

CIA Mortgage Lending Program

Credit, Income, Asset Mortgage Loan Approval (CIA)

Have you ever wondered how a lender evaluates a borrower’s “mortgage-worthiness?” Actually it’s a pretty straightforward process based on three primary areas...credit, income and assets (CIA). At Elevations, we’ve taken the CIA approach one step further, providing borrowers with a rock-solid pre-approval that has already been underwritten. Because there is no doubt that your offer is backed by an approval from Elevations underwriting team, this ensures your ability to obtain the loan and gives you a significant advantage over other buyers.

- **A stronger pre-approval for a stronger offer.**
- **Make an offer on a property with a pre-approval that has already been underwritten.** This allows you to make a stronger offer on your new home; one a seller and real estate agent can’t ignore!
- **Our program allows you to present a solid approval** when negotiating your purchase contract that is based upon our underwriters verification of credit, income and assets – thus putting you in a superior position over other buyers who have only been pre-qualified.
- **With a CIA approval, you get to the closing table (and into your new home) sooner,** because the majority of your credit documents are reviewed upfront.
- **Approvals are good up to 120 days.** Real Estate Agents can be at ease knowing the loan has been reviewed and conditionally approved by an underwriter prior to an offer being submitted.



In today’s hot market, Elevation’s CIA Program could be the difference between buying the home of your dreams and losing it to another offer.

Call today and put the buying advantage of Elevation’s CIA Program behind your offer.

Offer of credit is subject to credit approval. All loan programs, rates, promotions, terms and conditions subject to change without notice.

LEARN MORE

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