



RESIDENTIAL MORTGAGE LENDER

## Luke Michaels

Luke Michael's positive experience with Treadstone in buying his first home drove his desire to be part of the Treadstone team. Like everything Luke does, he went full throttle, first applying, then getting hired and lastly, spending 3 years going through a rigorous apprenticeship to learn every aspect of the mortgage industry. Luke is now a power-house Loan Officer who differentiates himself by advocating, educating and encouraging his home buyers.

Originally from Illinois, Luke moved to West Michigan as a kid and quickly fell in love with the people and energy of this growing city. Oftentimes, great people are shaped by unforeseen, life-changing events. This couldn't be truer for Luke after being involved in a devastating dirt-bike accident at age 17, leaving him with a severe spinal cord injury. Nonetheless, his resilience and determination to rehabilitate proved to be the ultimate character-builder as he now serves as a motivational speaker for others facing similar challenges.

Aside from being a rock star Loan Officer and a mentor, Luke is also always up for an adventure. When he's not working, he can be found traveling the country, taking in the culture of the cities he visits.

## Mortgage Lender Vs. Big Banks

Unlike the big banks, Treadstone's only focus is mortgage lending. We live and breathe the market, and we understand the trends, which allows us to advise clients on the perfect loan program to fit their needs and budgets.

## Treadstone Loan Programs

- Conventional Loan
- FHA Loan
- Rural Development Loan (RD)
- Veterans Loan (VA)
- Manufactured Home Loan
- Bridge Loan
- Jumbo Loan
- HomeReady Loan
- Condo Loan
- Refinance

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## Our Passion

Positively impacting lives



## Our Niche

Mortgages –  
Better. Faster. Smarter.



## Our Guarantee

We close on time, every time



## The Treadstone Advantage

No Application Fees

Fast Turn Times

Local Lender

Strongest Pre-Approval Letter  
in the Industry

Proactive Communication

