Philadelphia Metropolitan Area





Formerly Equity Retail Brokers

#### Our services include:

- Sale of income-producing properties
- Disposition of vacant branches and under-performing assets
- Sale-leaseback of bank-owned real estate
- Real estate site selection for financial institutions

Visit our website to see a complete list of our properties currently available:

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#### Compiled for your information by:

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David Laiter, 484.482.2550, dlaiter@equitycre.com

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### NNNTrends.com - A Definitive Tool for NNN Trend Analysis

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#### **Featured NNNTrends - Banking Tenants**

Click each tenants' logo below to view their metrics:













### **Debt Credit Ratings**

Long-term Debt Credit Ratings						
Bank	S&P	Moody's				
Bank of America	A+	Aa1				
BMO Harris Bank	A+	Baa1				
CapitalOne Bank	BBB	Baa1				
Chase Bank	A+	Aa2				
CitiBank	BBB+	A3				
Citizens Bank	A-	Baa1				
Fulton Financial		Baa2				
KeyBank	BBB	Baa2				
M&T Bank	BBB+	Baa1				
PNC Bank	A-	A3				
Santander Bank	A+	A2				
TD Bank	AA-	A1				
Truist Bank	A-	Baa1				
Wells Fargo	A+	Aa2				

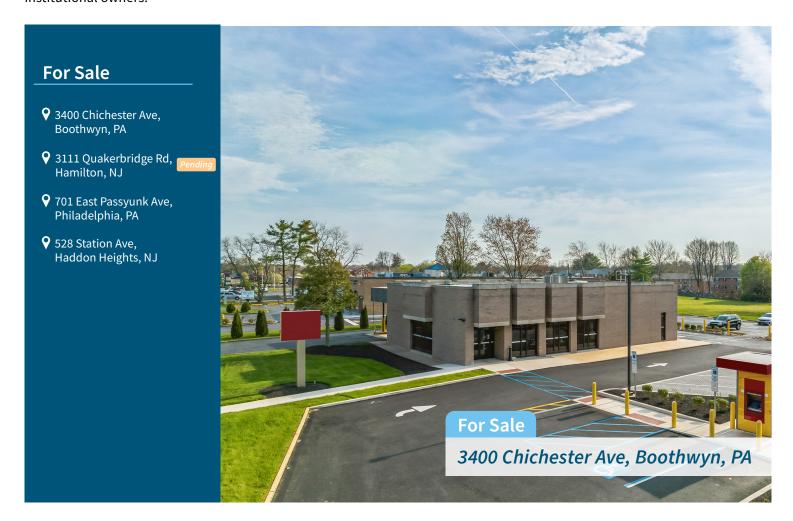
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### **Featured Bank Dispositions**

Equity CRE represents national banks in the disposition of closed branches and has multiple listings from independent and institutional owners.



For more information about of the above properties or our disposition services, please contact:

David Laiter 610.645.7700 x150

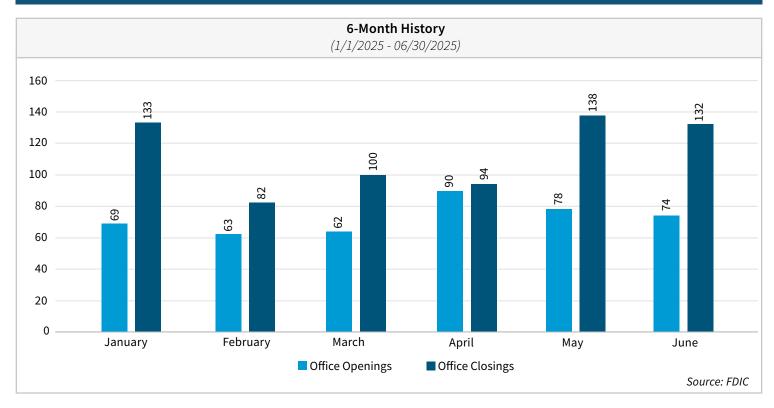
dlaiter@equitycre.com

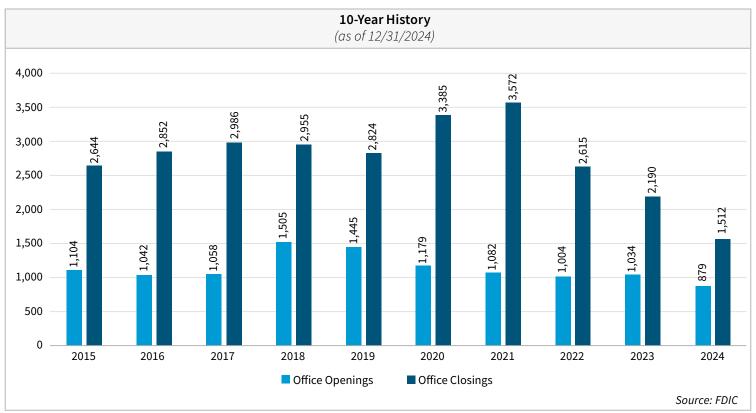
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### **Bank Branches - Effective Openings & Closings**





Philadelphia Metropolitan Area



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Key Banking Performance and Condition Ratios fro	m BankDeposits.com
New Jersey	
Banks headquartered in NJ - Performance Report	Banks with branches in NJ - Performance Report
Pennsylvania	
Banks headquartered in PA - Performance Report	Banks with branches in PA - Performance Report
Delaware	
Banks headquartered in DE - Performance Report	Banks with branches in DE - Performance Report
New Jersey, Pennsylvania, Delaware	
Banks headquartered in NJ, PA, DE - Performance Report	Banks with branches in NJ,PA,DE - Performance Report
All Mid-Atlantic	
Banks headquartered in Mid-Atlantic - Performance Report	Banks with branches in Mid-Atlantic - Performance Report

All labels are sortable. Click [+/-] next to Company for individual call report | Report data source: FDIC Call Reports 03/31/2022

Key Real Estate Data from BankDeposits.com	
New Jersey	
Banks headquartered in NJ - Key RE Data	Banks with Branches in NJ - Key RE Data
Pennsylvania	
Banks headquartered in PA - Key RE Data	Banks with Branches in PA - Key RE Data
Delaware	
Banks headquartered in DE - Key RE Data	Banks with Branches in DE - Key RE Data
New Jersey, Pennsylvania, Delaware	
Banks headquartered in NJ, PA, DE - Key RE Data	Banks with branches in NJ, PA, DE -Key RE Data
All Mid-Atlantic	
Banks HQ in Mid-Atlantic - Key RE Data	Banks with branches in Mid-Atlantic - Key RE Data

All labels are sortable. Click [+/-] next to Company for individual call report | Report data source: FDIC Call Reports 03/31/2022

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Finan	cial Articles (By Cor	npany)	
Date Posted	Reference/Company	Article	Source
7/28/25	Bank of America	Glenmede executive leaves for Bank of America Private Bank	Philadelphia Business Journal
7/31/25	Citizens Bank	Why Citizens Bank is moving so many branches in the Philadelphia mar- ket	Philadelphia Business Journal
7/8/25	Citizens Bank	Maria Rassoulis Promoted to Market Executive, SVP, Business Banking, Mid-Atlantic Region - New Jersey / Pennsylvania / Delaware at Citizens	Philadelphia Business Journal
7/29/25	Customers Bank	Incoming Customers Bancorp CEO Sam Sidhu outlines vision for bank's future	Philadelphia Business Journal
7/25/25	Customers Bank	Customers Bancorp CEO Jay Sidhu to step down, son Sam to take helm	Philadelphia Business Journal
7/21/25	S&T Bank	Jeffrey Bierlein Promoted to Director of Commercial Real Estate Banking at S&T Bank	Philadelphia Business Journal
7/29/25	WSFS Bank	WSFS CEO Levenson discusses C-suite overhaul, wealth management changes	Philadelphia Business Journal

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## Stock Summary (Alphabetical)

Company	Symbol	Close of Business 12/31/2024	Close of Business 07/31/2025	% Change From 12/31/2024 to 07/31/2025	52-Wk High -As of Close of Business 07/31/2025	52-Wk Low -As of Close of Business 07/31/2025	Price/Book As of Close of Business 07/31/2025
Dow Jones Industrial Average	^DJI	42,544.22	44,130.98	3.73%	45,073.63	36,611.78	
S&P 500	^GSPC	5,881.63	6,339.39	7.78%	6,427.02	4,835.04	
NASDAQ Composite	^IXIC	19,310.79	21,122.45	9.38%	21,457.48	14,784.03	
The Financial Select Sector SPDR Fund	XLF	48.33	52.37	8.36%	53.49	40.66	1.54
1st Colonial Bancorp, Inc.	FCOB	14.90	17.00	14.09%	17.00	12.75	1.05
Banco Santander, S.A.	SAN	4.56	8.61	88.82%	8.98	4.27	1.28
Bank of America Corporation	BAC	43.95	47.27	7.55%	49.31	33.07	1.27
Citigroup Inc.	С	70.39	93.70	33.12%	96.91	53.51	0.88
Citizens & Northern Corporation	CZNC	18.60	19.02	2.26%	22.68	17.25	1.03
Citizens Financial Group, Inc.	CFG	43.76	47.72	9.05%	49.98	32.60	0.89
Customers Bancorp, Inc.	CUBI	48.68	63.75	30.96%	67.19	40.75	1.13
Embassy Bancorp, Inc.	ЕМҮВ	16.60	16.00	-3.61%	16.74	14.26	1.09
First Bank	FRBA	14.07	14.90	5.90%	16.47	12.74	0.88
Fulton Financial Corporation	FULT	19.28	17.95	-6.90%	22.49	14.33	1.04
Harleysville Financial Corporation	HARL	22.20	23.85	7.43%	24.00	20.99	0.96
JPMorgan Chase & Co.	JPM	239.71	296.24	23.58%	301.29	190.90	2.42
KeyCorp	KEY	17.14	17.92	4.55%	20.04	12.73	1.17
M&T Bank Corporation	MTB	188.01	188.70	0.37%	225.70	150.75	1.13
Meridian Corporation	MRBK	13.71	14.73	7.44%	17.33	10.04	0.92
OceanFirst Financial Corp.	OCFC	18.10	16.78	-7.29%	21.87	14.29	0.58
Parke Bancorp, Inc.	PKBK	20.51	20.65	0.68%	24.29	16.94	0.78
Princeton Bancorp, Inc.	BPRN	34.43	30.19	-12.31%	39.35	27.25	0.78
Provident Financial Services, Inc.	PFS	18.87	18.22	-3.44%	22.24	14.34	0.88
QNB Corp.	QNBC	33.92	34.74	2.42%	35.98	27.56	1.14
Quaint Oak Bancorp, Inc.	QNTO	10.40	10.30	-0.96%	11.31	9.75	0.51
S&T Bancorp, Inc.	STBA	38.22	36.64	-4.13%	45.46	30.84	0.97
The Bancorp, Inc.	ТВВК	52.63	63.16	20.01%	70.63	40.51	3.40
The PNC Financial Services Group, Inc.	PNC	192.85	190.27	-1.34%	216.26	145.12	1.30
The Toronto-Dominion Bank	TD	53.24	72.88	36.89%	75.58	51.25	1.50
Tompkins Financial Corporation	TMP	67.83	64.68	-4.64%	79.01	53.41	1.22
Truist Financial Corporation	TFC	43.38	43.71	0.76%	49.06	33.56	0.96
Univest Financial Corporation	UVSP	29.51	28.84	-2.27%	32.86	22.83	0.91
Wells Fargo & Company	WFC	70.24	80.63	14.79%	84.83	50.15	1.58
WSFS Financial Corporation	WSFS	53.13	54.84	3.22%	62.75	42.44	1.15



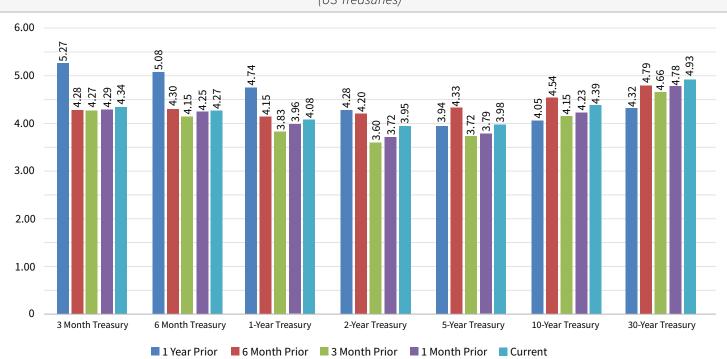
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### **Interest Rate Summary**

	Equity CRE - C	apital Markets Review	- Leading Rates		
US Treasuries	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
3 Month Treasury	5.27	4.28	4.27	4.29	4.34
6 Month Treasury	5.08	4.30	4.15	4.25	4.27
1 Year Treasury	4.74	4.15	3.83	3.96	4.08
2-Year Treasury	4.28	4.20	3.60	3.72	3.95
5-Year Treasury	3.94	4.33	3.72	3.79	3.98
10-Year Treasury	4.05	4.54	4.15	4.23	4.39
30-Year Treasury	4.32	4.79	4.66	4.78	4.93
Key Rates	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
Fed Funds Rate	5.32	4.31	4.32	4.31	4.31
Federal Reserve Target	5.50	4.50	4.50	4.50	4.50
Prime Rate	8.50	7.50	7.50	7.50	7.50
SOFR	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
30-Day Average	5.34	4.32	4.35	4.32	4.34
90-Day Average	5.35	4.51	4.36	4.34	4.34
180-Day-Average	5.39	4.85	4.46	4.37	4.37
Muni Bonds - Yields	1 Year Prior	6 Month Prior	3 Month Prior	1 Month Prior	Current
1-Year	2.89	2.65	2.87	2.59	2.38
2-Year	2.85	2.71	2.92	2.61	2.40
5-Year	2.77	2.83	3.06	2.72	2.53
10-Year	2.78	3.06	3.36	3.21	3.27
30-Year	3.70	3.96	4.44	4.52	4.69



(US Treasuries)



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#### **Banks for Sale**

Below is a list of some single tenant net lease bank investment properties that are currently for sale in Pennsylvania, New Jersey, Delaware, Maryland, Virginia, West Virginia, and Washington D.C. This list of available Investment Properties is intended for the use and benefit of Equity CRE current and prospective commercial real estate investment clients. The list is compiled for our clients to give them an understanding of current pricing of Net Lease bank properties in the region. The information has been gathered a variety of sources. Some of these properties are listed by Equity CRE, while others are listed by other brokers or are being directly marketed by the owner. However they are listed, we at Equity CRE, either as a dual or a buyer's agent, can represent our client's interest in obtaining information and negotiating the purchase of any of the properties.

Bank	City	State	Asking Price	Cap Rate	Lease (Years Left)	Lease Type	Lease Increases	2024 Deposits
Chase Bank	Frederick	MD	\$4,623,700	4.65%	13.3	Ground	10% every 5 years	\$21,461,000
Chase Bank	Mechanicsville	VA	\$1,720,430	4.65%	8	NNN	10% every 5 years	\$5,097,000
Chase Bank	Fredericksburg	VA	\$4,000,000	4.75%	14.6	NNN	10% every 5 years	New Branch
Chase Bank	Williamsburg	VA	\$3,285,000	4.75%	15	Ground	10% in options	New Branch
Bank of America	Philadelphia	PA	\$5,541,000	5.00%	9.5	NNN	10% in year 6 & options	New Branch
Bank of America	Pittsburgh	PA	\$4,160,000	5.00%	15	Ground	12.5% every 5 years	\$8,379,000
Chase Bank	Clifton	NJ	\$6,000,000	5.00%	15	Ground	10% every 5 years	New Branch
Citizens Bank	Berkeley Heights	NJ	\$2,500,000	5.00%	3.8	NNN	10% in options	\$79,235,000
TD Bank	Philadelphia	PA	\$5,687,000	5.00%	9.9	Ground	10% every 5 years	\$34,629,000
Citizens Bank	Hillside	NJ	\$2,650,000	5.02%	5.4	NNN	10% in options	\$78,648,000
PNC Bank	La Plata	MD	\$3,450,000	5.22%	11.5	NNN	10% every 5 years	\$214,609,000
Truist Bank	Leesburg	VA	\$3,806,000	5.25%	12	NNN	10% every 5 years	\$128,657,000
Citizens Bank	Homestead	PA	\$4,667,000	5.40%	9	Ground	6% every 5 years	\$72,738,000
Pinnacle Bank	Cave Spring	VA	\$1,666,000	5.50%	12.3	NNN	1.9% annually (2.0% annually in options)	\$69,722,000
Bank of America	Cockeysville	MD	\$5,999,304	5.75%	4.7	NNN	12% every 5 years	\$628,982,000
Citizens Bank	Glen Mills	PA	\$5,951,000	5.75%	5.7	Ground	15% every 5 years	\$106,294,000
Fulton Bank	Cherry Hill	NJ	\$2,567,000	6.00%	13	Ground	10% every 5 years	\$172,468,000
KeyBank	Malvern	PA	\$2,916,666	6.00%	5.8	NNN	15% in options	\$35,949,000
TD Bank	Union City	NJ	\$6,655,000	6.00%	4	Ground	10% in options	\$180,500,000
Bank of America	Virginia Beach	VA	\$2,950,000	6.15%	6.7	Ground	10% in options	\$112,411,000
Bank of America	Wayne	PA	\$6,723,568	6.25%	5.9	NNN	10% or CPI every 5 years	\$49,385,000
Valley National Bank	Belleville	NJ	\$1,701,000	6.25%	8.7	NNN	2% annually	\$62,162,000
Valley National Bank	Hillside	NJ	\$2,224,000	6.25%	8.7	NNN	2% annually	\$233,751,000
Valley National Bank	Lyndhurst	NJ	\$2,119,000	6.25%	8.7	NNN	2% annually	\$91,231,000
Valley National Bank	Maplewood	NJ	\$1,534,000	6.25%	8.7	NNN	2% annually	\$111,297,000
Valley National Bank	North Plainfield	NJ	\$6,283,000	6.25%	8.7	NNN	2% annually	\$130,427,000
Valley National Bank	West Caldwell	NJ	\$2,754,000	6.25%	8.7	NNN	2% annually	\$149,559,000
Valley National Bank	Woodridge	NJ	\$6,125,000	6.25%	8.7	NNN	2% annually	\$95,883,000
Bank of America	Colonial Heights	VA	\$1,709,000	6.50%	4.9	Ground	CPI every 6 years	\$218,877,000
Quaint Oak Bank	Allentown	PA	\$4,382,862	6.50%	15	NNN	2% annually	\$96,288,000
Truist Bank	Perry Hall	MD	\$3,077,000	6.50%	5.7	NNN	10% every 5 years	\$116,396,000
Wells Fargo	Philadelphia	PA	\$1,862,000	6.50%	5	NNN	10% every 5 years	\$43,262,000
Citizens Bank	Medford	NJ	\$2,689,000	6.75%	5.5	NN+	12% in option	\$65,017,000
Fulton Bank	York	PA	\$4,621,000	7.15%	3.8	NNN	2.5% annually	\$312,606,000
Bank of America	Cranford	NJ	\$4,259,000	7.50%	4.5	Ground	20% in options	\$67,897,000
Fulton Bank / Dance Studio	Philadelphia	PA	\$1,973,900	8.00%	5	NNN	Annual	\$11,178,000
Bank of America	Broomall	PA	Unpriced	Unknown	4	Ground	10% every 5 years	\$35,528,000
TD Bank & Vacancy	Raritan	NJ	\$1,500,000	Unknown	6	Mod. NNN	2% annually	\$339,493,000

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#### **Vacant Banks for Sale**

Below is a list of some vacated bank properties that are currently for sale in Pennsylvania, New Jersey, and Delaware. This list of available Properties is intended for the use and benefit of Equity CRE current and prospective commercial real estate investment clients. The list is compiled for our clients to give them an understanding of current pricing of vacant bank properties in the region. The information has been gathered from a variety of sources. Some of these properties are listed by Equity CRE, while others are listed by other brokers or are being directly marketed by the owner. However they are listed, we at Equity CRE, either as a dual or a buyer's agent, can represent our client's interest in obtaining information and negotiating the purchase of any of the properties.

Address	City	State	Asking Price	Building Size (SF)	Acreage
4300 Murray Ave	Pittsburgh	PA	\$325,000	1,734	0.11
4800 Richmond St	Philadelphia	PA	\$325,000	1,150	0.05
2-4 N. Main St	Shenandoah	PA	\$350,000	5,628	0.06
500 Main St	Bellwood	PA	\$350,000	3,598	0.11
1245 Route 77	Bridgeton	NJ	\$425,000	2,500	3.21
3rd & Market St	Halifax	PA	\$440,000	7,492	0.32
176 Lovell Ave	Ebensburg	PA	\$474,900	3,417	0.73
16296 Lincoln Hwy	Breezewood	PA	\$477,000	3,191	0.45
801 Bishop St	Bellefonte	PA	\$550,000	2,385	0.35
807-811 Middle St	Pittsburgh	PA	\$600,000	5,400	0.12
21 N. Forklanding Rd	Maple Shade	NJ	\$650,000	4,378	0.71
212 Front St	Marysville	PA	\$650,000	14,500	0.45
2302 N. Delsea Dr	Vineland	NJ	\$695,000	2,400	1.40
3400 Chichester Ave	Boothwyn	PA	\$725,000	2,800	1.26
528 Station Ave	Haddon Heights	NJ	\$750,000	6,320	0.80
308 Hurffville-Crosskeys Rd	Sewell	NJ	\$775,000	3,343	0.93
1507 Route 206	Tabernacle	NJ	\$789,900	2,350	2.80
4 S. Baltimore St	Dillsburg	PA	\$850,000	7,200	0.63
1515 Woodbury Glassboro Rd	Wenonah	NJ	\$895,000	3,964	2.64
950 N. Pearl St	Bridgeton	NJ	\$895,000	2,400	0.68
133 Van Zile Rd	Brick Twp	NJ	\$925,000	2,624	2.06
1066 Harrison City Export Rd	Jeanette	PA	\$1,000,000	6,201	1.49
705 Milford Rd	East Stroudsburg	PA	\$1,000,000	5,434	1.81
33 Main St	Sparta	NJ	\$1,150,000	3,124	0.99
3711 Germantown Ave	Philadelphia	PA	\$1,150,000	13,842	0.12
600 Walmart Dr	Gibsonia	PA	\$1,150,000	3,316	0.92
100 US Hwy 206	Augusta	NJ	\$1,200,000	5,500	13.18
25 Carlisle St	Hanover	PA	\$1,200,000	30,112	1.04
2 E. Main St	Mechanicsburg	PA	\$1,450,000	8,000	0.29
1950 Old Philadelphia Pike	Lancaster	PA	\$1,500,000	2,240	0.57
2630 Rochester Rd	Cranberry Twp	PA	\$1,500,000	3,250	1.30
3111 Quakerbridge Rd	Hamilton Twp	NJ	\$1,500,000	10,902	3.70
36 Middlesex Ave	Metuchen	NJ	\$1,500,000	2,500	0.54
701 E. Passyunk Ave	Philadelphia	PA	\$1,550,000	5,042	0.07
59 S Finley Ave	Basking Ridge	NJ	\$1,650,000	8,200	1.24
1000 Ridge Rd	Pottstown	PA	\$1,700,000	7,297	0.36

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Address	City	State	Asking Price	Building Size (SF)	Acreage
3 Allerman Rd	Oakland	NJ	\$1,900,000	2,498	0.47
1101 Tilton Rd	Northfield	NJ	\$2,075,000	2,800	1.10
410 Main St	Orange	NJ	\$2,150,000	10,000	0.50
555 Warren Ave	Spring Lake	NJ	\$2,250,000	3,750	0.69
3805 Neshaminy Blvd	Bensalem	PA	\$2,400,000	4,099	1.38
7270 Lancaster Pike	Hockessin	DE	\$2,700,000	6,000	3.53
1245 Cocoa Ave	Hershey	PA	\$3,000,000	3,661	2.72
1501 Tilton Rd	Northfield	NJ	\$3,000,000	15,100	1.80
1260 Broad St	Bloomfield	NJ	\$3,500,000	9,000	0.88
1852 N. Olden Ave	Ewing	NJ	\$3,995,000	4,230	1.40
201 E. 9th St	Ocean City	NJ	\$4,500,000	3,000	0.62
855 Mountain Ave	Mountainside	NJ	\$4,999,000	7,440	1.24
160 Main St	Matawan	NJ	Auction	4,889	0.64
100 W. Main St	Terre Hill	PA	Undisclosed	7,300	1.18
1251 Centre Tpke	Orwigsburg	PA	Undisclosed	2,992	1.26
1713 W. Main St	Ephrata	PA	Undisclosed	2,952	0.64
1726 Union Ave	Natrona Heights	PA	Undisclosed	1,409	0.32
2 Springfield Ave	Cranford	NJ	Undisclosed	375	0.22
234 Main St	York	PA	Undisclosed	3,200	1.08
234 N. Main St	Loganville	PA	Undisclosed	4,970	1.08
44 Main St	Holmdel	NJ	Undisclosed	1,876	0.37
47 Mine Brook Rd	Bernardsville	NJ	Undisclosed	9,583	0.43
52 W. Broad St	Bethlehem	PA	Undisclosed	14,000	0.41
765 Blue Mountain Dr	Walnutport	PA	Undisclosed	2,500	1.94
801 Chestnut St	Kulpmont	PA	Undisclosed	3,058	0.04
90 Upper Silver Lake Rd	Newtown	PA	Undisclosed	3,950	3.21
1 N. Main St	Red Lion	PA	Unpriced	6,800	0.50
1001 Pennsylvania Ave	Matamoras	PA	Unpriced	1,872	0.34
1302 NJ-38	Hainesport	NJ	Unpriced	4,566	1.60
1410 Bruce Rd	Oreland	PA	Unpriced	5,348	0.43
1899 Bayshore Rd	Lower Twp	NJ	Unpriced	3,000	0.67
256 S. Easton Rd	Glenside	PA	Unpriced	1,867	0.29
29 Hunter Lane	Camp Hill	PA	Unpriced	3,100	0.82
308 N. Logan Blvd	Burnham	PA	Unpriced	2,360	0.20
3643 PA-31	Donegal	PA	Unpriced	2,500	1.20
400 Market St	Sunbury	PA	Unpriced	20,495	0.19
555 Blackwood Clementon Rd	Lindenwold	NJ	Unpriced	2,300	1.89
824 Lansdowne Ave	Drexel Hill	PA	Unpriced	2,931	0.32
835 Lawn Ave	Sellersville	PA	Unpriced	1,539	1.15



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### **Repositioning Vacant Banks**

821 Lancaster Ave, Wayne, PA

BEFORE

**AFTER** 



Disclaimer: This data was found through independent research. Equity CRE was not involved in this transaction.

For more information about this transaction, contact:

David Laiter 610.645.7700 x150 dlaiter@equitycre.com

### **Equity CRE Property Listings**

Visit our website to see a complete list of our properties currently available:

PROPERTY LISTINGS



Formerly Equity Retail Brokers

For a sample list of NNN bank properties for sale across the U.S., please call or email:

Edward Ginn | President 610.645.7700 x101

eginn@equitycre.com

If you would like to learn more about the real estate services we provide, please contact:

Edward Ginn | President 610.645.7700 x101 eginn@equitycre.com

David Goodman | Principal 610.645.7700 x119 dgoodman@equitycre.com

Memberships:





