

FINALLY,
a Mortgage Company that gets it!

EQUITY
RESOURCES, INC.
mortgages

We have a team that understands YOU and helps YOU succeed

- **Why we get it:** We know it all starts with you – the loan officer. That’s why we designed our company around you. We surround you with the team, tools, and technology to help you succeed every day. From our processors and underwriters to our marketing resources and materials, to our technology tools – everything is deployed to help you **THRILL** your clients and referral partners at every step.
- **Our commitment to you:** We’re here to help you close business, **not put up roadblocks**. As a team we all operate under the maxim of supporting you, the loan officer, in every way possible. You’ll be instantly impressed at the level of service and attention you receive. In fact, many of our new hires tell me that they keep pinching themselves after 2-3 months. It’s that good here.



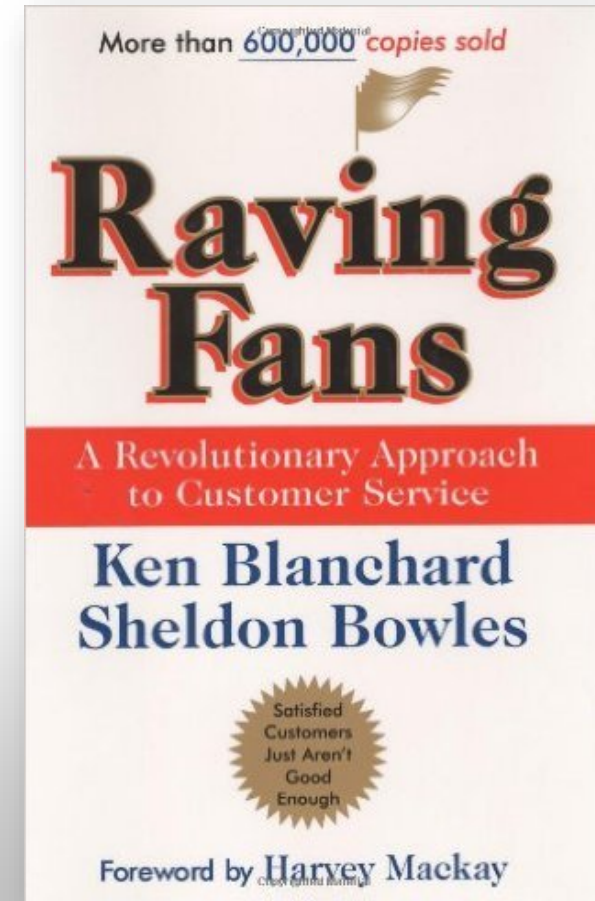
We are proud to have been recognized as a

Top 100 Employer by National Mortgage Professional Magazine in 2018, 2019 & 2020



You are about to become a “Raving Fan”

- Our Core Purpose is to *“improve the lives of families.”* In fact, we recognize our loan officers by number of families they’ve helped every month not by the dollar amount alone.
- Our mission is to make every person we touch a “Raving Fan”. We strive to get customers and referral partners to say "WOW" during the loan process. That thought **embodies our culture** and as a result, gives us a competitive edge in the market that helps drive repeat and referral business making us the obvious “lender of choice”.



- We are 100% independently owned and operated. That gives us the ability to adapt quickly to a changing market and make decisions without delays.
- We are a direct seller to Fannie, Freddie and Ginnie. This independent level of control over the entire process eliminates unnecessary steps, allowing us to meet our commitments on time and make quality, common sense mortgage loans.
- While many lending firms are contracting their staffs and operations, Equity Resources is expanding. We add positions to keep up with our projections. Most companies would never do that. They wait to add staff after it's too late!



EQUITY

RESOURCES, INC.

mortgages

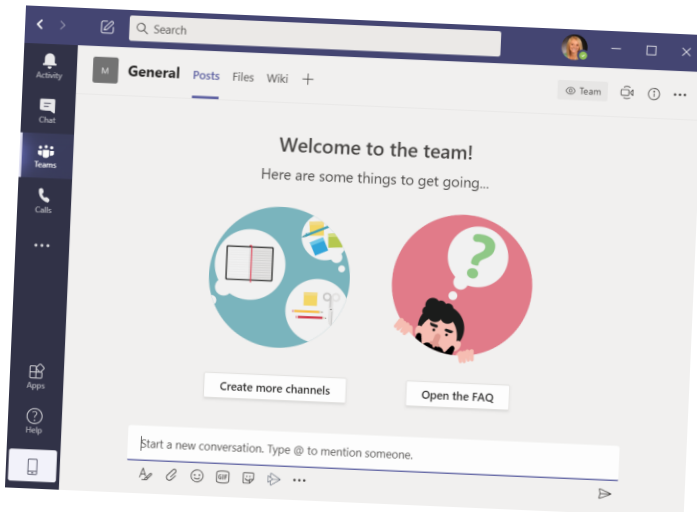
- We pride ourselves in closing on time...every time!
- In-House loan processing, underwriting and closing
- Our processors take **ownership** of your file from the day they receive it all the way to closing! This will free up your time so you can get another loan and **not worry about your pipeline!**
- We do **NOT** use an AMC. We have an appraisal manager on staff as we self-manage the appraisal process.



The Ultimate in Communication



- Multiple **Email Status Updates** sent to your borrower, your Realtor partners and you, on all loans as they hit specific milestones in the loan process. These emails all come from you so it makes them feel you are the best communicator they've ever worked with!
- **Microsoft Teams**. Texting, screen sharing with operations and tech support.
- Our ops team is available for "live" calls, they do not have voicemail.
- Accessible "scenario desk" with **BINDING** answers to your questions!



UNDERWRITING

- We encourage open communication with your ***DESIGNATED UNDERWRITER***. (That's not a typo!)
- **24 hour guaranteed underwriting turnaround time** on initial approval **AND** clear to close conditions
- As an independent mortgage banker we can have **Common Sense/Flexible Underwriting**. We find a way to make your deal work!

**Our underwriting motto: Approve Saleable Loans with
the Information Provided by the Next Day**



Up-side down Underwriting:

- **Most lenders take the application, send it to processing for 15-20+ days. Then they send the loan to underwriting at the end of the process so that all the conditions are determined at the end of the transaction. (Everyone **HATES** last minute conditions)**
- **We do it the exact opposite:** We take the application, send the loan to set up and disclosing, and then the processor prepares the loan for underwriting. Within 5-7 days of the file arriving, the loan is sent to Underwriting. Guaranteed turn time in underwriting is 24 hours. We underwrite up front so all the conditions are outlined at the front of the process to make it easier on the Borrower, Realtor and Loan Officer. **DRASTICALLY REDUCING THE NUMBER OF LAST MINUTE SURPRISES!**

Incredible Marketing Department

- **6 full time team members that support our Loan Officers with personalized monthly newsletters to your clients, Realtors, and referral partners and much, much more.....**
- **We created a state of the art marketing system to keep you in touch called ERMA (Equity Resources Marketing Assistant) with all of your past clients, current clients, Realtors and referral partners**
- **3 year continuity campaign to keep in touch with all of your clients**
- **Loan Status Updates: We make you look great by providing 7 status updates to you, your clients, and your Realtors throughout the loan process!**
- **We offer a full library of lunch and learn seminars, flyers and videos to fully support your marketing needs**
- **Automated “drip” campaign marketing through our robust full CRM system. This is provided at NO cost to our Loan Officers**



CRM/Marketing Tool: “ERMA”:

- **We offer a powerful automated customer-retention and prospect marketing program for all loan officers that is tied into our Loan Origination System. This turnkey system is designed to keep you on top of their minds.**
- **Have you ever seen clients in the grocery store you did a loan for 3-4 years ago and they come up to you and say “Hi, Yea, we just closed on a new house 1 month ago!!” You are thinking... “Why didn’t they come back to me?” Don’t blame them, blame yourself. You weren’t top of mind! You have to touch your database 12-15 times a year. If you do, you will finance 20-25% of your database each year.**
- **When you use a CRM the best part is...you can set it and forget it. It automatically sends flyers and letters on your behalf to prospects, current borrowers, past clients and referral sources.**
- **It also serves as a detailed database management tool- daily prompts detailing who to contact, when and why to ensure you’ll never miss a marketing opportunity again. We help you develop targeted drip campaigns with 1,000’s of flyers, postcards and prewritten pieces.**

The Resource Newsletter mails to Closed Customers



The Resource
NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

The Resource
NEWS

The Resource
NEWSLETTER FOR OUR RAVING FAN CUSTOMERS

Happy Holidays from our Family to Yours!

Nothing makes us happier this time of year than the busyness of this season, take a moment to thank the families we helped have a home and your loved ones, and to remember the exciting things that happened at Equity Release our Equity247 app, plus interest rates that began in March and November (March and November will prove to be the best mortgage rate environment). We are excited to improve mortgage rates for our customers. No matter what the year brings, we will be committed to being your Mortgage Specialist and am here for any question.

Wishing you a joyful peace and cheer in the holidays.

TURKEY DAY FOOTBALL LINE
(Thursday, November 22nd)
12:30 PM ET on CBS
Chicago Bears @ Detroit Lions
4:30 PM ET on FOX
Washington Redskins @ Dallas Cowboys
8:20 PM ET on NBC
Atlanta Falcons @ New Orleans Saints

After you've enjoyed this newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

God Bless the troops serving to preserve our freedom.

Community Corner

Equity Blood Drive
Our Corporate Office Blood Drive was a success! Give the gift of life, visit redcross.org/give-blood to find a donation location near you!

Top Producing Lender
We're proud to be a North Carolina Housing Finance Agency Top Producing Lender in Wake County North Carolina in 2018! Equity Resources proudly supports the state housing agency's mission to create affordable loan options to help more people achieve the dream of homeownership. For more information on these great programs, please visit call.equity.com/downpaymentassistance.

Reasons to Refinance - We're Here Through All Life Stages

- HOME IMPROVEMENTS**
We have Renovation Loans and Cash-out Refinance options. A free analysis can determine your best solution to fund the project.
- DIVORCE/SEPARATION**
Together we can determine if staying in the home and refinancing is best, or if selling and buying another home is better.
- DEBT CONSOLIDATION**
The objective is to improve the overall repayment of all debts being consolidated while reducing the existing term of your home loan. I can analyze all debt and interest rates to determine best steps.
- RETIREMENT PLANNING**
A loan analysis early in your last year working can help you make decisions on how your budget will work with a fixed retirement income and if a lower rate or term is a possibility.

26th ANNIVERSARY 1993-2019

EQUITY RESOURCES, INC.
more than a mortgage company

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

Let's Talk Newsletter mails to your Top 20 Referral Sources



Let's Talk!

NEWSLETTER

"It's the first transaction in which a mortgage company proactively gave me weekly updates."
- Willow, Raving Fan REALTOR®

Feb 2019 FOR PROFESSIONAL USE ONLY

Your Direct Lender * Freddie Mac, Fannie Mae & Ginny Mae Seller / Service

Diane Hamilton
Senior Mortgage Specialist
NMLS 218434
740-506-2388
DHamilton@CallEquity.net

We ♥ Getting Emails Like This One...

"I just wanted to say thank you so much for everything you guys do for both me and our clients! I had a closing this week with a client who chose to use another lender (despite my best efforts to convince her otherwise, her Dad insisted). I spoke with this lender once the entire time and that was because it was 3 days before closing, I had received no Closing Disclosure or any communication whatsoever. He never called her to explain numbers or instructions for closing or anything. No emails to update on progress of the loan! I guess I've become spoiled with how much you guys stay in contact throughout the process and just expect that for my clients as well. I unfortunately have to close another deal with the same lender at the end of the month and it's like pulling teeth to get any kind of update or response. So, again, thank you! Please know all you do is very much appreciated!"
- Nicole, Raving Fan REALTOR®

An Award Winning Company

We are proud to announce we were just named one of America's Top Mortgage Employers of 2019 by National Mortgage Professional Magazine

The award was based on criteria including tech innovation, compensation, internal communication, corporate culture and industry participation

Refer a Buyer to experience our / Winning Service!

Conventional
FHA
VA
USDA
Construction
Renovation

Call with your Buyer Scenario today.
We would LOVE to provide a Stress-Free Purchase Process!
Application at CallEquity.com/Diane-Hamilton

January Realtor Referrals

83%
CLOSED IN 30 DAYS OR LESS!

55%
CLOSED IN 20 DAYS OR LESS!

"The absolute best. Always goes above and beyond to make my deals as painless as possible."
- Shannon, Raving Fan REALTOR®

*Business Days. These are true examples of our quick process. Turn time varies by transaction. We cannot guarantee loan process time on every loan

EQUITY
RESOURCES, INC.

quick comfortable
HONEST

7251 Sawmill Rd, Suite 100, Dublin, OH 43016, NMLS 1579, FL MLD87282. Certain limitations apply, call for details. Serving AL, CT, DC, DE, FL, IN, KY, MA, MD, MI, NC, NH, OH, PA, RI, SC & VA.

Let's Be Matchmakers!

If there's the slightest spark, our renovation loans can help your Buyers fall in love with a home! Here are the options we provide, there's sure to be a program for every Buyer...

All Reno Loan Requirements

- 6 month renovation period
- Must have builder contracts; no borrower work
- Builder review/acceptance prior to appraisal
- No manufactured homes or condos

Conventional

- 5% Down for Owner Occupied
- 680 Minimum credit score
- Single Family Homes

VA

- No Downpayment
- 660 Minimum credit score
- Single Family Homes
- Improvements must be fixed to the property and add value

FHA (Standard & Limited)

- 3.5% Down
- Minimum credit score 630
- 1 to 4 family single structure

Standard

- Minimum repair cost \$5,000
- No recreational or luxury improvements

Limited 203K

- Maximum repair cost \$35,000
- No major repair or remodeling involving structural repairs, luxury/recreational improvements, landscaping or additions
- Home must be habitable

Sample Scenario: Cony Loan for \$190,000 with 5% down payment for 30 years with a fixed 4.75% rate 5.112% APR = \$1,023.89* monthly payment. Factoring a minimum 700 credit score. FHA Loan for \$196,977 with 3.5% down payment for 30 years with a fixed 4.50% rate 6.82% APR = \$1,130.72* monthly payment. Factoring a minimum 700 credit score.

*Payments are Principal & Interest + Mortgage Insurance. Do not include amounts for taxes and insurance premiums. Program terms & conditions are subject to change at any time. Final approval is subject to credit review and eligibility. This is not a commitment to lend

TAX REFUND

Ask About a Tax Refund Check

Have a Buyer with no Savings for a Down Payment?

Don't forget to ask them if they will be getting a Tax Refund! Or, tell them about our \$0 down payment loan options. Our promise to you is that we will do everything we can to help your client buy a home!

"This is how home buying should be, no stress during the entire experience."
- Louis, Raving Fan Homebuyer

"Well above any expectations. We had many obstacles to overcome. I don't know many lenders that will take several hours out of their day to call the IRS with the borrower. Personally I do not feel we would have made it to the closing table if it was not for your help and guidance."
- Emily, Raving Fan REALTOR®

Need a Dedicated Lender?

Need a Quick Closing?

"I had a very short turn around timeline which means quick, clear communication is critical. I was not disappointed, we made the timeline and I understood every step of the process."
- Jennifer, Raving Fan Homebuyer

Our Renovation Story

EQUITY
RESOURCES, INC.

quick comfortable
HONEST

Open House Flyers





THE CRESCENT—3 Reston Place
Bluffton, SC 29910
List Price: \$529,900

Offered By
Regina Faucette
REALTOR®



For more information on this home,
please call (843) 422-2144.



24 New Orleans Road, Ste 210
Hilton Head, SC 29928

Highlights *Awesome Home in Heritage Bay!*

- 4 Bedrooms / 4 Bathrooms
- Eat In Kitchen w/ Stainless Steel Appliances
- Open, Bright Floor Plan
- Private Backyard
- Hardwood Floors
- Attached 2.5 Car Garage
- Crown Molding





Financing Options Provided By



Jennifer Farmer
Senior Mortgage Specialist

FREE pre-qualification to buy this home!
Call (317) 289-6099 Apply Online at
www.callequity.com/Jennifer-Farmer

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing the loan.

EQUITY RESOURCES, INC.
mortgages

119 Palmetto Way, Ste B
Bluffton, SC 29910

More Options Available!

Apply at CallEquity.com

A	Conv 30-Yr Fixed
Sales Price	\$529,900
Interest Rate/APR	4.375%/4.412%
10% Downpayment	\$52,990
Term	360 months
Loan Amount	\$476,910
P & I	\$2,381.14
Est Hazard Insurance	\$140.00
Est Property Tax	\$212.03
HOA Fee	\$134.27
Mtg Insurance	\$67.56
Total Monthly	\$2,935.00

B	Conv 30-Yr Fixed
Sales Price	\$529,900
Interest Rate/APR	4.375%/4.435%
20% Downpayment	\$105,980
Term	360 months
Loan Amount	\$423,920
P & I	\$2,116.57
Est Hazard Insurance	\$140.00
Est Property Tax	\$212.03
HOA Fee	\$134.27
Mtg Insurance	\$0
Total Monthly	\$2,602.87

P & I = Principal & Interest payment. Rates available as of 2/20/19 but are subject to change. This is not a commitment to lend. Loan program examples are for illustrative purposes only and are subject to change without notice. Other programs available. Certain restrictions apply, call for details. Corporate NMLS 1579, SC M.L.B-1710825, Jennifer Farmer NMLS 137597.

Better Business Bureau member since 1994, BBB Rating: A+



I've Changed Companies

A NOTE FROM YOUR MORTGAGE SPECIALIST, YOUR NAME HERE

It's Oh-fish-al!



I Have Moved!

Office Address * City, ST Zip



Dear salutation,

After careful consideration, I have decided to move my Mortgage Practice. At Equity Resources, Inc. our philosophy is to **improve the lives of families**. We do this by providing education, honest answers and delivering a "Raving Fan" customer experience to our current and past clients. With great programs, 24 hour underwriting and loan programs with as low as a 580 credit score, I know I can help more people while providing exceptional service. We even have several programs that require no down payment!

If you would like me to complete a savings analysis please give me a call and if you know anyone who is thinking about buying a home or refinancing I would really appreciate you giving them my number. **I hope to hear from you soon!**

Your name



Your Name

Senior Mortgage Specialist
Equity Resources, Inc.
PHONE: (123) 123-1234
EMAIL: You@calleequity.net
APPLY FREE: www.callequity.net



NMLS 1579/Licensing, Equal Housing Lender

Accredited Member of the Better Business Bureau

Sample of Postcard back for Past Clients/Prospects.

Your Name
Equity Resources, Inc.
Your Office address
City, ST Zip

Mortgage question or referral? Call me at
123-123-1234

«contact»
«address»
«city», «state» «zip»

Emails in ERMA – SENT AUTOMATICALLY FOR YOU



Ryan, how many homes on the market today are outdated, or have one thing keeping them from being the perfect fit for Buyers?

If you have clients who find a home in the perfect location or with a yard they love, but they dislike the kitchen or bathroom, *it's not a deal-breaker!* With our Renovation program, they can buy the home, plus get money to make the necessary renovations to create their dream home.

One loan. One closing. One happy customer and one happy realtor! *Call or text me to see if your Buyer qualifies. I'd love to help you Sell More Homes!*

Our Renovation Loan can help with these Top Reno Projects:

- Interior**
 - #1 Bathroom Reno
 - #2 Kitchen Upgrades
 - #3 Complete Kitchen Reno
- Exterior**
 - #1 New Roofing
 - #2 New Windows
 - #3 New Vinyl Siding

SOURCE: National Association of Realtors 2019 Remodeling Impact Report

A collection of construction tools including an orange hard hat, a yellow tape measure, and a hammer, resting on a blueprint.

- We send a closing gift to all of your clients 30 days after closing from you!
- We send gifts to your Top 20 Realtors/Referral Partners!
- We send a “Sit Back & Relax” letter and gift card to all of your clients at appraisal stage.



Co-brandable Flyers available in ERMA TOOLS FOR YOU!

FOR PROFESSIONAL USE ONLY

RENOVATION MORTGAGES

CONVENTIONAL

- ⇒ 5%* Down for Owner Occupied Property; 20%** Down for Second Homes
- ⇒ 680 Minimum credit score
- ⇒ Max DTI 44%
- ⇒ Single Family Homes

*Conventional Loan Scenario: 5% down payment on a \$200,000 purchase price (Loan Amount \$190,000) with a 4.75% fixed interest rate/5.112% APR for 30 years = \$1,033.88 monthly payment. (†Payment is Principal & Interest + Mortgage Insurance. Does not include amounts for taxes and insurance premiums. Factoring a minimum 760 credit score.)

**Conventional Loan Scenario: 20% down payment on a \$200,000 purchase price (Loan Amount \$160,000) with a 4.75% fixed interest rate/4.959% APR for 30 years = \$834.64 monthly payment. (†Payment is Principal & Interest + Mortgage Insurance. Does not include amounts for taxes and insurance premiums. Factoring a minimum 760 credit score.)

VA

- ⇒ No Downpayment
- ⇒ 660 Minimum credit score
- ⇒ Single Family Homes
- ⇒ Improvements must be fixed to the property and add value

**DO YOUR BUYERS
LOVE THE HOUSE, BUT
HATE THE KITCHEN?
WE'VE GOT YOU COVERED!**



FHA STANDARD

- ⇒ 3.5% Down[^]
- ⇒ Minimum credit score 630
- ⇒ 1 to 4 family single structure
- ⇒ Minimum repair cost \$5,000
- ⇒ No recreational or luxury improvements

FHA LIMITED 203K

- ⇒ 3.5% Down[^]
- ⇒ Minimum credit score 630
- ⇒ 1 to 4 family single structure
- ⇒ Maximum repair cost \$35,000
- ⇒ No major repair or remodeling involving structural repairs, luxury/recreational improvements, landscaping or additions
- ⇒ Home must be habitable

[^]FHA Loan Scenario: 3.5% down payment on a \$200,000 purchase price (Loan Amount \$196,377) with a 4.50% fixed interest rate/5.682% APR for 30 years = \$1,130.72 monthly payment. (†Payment is Principal & Interest + Mortgage Insurance. Does not include amounts for taxes and insurance premiums. Factoring a minimum 700 credit score.)

APPLICABLE FOR ALL LOAN TYPES

- ⇒ 6 month renovation period
- ⇒ Must have builder contracts; no borrower work
- ⇒ Builder review/Acceptance prior to appraisal
- ⇒ No manufactured homes or condominiums

Program terms & conditions are subject to change at any time. Final approval is subject to credit review and eligibility. This is not a commitment to lend.



READY TO BUY A HOME?

We have the program that's right for you!

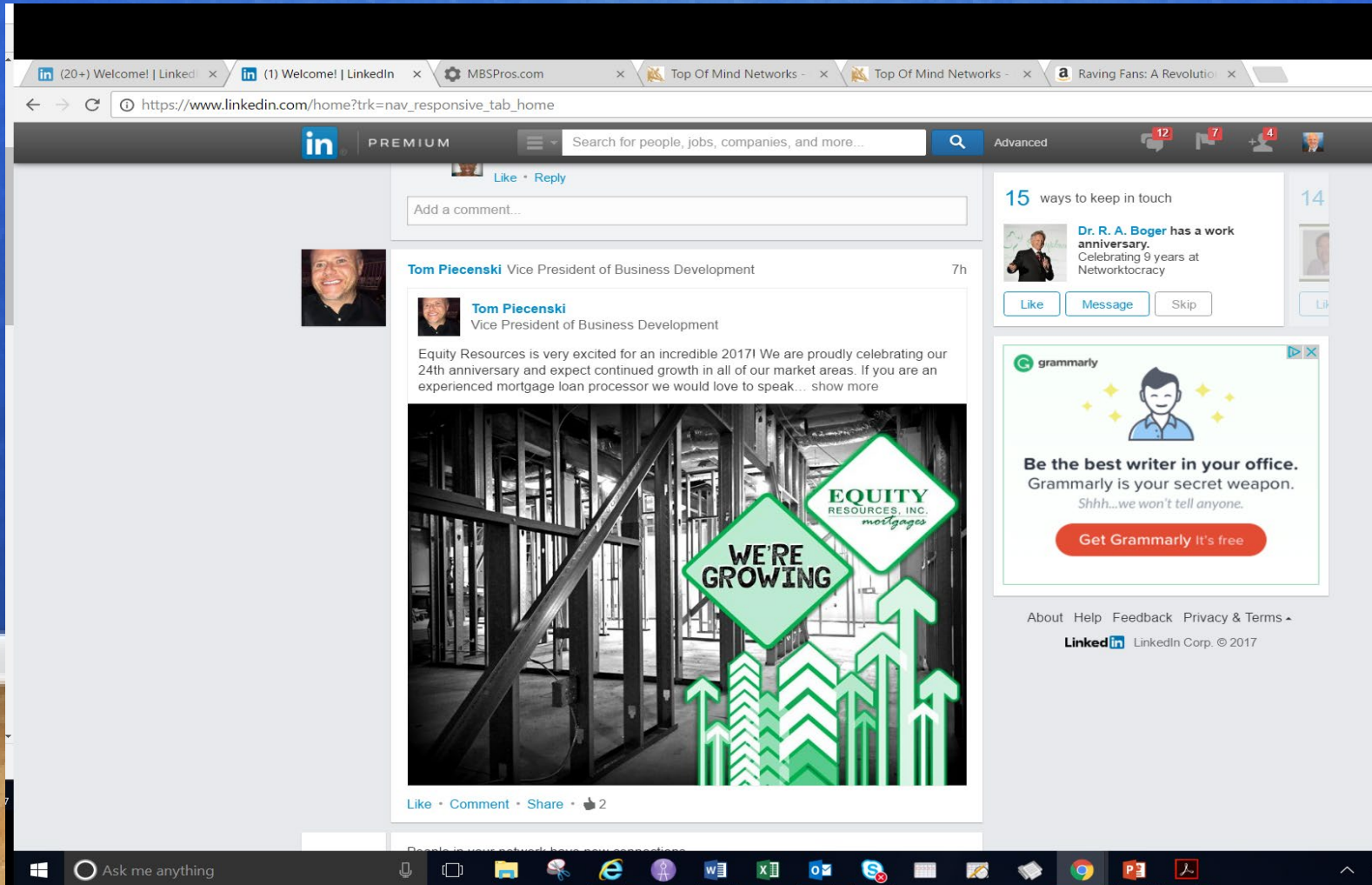
- Attractive Jumbo loan options.
- Conventional, FHA, VA & USDA programs available.
- Loan programs available down to 580 credit score.
- No money down purchase programs.
- Gift money as a down payment acceptable.
- Doctor Program with expanded debt to income criteria & NO mortgage insurance.
- Cash-out and Streamline refinance options available.
- Renovation and Construction loans.

Mortgage Mechanics

Subscribe to Equity Resources' YouTube channel. These videos help explain some of the basic concepts that are so important for any home buyer to understand.

The screenshot shows the YouTube channel page for 'Mortgage Mechanics'. The channel banner features the text 'MORTGAGE MECHANICS' in a stylized font, surrounded by gears and icons for 'USDA', 'VA', 'FHA', and 'APR'. Below the banner, the channel name 'Mortgage Mechanics' is displayed with a 'Subscribe' button showing 97 subscribers. The channel description reads: 'Mortgage Mechanics 411 views 1 year ago. Thanks for checking out our new channel, Mortgage Mechanics. Our goal with this channel is to put complicated mortgage terms into bite-sized lessons so that everyone can be better informed when buying a home. We hope you find the information worthwhile, and thank you for watching! Please subscribe to see more of our weekly videos.' The page also includes a 'Featured Channels' section with 'Kari Gares' and 'Partner Xchange', and a 'Popular channels' section with 'Sotheby's International Realty', 'BiggerPockets', 'Bryan Casella', and 'Coach Corey Wayne'. The video player area shows a video titled 'Mortgage Education Videos' with a thumbnail of a man standing next to a large money bag.

We employ a full time Social Media Director to help you grow your Social Media presence. In addition, we can also offer automated postings for you across all Social Media platforms.





**“JUST LISTED”
ALERTS
FROM YOUR
DATABASE**

Equity Zone



Can't find something you're looking for? Email marketing by clicking here!



Marketing Shop



Go shopping by clicking on the marketing item you want below. Each one of these will include options and an order form, to make it that easy.

Open House Flyer



Customized for any open house. Allow at least a day for marketing to prepare.



Business Cards



Custom business cards ready when you need them.



Promotional Items



Pens, note cards, mints, umbrellas - this is your one stop shop for ERI promotional materials.



Blank Note Cards



High quality cards you can use for your handwritten thank you cards.



New Wave Binder



1st Realtor Meeting? Make sure you flip through your custom New Wave Binder! Click for a sample! Cant find yours? Request it here



The Resource Newsletter Automatic



Our monthly newsletter. Click here to add a personal story or add older clients to your mailing list.



Lets Talk Newsletter Automatic



Newsletter for your real estate partners, showing them what a difference our services can make.



Tri Fold Brochure



Tri Fold Brochures in a number of designs that can be handed out to customers and from your realtors.



Magazine



Send a one year magazine subscription to your clients or prospects. Click on picture for more details. Cost is \$18.00 each



Social Media



We have a lot of social media images available. We can also auto post to your site!



Reconnect Options



Choose one of these reconnect letters to tell your past clients about your move to Equity.



Power Point Presentations



Customized presentations to help you present to realtor partners, or at conferences.



Improving Lives T-Shirt



Equity Resources 'Improving the lives of families' T-shirts! Different colors and styles available.



Logo Apparel



Equity logo shirts and jackets. There's a few steps to this one.



Introduction Folder



Tell potential business partners who we are and what working with you can bring to the table.



Rack Card



'Protect your money when buying a home from wire fraud schemes' Cards
5.5x8.5 Size



Yard Signs



These yard signs can really help your realtor sell homes through the power of our creative mortgage solutions.



Prospective Buyer Guide



Email marketing to have this sent to you with your information on it!



Closing Table Signs



Two sided sign. 'I Bought' on one side and 'We Bought' on the other! Great to take for new home buyer pictures at closing!



Realtor Resource



Co-branded Newsletter with your Realtor, 6 times a years!



Marketing also offers: Custom Ads (digital or printed)

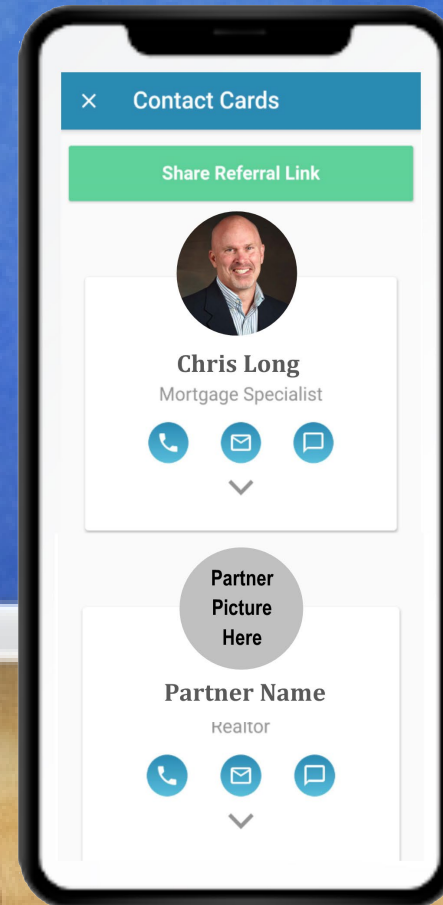
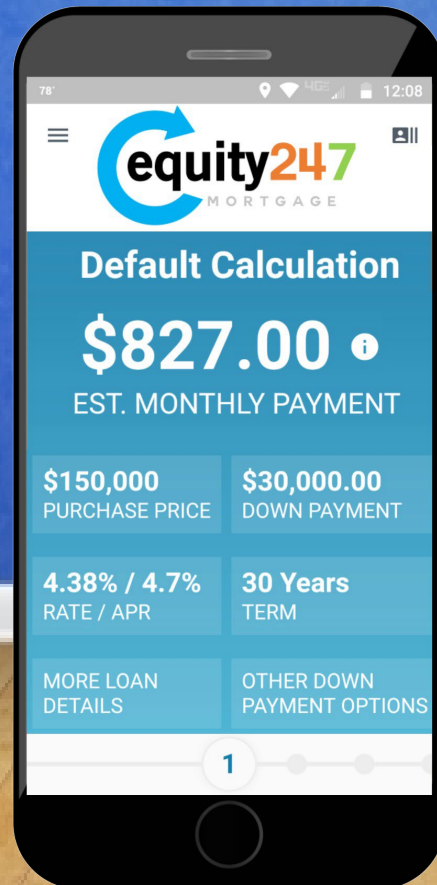
Send the marketing team an email if you're interested in any of those additional options.



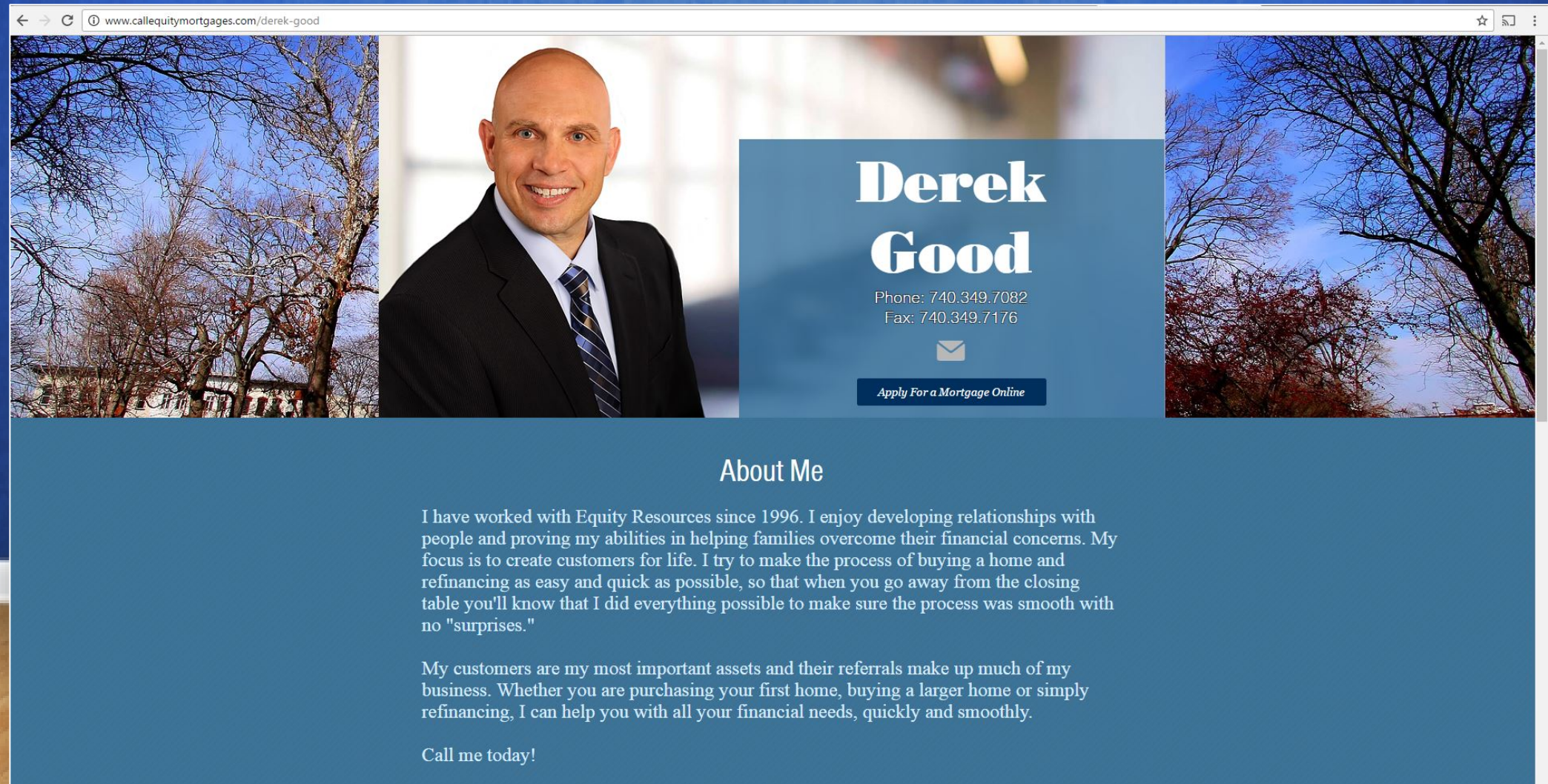
Hundreds of flyers are ready to download for free through ERMA.




We utilize a Business Card/Mortgage Calculator App for ease of electronic business card transfers and mortgage calculators for clients and referral partners



All loan officers get a Personalized Web Site with full customization options




← → ↻ ⓘ www.callequitymortgages.com/derek-good ☆ 📄 ⋮



Derek Good

Phone: 740.349.7082
Fax: 740.349.7176



[Apply For a Mortgage Online](#)

About Me

I have worked with Equity Resources since 1996. I enjoy developing relationships with people and proving my abilities in helping families overcome their financial concerns. My focus is to create customers for life. I try to make the process of buying a home and refinancing as easy and quick as possible, so that when you go away from the closing table you'll know that I did everything possible to make sure the process was smooth with no "surprises."

My customers are my most important assets and their referrals make up much of my business. Whether you are purchasing your first home, buying a larger home or simply refinancing, I can help you with all your financial needs, quickly and smoothly.

Call me today!

Compensation and Benefits

- **Individually Tailored Compensation Plans.** You can choose your commission rate from **60 bps to 160 bps** based on where you want your pricing to be. Can be modified every 6 months.
- We pay commissions **every two weeks.**
- **Fantastic Benefits**
 - Major Medical
 - HSA accounts
 - Prescriptions
 - Vision
 - Dental
 - 401K



Fully paid Loan Officer Assistants Program:

- **Let's face it, for you to grow to your potential sometimes you need administrative help**
- **Are you tired of begging for an assistant and your company not coming through?**
- **We want to see you soar. We will work with you to help grow your business. When the time is right we'll put a plan in place to grow your own team.**
- **We can fill that role with a Loan Officer Assistant or a Junior Loan Officer.**

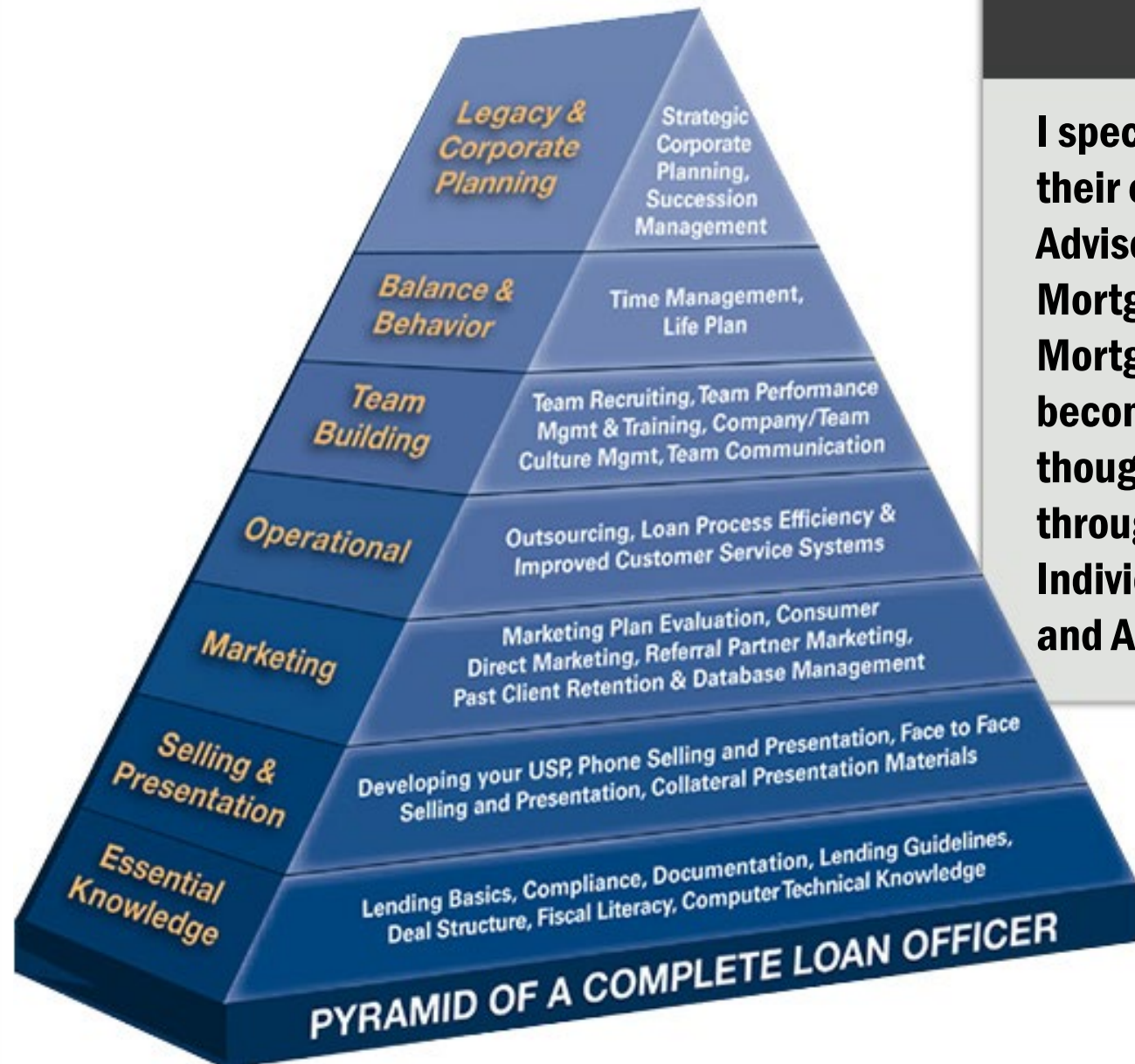
It's part of how we create and grow superstars.



Products

- **Conventional 10, 15, 20 and 30 year Fixed and ARMs**
- **FHA and VA offered down to a 580 credit score**
- **Rural Development**
- **State bond/housing assistance programs**
- **100% LTV Doctor loans**
- **Jumbo loans**
- **Non-Conforming Condos**
- **Renovation and Construction loans**





I specialize in helping LO's grow their expertise to become Trusted Advisors. I help them build a Mortgage Practice through the Mortgage Planning Process. To become more than they ever thought they could on their own through Classroom Teaching, Individual Coaching, Mentoring and Accountability.

Multiple Pillars of Business

Direct Mail
Realtors
Craig's List
Builders
Attorneys
Facebook
Call Ins
Circle of Friends
CPA's
Houses Listed For Sale
Centers of Influence
Other Lenders
Bulletin Boards
Financial Planners



Internet Leads
Title Companies
Referrals
Blogging
Past Clients
Family
Farming
LinkedIn
Advertising
Data Base
Marketing
Divorce Attorneys
Insurance Agents
Referrals from Past Clients

Referral Partners with a Database

- Financial Planners
- Insurance Professionals
- Realtors
- Builders
- Stock Brokers
- Divorce Attorneys
- CPAs





From the Loan Officer to the Processor to the Underwriter to the Closer, we are all hands on deck for a smooth closing with One Common Purpose: to “WOW” the Realtor and the borrower so they want to come back and do it again and tell all their friends about their great experience. We are not a bank selling multiple banking products to consumers. We sell only one thing and that is mortgage loans, and we do it better than everyone else.

“Should I stay or should I go”

By The Clash



Even more important than your decision about a new company is your decision about your new manager. The Gallup Organization says that the #1 reason people stay or leave a company is their manager. We believe the following questions may be just as important as the questions about the company:

1. How long have you been in the mortgage business?
2. Have you ever been on the street as a 100% commission loan officer?
3. If so, were you successful as a loan officer?
4. How have you invested in your business over the years and how has that contributed to your success?
5. Do you have an organized plan that will help me take my business to the next level?
6. In a typical week, how much time will you spend teaching me what you know?
7. Will you invest in me personally and my business?
8. Do you have a track record of helping loan officers reach new levels of productivity?
9. Why should I leave my company and work for you?

