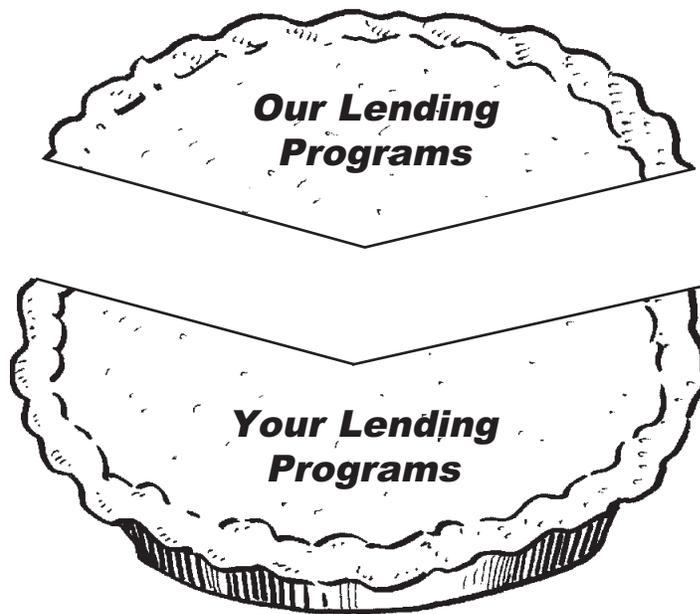
“Thanks to you and your staff for the incredible customer service. It is a true pleasure working with your company.”

“Equity Resources personal service far exceeds that of any other lender we work with. There is nothing that could possibly replace the high level of service the people of Equity Resources provide.”

EQUITY

RESOURCES, INC.

offers
Merchants National Bank
another piece of the pie!



Start stress free lending.

General Information

Rob McGeorge

Vice President, B2B Lending

PHONE: (513) 965-0015

FAX (513) 965-0016

ADDRESS:

200 Techne Center Drive

Suite 101

Milford, OH 45150

E-MAIL: Rob@callequity.com

WEBSITE: www.callequity.com

EQUITY
RESOURCES, INC.

REAL World Class Service

We believe in identifying customers expectations up front and setting a course to exceed them. If the expectations happen to be unrealistic, we take the time to explain why and offer alternatives.

Referrals come from relationships. We have communication systems in place for both you and the consumer to help enhance our overall relationship.

We believe in educating our customers on all loan options tailored towards their short term and long term financial goals.

We believe in honoring what we quote up front without asking for additional steps for final approval.

We believe the average mortgage process is too “painful” for the consumer when there is not enough communication.

If we can't approve a customer today, we believe in giving them a “financial roadmap” to a future approval. We spend the time talking with them to make sure they understand “why.” We explain what they need to do over a specified period of time, to overcome the obstacle. Then our “Keep in Touch” (KIT) system kicks in until a mutually agreed upon future date when our system alerts us to call them and send them back to you!

For over twenty years, Equity Resources, Inc. has been improving it's systems, programs and service levels to where they are today.

REAL Customers

Keep up the good work! When my husband and I got our home you made us feel like we were family. Thank you!

Diane & John Martin

Thank you so much for making us homeowners and making it such a stress-free experience. You really made buying a home easy. You were always so pleasant and eager to answer any of our many questions. We will definitely recommend you to anyone who is looking for a lender, and we will be back to see you for our next home. All of the staff at Equity was great! Thanks for everything!

George, Traci & Hunter Yoho

I wanted to take a minute to thank everyone at Equity Resources for all of their hard work during the purchasing process of our home. Without your dedication and hard work it would never have happened. In my mind, there is no other place to even consider when obtaining a mortgage.

Equity Resources will always be my first choice for any future mortgage needs as well as the only place I would recommend for others looking to purchase a home. Integrity, honesty, customer service, and an excellent work ethic seems to be second nature to you all. Please accept my sincere gratitude for all that you have done.

Todd & Holly Perdue

You've made our lives happier than we've ever been! Thank you!

Jeffrey & Earline Williams

When no one else could...you did!

Thea Palos

We really want to thank you for everything you have done to help us. I cannot express how much we appreciate your kindness and helpfulness. You not only see your clients as customers, but as human beings as well. We have already referred one fellow firefighter to you, and will continue to do so!

Dan, Jennifer, Samantha & Molly Specht