Case Study • Asset-Depletion • Virginia

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

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