# Retiree Win: Asset-Depletion in Charlottesville

Fixed income didn't reflect ability to repay; assets did.

# **Key Stats**

price: 680000 downPercent: 30 baseLoan: 476000 timeToCTC: on time

### The Challenges

- Traditional income too low to qualify
- Needed a compliant way to count assets

### The Playbook

- 1. Verified liquid assets and applied lender's depletion formula
- 2. Reserved assets per guidelines
- 3. Coordinated appraisal + title around travel schedule
- 4. Used mobile notary for a simple closing

#### **Outcome**

- Approved and closed with no last-minute fires
- Payment set within comfort range
- Buyer relocated closer to family

## Coach's Tips

- Season assets in liquid accounts before pre-approval
- Ask us to compare depletion formulas if options exist
- Align travel with closing milestones early

### Start your application:

https://rockhouse.my1003app.com

### Book a strategy call:

https://calendly.com/rockhousemortgage

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