

*quick*  
**comfortable**  
**HONEST**

H O W   T O  
A P P L Y

**2 Easy Ways to Apply**

①

Call 123-123-1234

②

Online at  
[www.callequity.com](http://www.callequity.com)

Scan here for  
my Secure  
Application!



EQUITY RESOURCES inc  
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.  
Your Name

Phone: 123-123-1234  
Email: [Emailme@callequity.net](mailto:Emailme@callequity.net)

R E F E R E N C E S

Call for a list of testimonials  
or visit [www.callequity.com](http://www.callequity.com).

*"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



Branch Office  
Your Office  
Suite xxx  
Your City, State Zip

Corporate Office  
25 South Park Place  
Newark, OH 43055

Refinance or  
Buy a Home  
with a VA Loan

**EQUITY**  
RESOURCES, INC.  
*mortgages*



Your direct lender

*Serving Alabama, Connecticut, Delaware,  
District of Columbia, Florida, Indiana,  
Kentucky, Maryland, Massachusetts,  
Michigan, New Hampshire,  
North Carolina, Ohio, Pennsylvania,  
Rhode Island, South Carolina and Virginia.*

[WWW.CALLEQUITY.COM](http://WWW.CALLEQUITY.COM)

We make it easy to get a VA Loan.

# VA

## BENEFITS of VA Loans

- Minimum 580 Credit score
- No down payment
- Low competitive rates
- No monthly private mortgage insurance (PMI)
- Unlimited seller contribution
- In-house underwriting

**Ready for  
Raving Fan  
Service?  
APPLY NOW!**

## Great News on VA Loans!

We are approved to review VA appraisals and issue a Notice of Value (NOV) for VA loans on our own! This will now be handled in 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 any mortgage into a VA Loan (not just an existing VA loan)
- Refinance up to 100% of your primary home's value
- Cash out to 100% 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. Certain restrictions apply, call for details. Programs are subject to change without notice. NMLS: Your Name 12345, Corporate 1579, Your Office Licensing.*

## OTHER HIGHLIGHTS

- No Application Fee
- Pre-Approvals in 24-Hours
- Free Credit Tips
- *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.