

The Listing Lender Difference for Home Sellers

At Cornerstone Home Lending, we understand that selling your home can be a stressful experience, especially when it comes to ensuring that potential buyers are financially qualified to complete the transaction. That's why I have developed a unique program specifically designed to address these concerns and streamline the home-selling process for you.

When you align with The Listing Lender, you can rest assured that all bids on your home that require financing will be prequalified by our experienced team. If a buyer receives a conditional approval letter from the Steve Combs Mortgage Team, you can trust that their financial concerns have been addressed and that they are qualified to complete the transaction. This means that you can focus on what really matters: selling your home quickly and efficiently.

Don't let the current interest rate climate or concerns of your buyer's qualification hold you back from selling your home. Choose The Listing Lender and let us help you make your home-selling experience a success.

If you receive a conditional loan approval letter from "The Listing Lender", Steve Combs, rest assured we have reviewed:

1. The buyer's **credit score, credit history**, and how it impacts their **ability to qualify** for a mortgage.
2. The buyer's **debt-to-income ratio**, and how it compares to the **lender's requirements**.
3. The length of time the buyer has been employed and is their **employment situation** stable.
4. The **type of mortgage loan** the buyer is applying for, and the qualification requirements for that loan.
5. The buyer's **assets** and confirmed are they **sufficient to complete the transaction**.
6. Has the buyer been **pre-approved** for a mortgage, and if so, what is the pre-approval amount.
7. The **known issues with the property** that could impact the buyer's ability to obtain financing.
8. **Contingencies** that will be included in the approval offer related to the **buyer's ability to obtain financing**.
9. We've looked for any **other factors** that could impact the buyer's ability to obtain financing, such as **outstanding judgments or liens**.
10. The **timeline** for the buyer to obtain financing and **is it realistic**.

CONTACT OUR TEAM TO LEARN MORE



STEVE COMBS

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Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB. Cornerstone Capital Bank, SSB. Member FDIC. NMLS ID# 2258.

Not a commitment to lend. Borrower must meet qualification criteria.