

# the treadstone advantage



## You're More Than Your Credit Score

Many lenders automatically reject borrowers with credit scores under 640. At Treadstone every borrower has a face, name, and a story, so we look at the whole picture, not just a number.

## Solid Pre-Approvals

In a competitive market a strong pre-approval letter can be the difference between your offer being accepted or denied. We hear time and time again that our pre-approval letters carry a lot of weight in the market. Our pre-approvals are a direct correlation to our reputation of doing good business.

## Local

All paperwork, communications, and underwriting happens locally; thus saving time, work and stress and significantly reducing the processing time on our loans.

## Accessible

We know that you're busy, so we are flexible and work to accommodate morning, evening, and even weekend applications and communication.

## Responsive

We have a loan scenarios department that allows us to give you a definitive answer on a loan within 24 hours.

## Diverse Mortgage Portfolio

We have many different mortgage programs to fit a variety of needs. Sometimes the more complex the loan type, the more we shine!

## Same Team, Every Loan, Every Time

Each loan officer has their OWN support staff who only work on their loans. Less hands in the pot, less confusion, more proficiency.

## Open Communication

Tuesdays at Treadstone are update day! This is where we update agents on both sides of the deal on the status of the loan, so everyone is in the know.

## No Application Fee Or Upfront Appraisal Fee

We only fund loans that make sense. Because our loans have a strong foundation we don't need to nickel and dime you along the way.

## Invested in Community

We believe that as a local business we have a responsibility to be involved and invested in the communities we serve.

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