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. |
| 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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