

A more thoughtful mortgage plan.

Prepare income, assets, liquidity and property timing before the offer creates pressure.

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Financial strength does not always fit neatly into an application.

The right conversation starts before choosing a loan product. It looks at how the property, income, assets and timeline work together.

01 **Property**

What are you buying, and are there property-specific considerations?

02 **Timeline**

Are you relocating, buying before selling or working around a future start date?

03 **Income**

Which sources are stable, variable, business-based, contractual or military?

04 **Liquidity**

What should remain invested, and how much reserve feels appropriate?

05 **Priorities**

Beyond approval, what matters most: certainty, flexibility, cash preservation or timing?

Help the documents tell one consistent story.

Salary + variable compensation

Pay statements, W-2s, bonus or commission history and employer verification may all be reviewed together.

Business ownership

Ownership, operating history, K-1s, business returns and cash-flow trends can affect both income and asset analysis.

Employment contracts

Some eligible programs may consider future income when specific contract, start-date and closing requirements are met.

Military income

LES, BAH, PCS orders, service history and occupancy timing may be relevant to the complete review.

The largest down payment is not automatically the best strategy.

Available cash, invested assets, reserves and planned liquidity events should be viewed as a connected balance sheet.

01**Organize the accounts**

List checking, savings, brokerage, retirement, trust, business and real-estate interests with ownership and accessibility.

02**Protect intentional reserves**

Decide what you want to preserve after closing for investments, business needs, renovations or future opportunities.

03**Discuss large movements first**

Transfers, new debt, account changes or asset sales can create documentation questions. Coordinate before acting.

Buying before selling deserves an early timeline review.

Map the likely offer, closing and listing dates before choosing a financing structure.

01 **Current obligations**

Mortgage, taxes, insurance, HOA dues and other recurring property costs.

02 **Expected proceeds**

Estimated net proceeds and when they may become available.

03 **Carrying period**

A realistic window for holding two homes, including reserves and uncertainty.

04 **Occupancy plan**

How each property will be used before and after the move.

05 **Documentation**

Statements, insurance, tax information and a plan for the departing residence.

The best comparison begins with your documentation.

Business owners

Separate strong business cash flow from mortgage qualifying income, and review entity structure before major changes.

Physicians

Compare physician and conventional options, employment timing, student-debt treatment and the complete cost.

Veterans & military

Review the Certificate of Eligibility, entitlement, BAH, PCS timing, occupancy and funding-fee considerations.

High-value buyers

Consider concentrated assets, multiple properties, reserve priorities and the preference to keep capital invested.

Prepare before the transaction becomes urgent.

- ☐ Photo identification and current contact information
- ☐ Recent pay statements and two years of W-2s, when applicable
- ☐ Personal and business tax returns, when requested
- ☐ K-1s and entity details for relevant ownership interests
- ☐ Two months of asset statements, all pages
- ☐ Current mortgage, insurance, tax and HOA information
- ☐ Employment contract or PCS orders, when relevant
- ☐ List of real estate owned and current obligations
- ☐ Explanation of planned transfers, gifts or liquidity events
- ☐ A clear property goal, price range and preferred timeline

Before opening new credit, moving large sums or changing employment, discuss the timing with your mortgage professional.



A CLEARER NEXT STEP

Bring the whole financial picture.

A focused strategy conversation can organize the questions, documentation and next steps before the home search accelerates.



SCHEDULE A CALL

Talk through the scenario



APPLY SECURELY

Begin on Edge's secure system



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