

Do you have a sale that is falling apart? Treadstone specializes in pulling crumbling deals from the rubble and putting them back together in the 11th hour. Our dedicated staff of Loan Officers and Processors have the knowledge and resources to save even the most complicated loans.

Because we are a small local lender, we are able to operate quickly and more effectively than the larger lenders and banks. SOS files are always expedited through our system.

- We use local, experienced, professional appraisers
- We can close government loans fast! Including: MSHDA, RD, FHA, FHA 203k, and VA
- · Ability to handle appraiser required repairs as well as
  - · Repair escrows for post-closing repairs
  - Renovation loan options where we finance the repairs into the loan
- We're equipped to close loans that others can't or won't
  - FHA under 620
  - FHA manual underwrites
  - FHA manufactured with 3.5% down
  - Business bank statement program for self-employed
  - Non-QM programs with limited/no income documentation

