

Credit, Income, Asset Mortgage Loan Approval (CIA)

In today's hot market, Elevation's CIA Program could be the difference between buying the home of your dreams and losing it to another offer. Have you ever wondered how a lender evaluates a borrower's "mortgage-worthiness?" Actually it's a pretty straightforward process based on three primary areas...credit, income and assets (CIA). At Elevations, we've taken the CIA approach one step further, providing borrowers with a rock-solid pre-approval that has already been underwritten. Because there is no doubt that your offer is backed by an approval from Elevations underwriting team, ensuring your ability to obtain the loan, you have a significant advantage over other buyers.

- » **A stronger pre-approval for a stronger offer.**
- » **Make an offer on a property with a pre-approval that has already been underwritten** allowing you to make a stronger offer on your new home with an offer the seller and real estate agent can't ignore!
- » The program allows you to present a solid approval that is based on our underwriters verification of credit, income and asset verification when negotiating a purchase contract – thus giving you a **stronger offer than buyers who have only been pre-qualified.**
- » Additionally, because the majority of your credit documents are reviewed upfront, a CIA Approval can help you **get to the closing table (and into your new home) quicker.**
- » Real estate agents – the loan is reviewed and conditionally approved by an underwriter prior to an offer being submitted (**good for up to 120 days**).

Call today and put the buying advantage of Elevation's CIA Program behind your offer.



Your Elevations Credit Union Mortgage Team

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