



14Nov2023

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 were 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 if you have a 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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## VANTAGE SCORE

**759**

Updated on Nov 14, 2023

## 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

Give feedback

## VANTAGE SCORE

**783**

Updated on Apr 27, 2023

**Your TransUnion Credit Report**

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





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



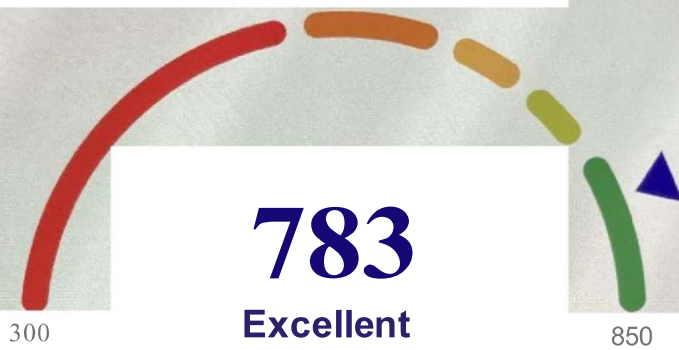


US Bank

X **Smart Assistant**

Your credit score is 783, which is considered excellent.

**Credit score**



VantageScore® 3.0, powered by TransUnion!  
Updated April 09

VantageScore 3.0 tiers

<b>I</b> Excellent	781-850
Very Good	,720-780
Good	658-719
<b>I</b> Fair	601-657
<b>I</b> Poor	300-600

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Home

Improve

Activity

Alerts

ForYou

VANTAGE SCORE

300

Excellent

850

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 v

FICO High: 0

Experian data Apr 1, 2023

754

VERY GOOD

300

850

# Capital One Bank

9:39 78%

CreditWise®

VANTAGE SCORE

300      Excellent      850


**779**

Updated on Mar 23, 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. >

**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](#)

9:40 77%

CreditWise®

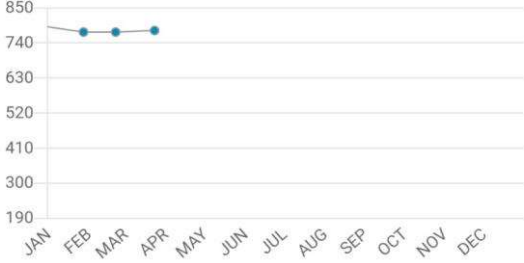
## Credit History

Score Change      History

**779**

Excellent

Mar 23, 2023



Month	Score
JAN	779
FEB	779
MAR	779
APR	779
MAY	779
JUN	779
JUL	779
AUG	779
SEP	779
OCT	779
NOV	779
DEC	779

2023

Home

Welcome, Richard

YOUR CREDIT

Credit Score

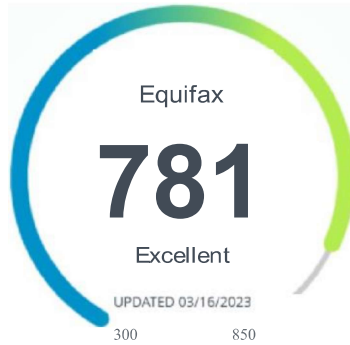
Credit Report 

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 

FJOO

Experian data Mar 24, 2023

# 752

VERY GOOD

300

850

## Personal information

NAME

RICHARD D WALKER

ALSO KNOWN AS

ADDRESSES

135 KNIGHTS CT  
FAYETTEVILLE, GA 30215-2408

VantageScore

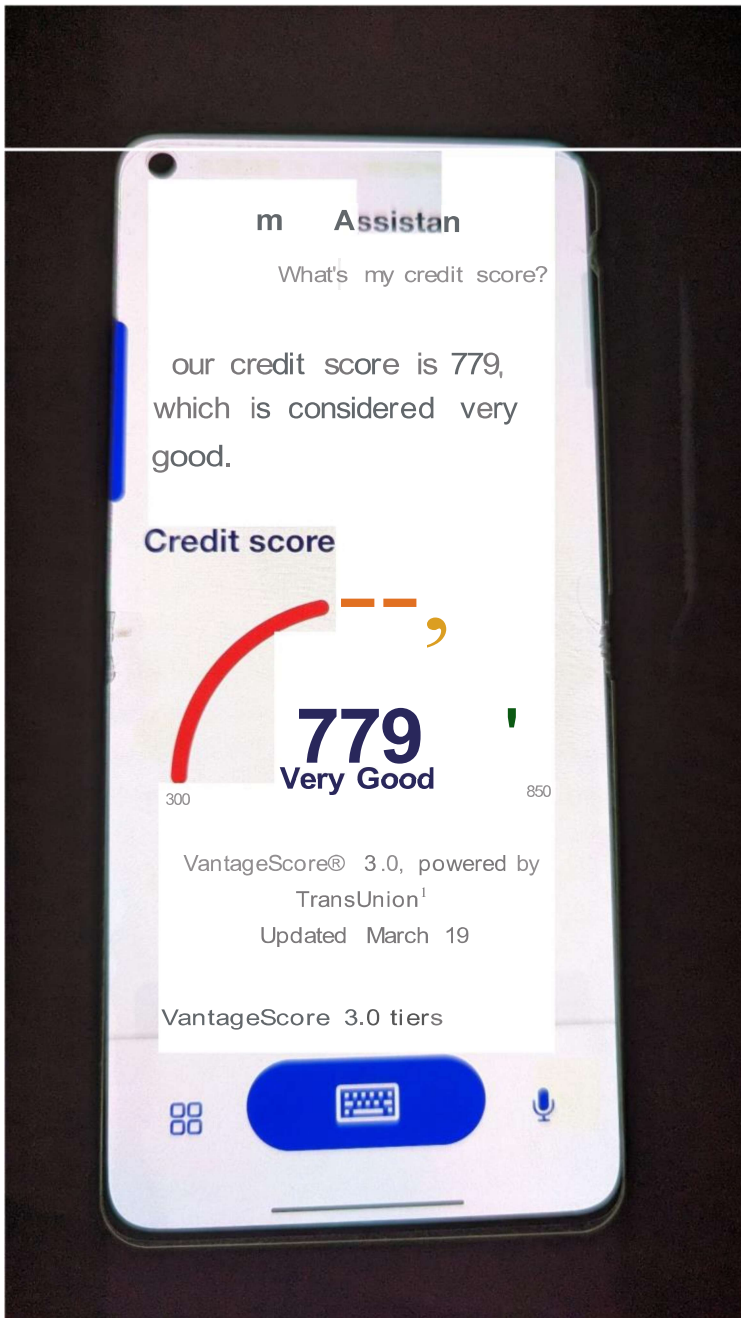
**780** MyVantageScore®



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Your VantageScore® Tracker History

[Score](#) [Lender View](#) [Bureau](#) [Score Factor](#)



martA tanl

ur cred't scor is 775, which i s considered very good.

### Credit score



VantageScore® 3.0, powered by TransUnion<sup>1</sup>  
Updated March 12

VantageScore 3.0 tiers

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

DO  
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I

X Smart Assistant

### Credit score



VantageScore® 3.0, powered by  
TransUnion<sup>1</sup>  
Updated February 12

vantageScore 3.0 tiers

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

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şil.l



X **Smart Assistant**

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

**Credit score**



VantageScore® 3.0, powered by TransUnion<sup>1</sup>  
Updated rebruary 19


VantageScore 3.0 tiers

6:05 100% 99%

payPal Credit

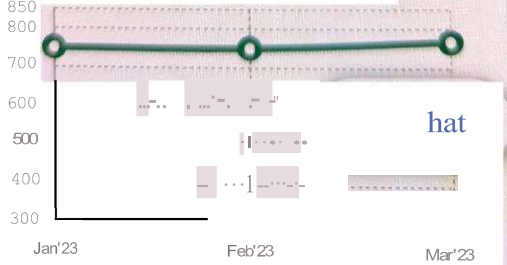
**PayPal CREDIT**

Your credit score



300 **768** 850  
**Very Good@**

VantageScore 4.0 as of  
03/02/2023  
updated monthly



hat

8:20



29%



# FICO® Credit Scorecard

Log Out

Your Credit Scorecard as of 02/25/2023

Based on FICO® Score 8 from TransUnion® data



Your [FICO® Score](#)

## 762

Very Good *(i)*

755  
01/28/2023

t7  
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

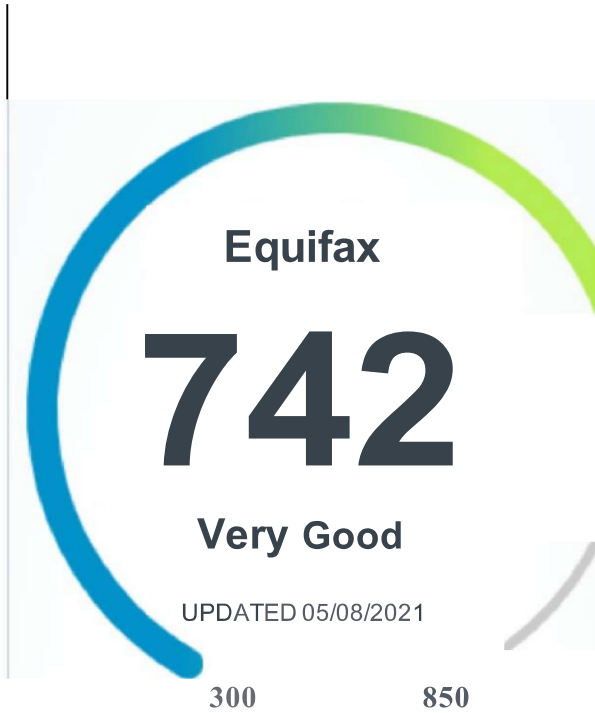




myEquifax™ A



Welcome, Richard



This is a [VantageScore® 3.0](#)

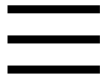
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9:13 PM !!

• ©

0 emm4! I 90%



myEquifax

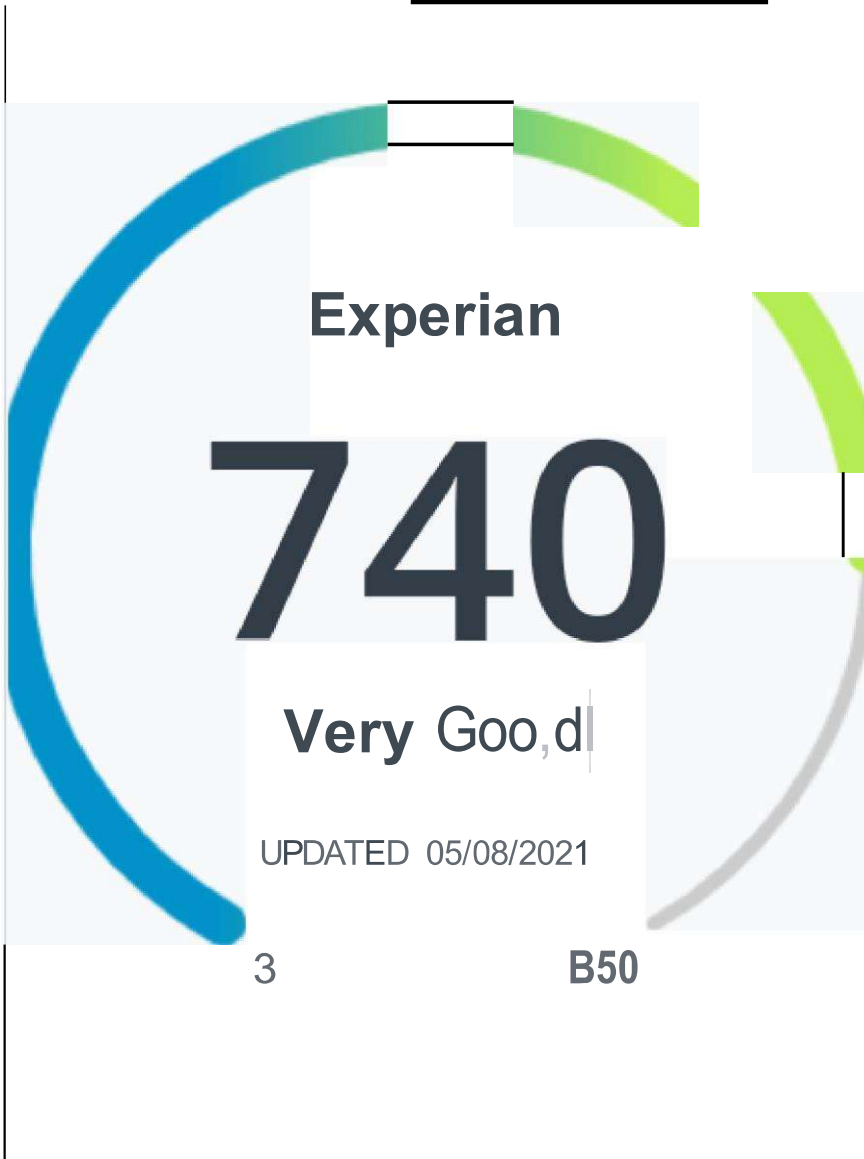


# Your credit Score

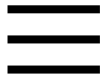


Equifax

**Experian**







myEquifax



# Your credit score

( ix

Experian

TransUnion >

TransUnion

# 740

Very Good

UPDATED 05/08/2021

3

85



