

Winning IN A Seller's MARKET



GET FULLY PREAPPROVED

At Luminate, we provide a solid preapproval based on an underwriter's review of your income, assets and credit. This puts you in the most strategic position.

APPRAISAL WAIVERS AND GAP GUARANTEES

With the low inventory, and a seller's market, many homes get offers above the list price. This can be nerve racking for sellers, but we will show you how waivers and appraisal guarantees work!

FAST CLOSE

We can close a loan in 21 days* - most of our competitors need 30-45 days.

EARNEST MONEY

Usually 1%, but sometimes it helps to offer more.

INSPECTIONS

You can offer a short inspection period, pass/fail, or promise not to ask for anything below "x" amount.

PHONE CALL TO AGENT

Luminate will call the listing agent to inform them of your preapproval status, answer questions, affirm how a direct lender like Luminate delivers on time. Luminate has a stellar reputation for delivering, communicating and being strategic for our clients.

OPTIONS FOR DOWN PAYMENT

Savings, checking, stocks, bonds, 401k loan, gift.

STRATEGIC

We discuss how to put you in the best position possible based on your unique situation to win.



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Luminate

Home Loans