



When to bring Ashley into the conversation

Use this guide when a financially strong client may benefit from an earlier, more detailed mortgage review.



01 Variable income

Bonus, commission, RSUs, equity awards or several income sources.

02 Business ownership

K-1s, retained earnings, write-offs, ownership changes or business funds.

03 High-value purchase

Significant assets, reserve priorities, concentrated investments or multiple properties.

04 Buying before selling

Two-property timing, expected proceeds and liquidity need to be mapped early.

05 Physician timeline

Employment contracts, future start dates, student debt or practice income.

06 Military move

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

07 Property complexity

Unique property characteristics, appraisal questions or nonstandard review.

08 Urgent offer window

A client needs certainty without skipping the complete financial conversation.

THE HANDOFF

01 Connect early

Introduce us before an offer creates pressure.

02 Share context

Property, timing and the reason the file is different.

03 Stay aligned

Coordinate expectations through closing.



Ashley Gosney

SCHEDULE A STRATEGY CALL

(919) 630-5022 | Ashley.gosney@edgehomefinance.com

ashleygosney.com | NMLS #2522141

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