

Complex client. Clearer financing conversation.

A thoughtful lending relationship for North Carolina agents serving clients with complex income, significant assets, military benefits or overlapping property timelines.

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Mortgage Loan Officer | NMLS #2522141

The mortgage experience reflects on the referral.

Your client needs more than an approval. They need clear preparation, realistic expectations and a lending partner who understands the full scenario before the transaction becomes urgent.

01

Direct access

Clients and agents work directly with Ashley from the first review through closing.

02

Prepared early

Income, asset and timing questions are surfaced while there is still room to solve them.

03

Coordinated clearly

The agent, borrower and lending team stay aligned on milestones and next steps.

Four profiles. One thoughtful process.

01

Executives & professionals

Bonuses, equity compensation, investment assets and multiple properties.

02

Business owners & entrepreneurs

K-1s, distributions, retained earnings, write-offs and layered entities.

03

Physicians & medical professionals

Contracts, future income, student debt and career-transition timelines.

04

Veterans & military families

VA entitlement, BAH, PCS timing, occupancy and current housing obligations.

Bring me in when the scenario has moving parts.

- The client's income includes bonuses, commission, equity awards or multiple sources.
- Tax returns do not tell the same story as the strength of the business.
- The buyer wants to purchase before selling another property.
- A large down payment could interfere with liquidity or investment priorities.
- The client is relocating, starting a new role or working from an employment contract.
- VA entitlement, PCS dates, BAH or occupancy timing need to be reviewed early.
- The property or price point may require nonstandard documentation or review.
- The client values discretion, preparation and direct access to the loan officer.

A calm, deliberate path from scenario to closing.

01

Discover

Understand the property, timeline, income, assets and what matters beyond approval.

02

Structure

Compare realistic financing paths and the tradeoffs behind each one.

03

Prepare

Organize documentation and address likely underwriting questions early.

04

Coordinate

Keep the client, agent and lending team aligned through closing.

Clear communication protects the client experience.

Every transaction is different, but the partnership should feel consistent.

Before the offer

- Review the scenario and likely documentation
- Discuss timing, liquidity and property considerations
- Set realistic next steps without overpromising

Under contract

- Confirm milestones and responsibility for open items
- Surface material questions promptly
- Coordinate expectations with the closing team

Useful guidance before the transaction becomes urgent.

01 Buying Before Selling Your Current Home

02 How Bonus and Commission Income May Be Reviewed

03 Mortgage Preparation for Business Owners

04 Physician Loans and Conventional Financing

05 Understanding VA Entitlement

06 Preparing for a High-Value Home Purchase

Explore the complete resource library

ashleygosney.com/resources



A CLEARER NEXT STEP

Bring me the scenario before the pressure is on.

We will review the property, financial profile, timing and priorities, then identify the questions that deserve answers.



SCHEDULE A CALL

Talk through the scenario



APPLY SECURELY

Begin on Edge's secure system



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