



17May2023

My name is Richard Walker. I was born and raised in the state of Georgia. I got involved with the real estate and mortgage banking business in 1978. I have done all types of loan and real estate deals that you can think of; except for VA loans.

You can go to my website which is at [Resume Richard Walker](#) that has much information about me.

I know several various real estate investors/brokers that have deals personally and/or have clients needing funding.

I have been a mortgage broker, and a mortgage lender; selling whole loans in the secondary mortgage market. I have sold loans over my career to hundreds of different institutional banks, insurance companies, and conglomerates such as Ford, General Motors, Chrysler, Continental Feed and Grain, etc.

I was part owner of a mortgage lender in Atlanta Georgia, we averaged closing 200 mortgages per month. My experience and expertise was the B, C, D, loans, equity, bankruptcy and foreclosure. (I have done many such loans, but one was that the bank had already foreclosed on the borrower, and I got the money for him to buy the property back from the bank. I rehabilitated the borrower and eventually got him permanent financing, and I sold the loan to Ford Motor Credit. I have sold hundreds of deals to Fleet Bank.

I have closed deals in many various states, but primarily my business has been here in the state of Georgia. I currently live in the Cartersville Georgia area. My address here is 18 Green Valley Trail, Cartersville Georgia, 30120 if you want to check it out.

I have several different investors/borrowers who need assistance for varying reasons.

I want to run this scenario by you. One investor has about 10 residential lots, (in different locations and in different counties of Georgia), of land to build single-family houses on. He is interested in getting money to build houses on these properties here in the state of Georgia, and lying and being in Cherokee County Georgia and Cobb County Georgia.

The investor/borrower does not have good credit, however, the value in the land is substantial.

The investor/borrower does have licensed general contractors that have the license and the skill to build the houses.

I am thinking that your private loan as a line of credit would be the best because he can secure the whole line with the established real estate, and you do not have to do any draw schedules or any oversight of the actual construction of the houses.

I have several other loan opportunities for your company. One is a man who wants to buy some land and build a commercial building on it. This studio production facility will be a film production studio because he makes videos and films for the car industry and has an established business. (I do not want to get bogged down on these deals so let's focus on the one investor/borrower so that you and I can build a GREAT working relationship), and then I can give you more business than you can probably handle.

All of my contact information will be below. My personal cell phone number is 470-772-4221.

Please contact me at your earliest convenience and leisure so that we can establish a good working relationship so that we can serve many clients, and have substantial rewards for your company and for me.

I will attach my credit scores so that you will know that I take credit management seriously!

Thank you very much,



1-470-772-4221 Personal Phone

Richard Walker
EEPPAA.tech LLC
1-404-800-1778
RichardWalker@EEPPAA.tech
FAX 1-833-233-2063 USA TOII

Success is not about real dreams coming true. (passive happenstance)Success is the trick about making a true dream a reality! (active trek) Richard David Walker

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Dashboard Education Center

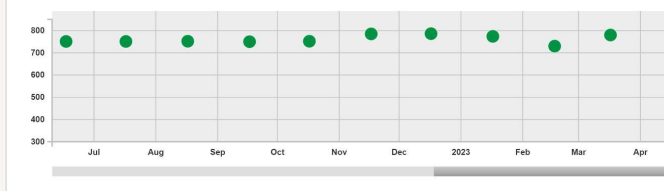
VantageScore®



My VantageScore®
780



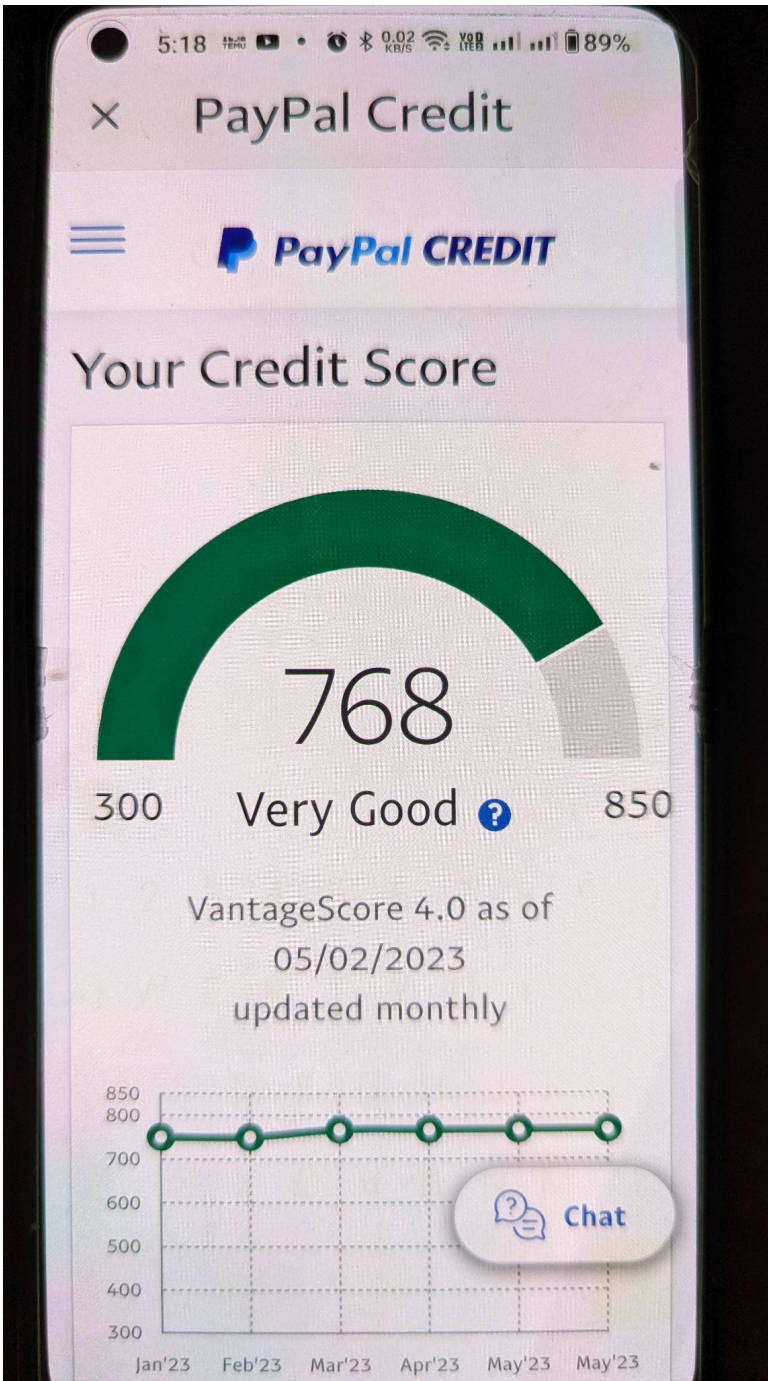
Score Date: March 17th, 2023



Upgrade your membership

Your VantageScore® Tracker History

Date	Score	Lender View	Bureau	Score Factor
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CREDIT SCORE

Review your credit score.

Great news! Your score went up by 1 point.

Your VantageScore® from TransUnion is a general indication of your credit health. U.S. Bank does not use your VantageScore® to make lending decisions.



↑ 1 point

VantageScore® 3.0, powered by TransUnion
updated May 1

VantageScore 3.0 tiers

Excellent	You ▶	781 - 850
Very Good		720 - 780
Good		658 - 719
Fair		601 - 657
Poor		300 - 600



Settings RICHARD WALKER

Home

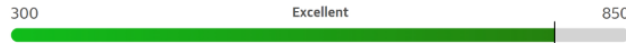
Improve

Activity

Alerts

For You

VANTAGE SCORE



783

Updated on Apr 27, 2023



Your TransUnion Credit Report

Check your most recent report, which includes your accounts and balances.

Give feedback



Your Credit Scorecard as of 03/28/2023

Based on FICO® Score 8 from TransUnion® data



Your **FICO** SCORE

762

Very Good

762
02/25/2023

0
Change

Graph

List



Key factors affecting your score:

↑ What's helping?

— No missed payments

Your credit report shows you have been paying your bills on time, which generally poses a lower risk to lenders.

— Revolving utilization is low

FICO® Scores consider total balances compared to total credit limits on revolving accounts. Your

Dashboard

Education Center

VantageScore®*



787 My VantageScore®



Score Date: April 17th, 2023



7:35

100%



OpenSky

Log Out

FICO® Score



756 FICO SCORE
The score lenders use.



Your FICO® Score 9 based on Experian data is the same score that OpenSky pulled on 04/03/23. FICO and "The score lenders use" are registered trademarks of Fair Isaac Corporation in the United States and other countries.

Your FICO® Score History



US Bank



Smart Assistant






Your credit score is 783, which is considered excellent.

Credit score



VantageScore® 3.0, powered by TransUnion¹
Updated April 09

VantageScore 3.0 tiers

	Excellent	781-850
	Very Good	720-780
	Good	658-719
	Fair	601-657
	Poor	300-600





🏠 Home

📈 Improve

🔄 +4 Activity

🔔 Alerts

📧 For You

VANTAGE SCORE ⓘ



783

Updated on Apr 6, 2023



Medical Debt Changes

Learn about how your credit score might be affected. >



Your TransUnion Credit Report

Check your most recent report, which includes your accounts and balances. >

Experian credit report

RICHARD D WALKER

As of Apr 1, 2023 ▾

FICO SCORE 8 ⓘ

Experian data Apr 1, 2023

754

● VERY GOOD

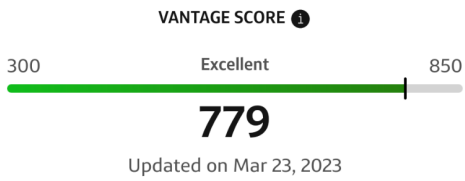
300

850

Capital One Bank

9:39 78%

CreditWise®



Medical Debt Changes

Learn about how your credit score might be affected. >



Your TransUnion Credit Report

Check your most recent report, which includes your accounts and balances. >

Congrats! You're pre-approved for this offer:



Capital One Quicksilver Card

It's official—due to your great track record as a loyal Capital One customer, you're eligible for this exclusive offer.

[Review Offer](#)



Home



Improve



Activity



Alerts



For You

9:40 77%

CreditWise®

Credit History

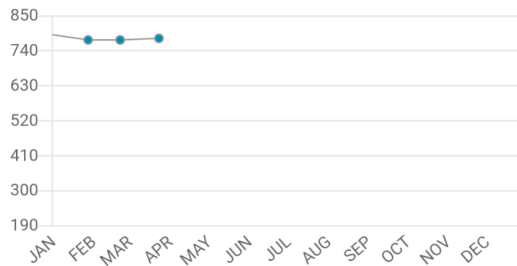
Score Change

History

779

Excellent

Mar 23, 2023



2023



Home



Improve



Activity



Alerts



For You



Home

Welcome, Richard

YOUR CREDIT

Credit Score

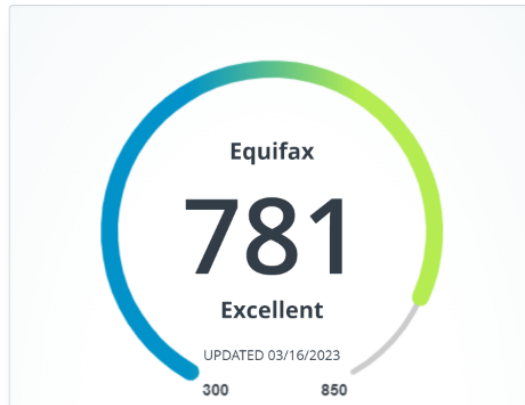
Credit Report

YOUR IDENTITY

Freeze

Fraud & Active Duty

Alerts

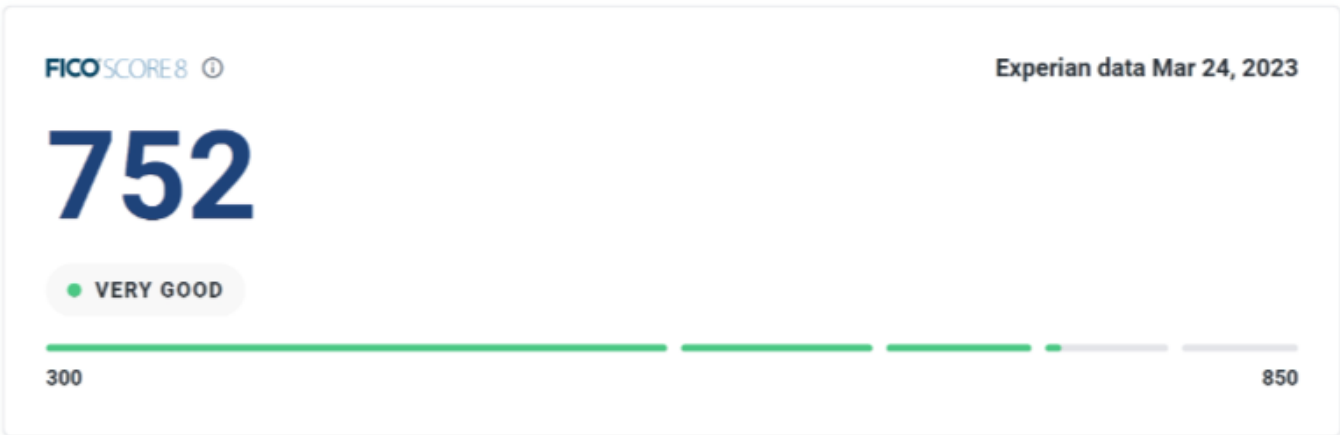


EQUIFAX CREDIT REPORT STATUS

Your Equifax credit report is **frozen**.
[Manage a freeze](#)

You don't have an **active duty** or **fraud alert** in place.

Experian credit report
RICHARD D WALKER
As of Mar 24, 2023



Personal information

NAME

RICHARD D WALKER

ALSO KNOWN AS

ADDRESSES

135 KNIGHTS CT
FAYETTEVILLE, GA 30215-2408

FIRST PROGRESS
For Building or Re-Building Credit

Back to my card Logout
Welcome, Richard Walker

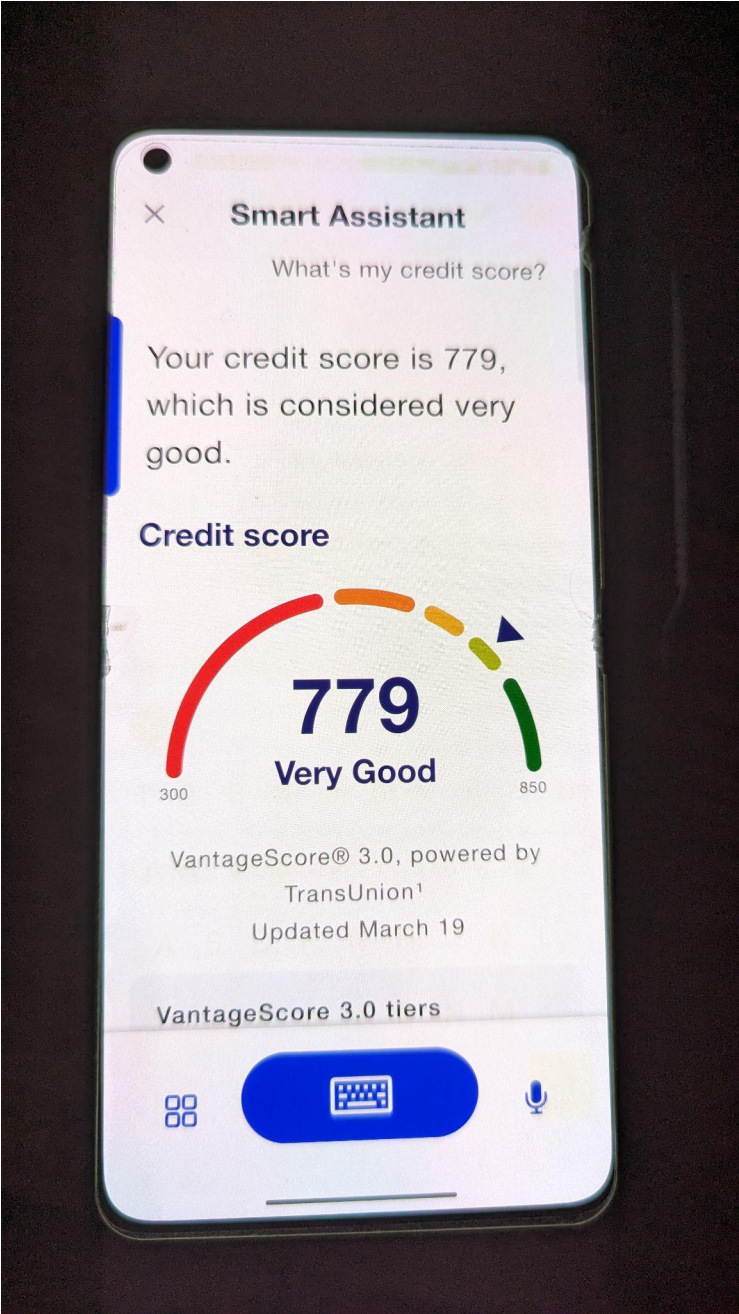
Dashboard Education Center

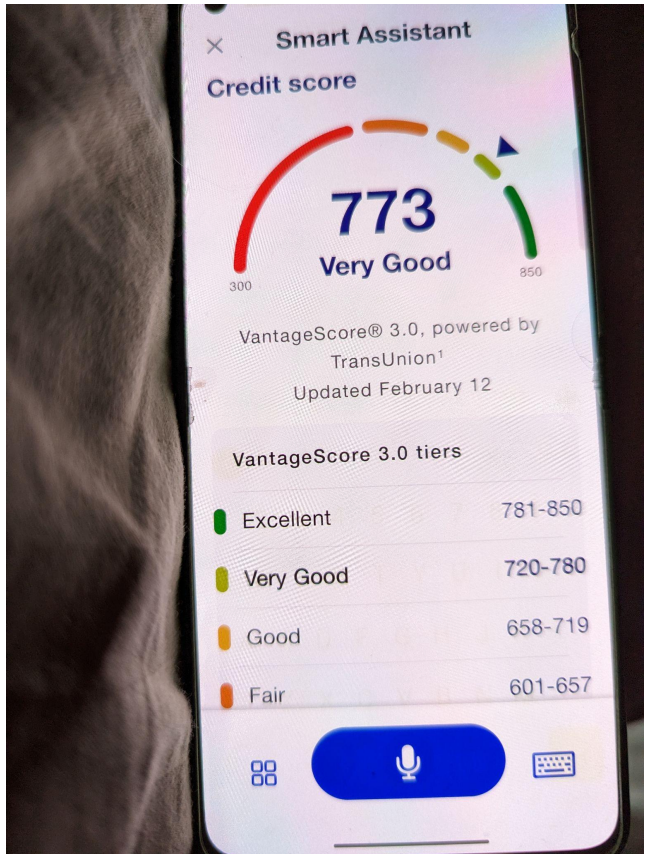
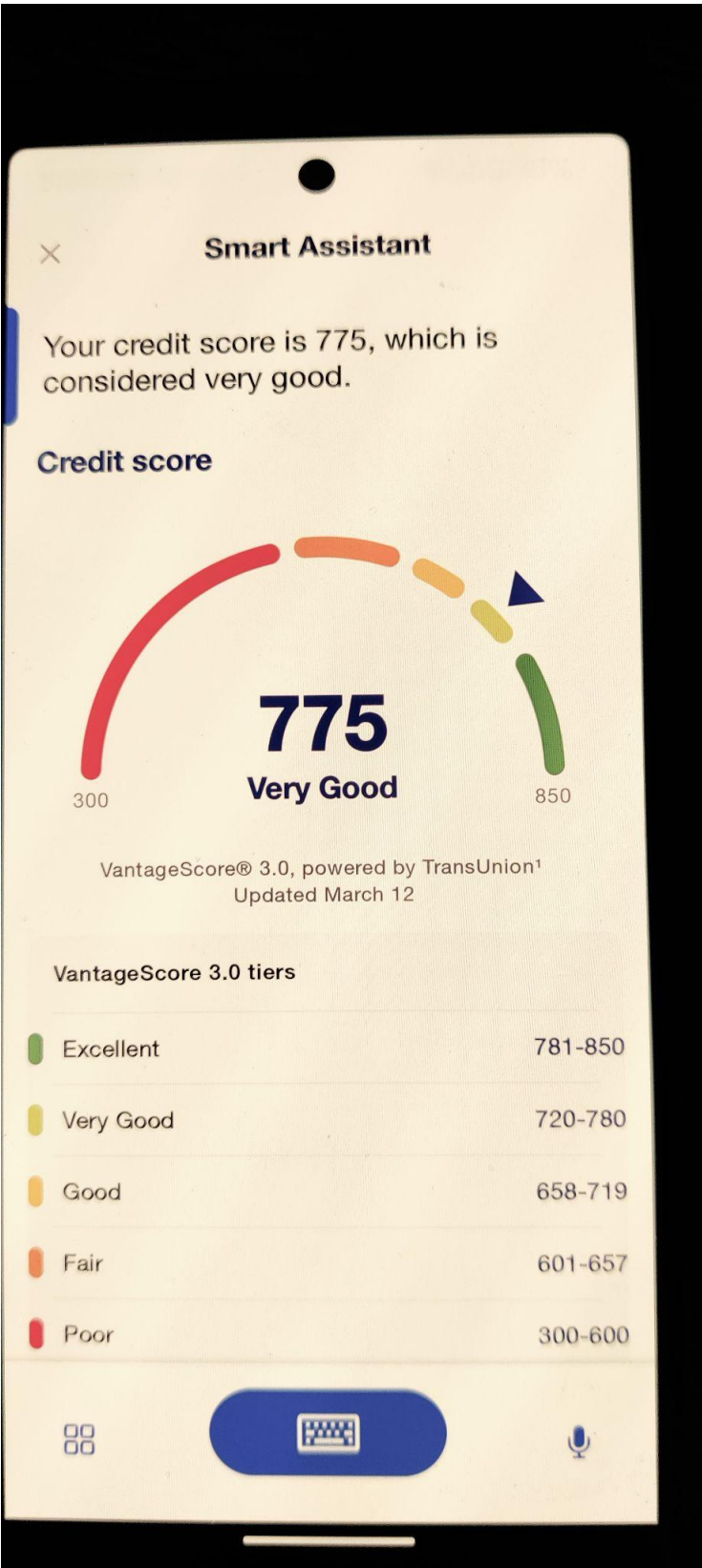
VantageScore®
Experian
780 My VantageScore®
Score Date: March 17th, 2023

Upgrade your membership

Your VantageScore® Tracker History

Date	Score	Lender View	Bureau	Score Factor
Jul	780			
Aug	780			
Sep	780			
Oct	780			
Nov	780			
Dec	780			
2023	780			
Feb	780			
Mar	780			
Apr	780			






Smart Assistant

Your credit score is 774, which is considered very good.

Credit score



774
Very Good

VantageScore® 3.0, powered by TransUnion¹
Updated February 19

VantageScore 3.0 tiers

Excellent 781-850


Smart Assistant icons: microphone, keyboard

6:05 100% 99%

PayPal Credit

PayPal CREDIT

Your Credit Score



300 **768** Very Good 850

VantageScore 4.0 as of 03/02/2023
updated monthly



Month	Credit Score
Jan'23	768
Feb'23	768
Mar'23	768

Chat



Your Credit Scorecard as of 02/25/2023

Based on FICO® Score 8 from TransUnion® data



Your **FICO SCORE**

762

Very Good

755
01/28/2023

↑7
Change

[Show Score History & Key Factors](#)



Total Accounts

8



Length of Credit

2 years



Inquiries

1



Revolving Utilization

1%



Missed Payments

0

[FICO® Credit Score FAQs](#)

FICO® Score Terms:

Your FICO® Credit Score, key factors and other credit information use the FICO® Score 8 model. They are based on data from TransUnion® and may be different from other credit scores and other credit information provided by



myEquifax™



Welcome, Richard





myEquifax™



Your Credit Score



Equifax

Experian





Your Credit Score

< ix

Experian

TransUnion >



