



A Partnership in Lending



Why Partner?

Fixed Rates - Access to long term fixed rate loans

Program Choice– Conventional, FHA, VA, USDA, MHDC, and Large Acreage

Profitability - You can earn fee income, up to 2% of the loan amount

Retention - Stop your customers from going to your competitors for home loans

Secondary Market – Access the secondary market without the headaches

Why Equitable Mortgage?

Easy – You take the application; we do most of the loan processing for you

Local – A Missouri Lender that understands the unique aspects rural lending

Knowledgeable – We suggest the best program to fit your borrower’s situation

Personable – Our highly trained staff takes the time necessary to assist in each loan

Experienced – This is our 16th year of lending

Compliance—We stay on top of the ever changing regulations:

July 2009 MDIA (APR); Jan 2010 RESPA (GFE); Oct 2010 AIR (Appraisals); Jan 2011 SAFE Act;
Jan 2011 HUD compliance; Jan 2011 FACT Act (Risk based pricing); Apr 2011 Reg Z (MLO Comp);
Oct 2011 UAD and UCDP (Appraisals).

Contact us for Additional Information or to schedule a Loan Officer Training

“We only do the home loan. You keep the customer”

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- Locally Owned & Operated
- Rural Home Loan Specialists
- HUD Approved
- USDA Approved
- Licensed in MO, AR, and KS
- MO 101714; AR 103326; KS 0002143
- Excellence in business since 1996

John T Cardoza, MBA
Equitable Mortgage
Corporation