

R.O.A.D. to Homeownership

Real Options. Achievable Dreams.

No matter where you are on your R.O.A.D. to homeownership, the Sharpe Mortgage Team can meet you there.

From first-time buyers to seasoned investors, our team offers creative loan solutions designed to fit your goals, lifestyle, and stage in life.

Wealth-Based Qualification

Turn your assets into opportunity. Qualify for a mortgage using verifiable wealth and liquid reserves.

Investor Advantage (DSCR)

Grow your real estate portfolio with programs focused on property cash flow, not personal income.

Professional Graduate Program

Future-income-based qualification for medical, legal, engineering, or accounting graduates entering high-earning fields.

Business Cash Flow Program

Ideal for self-employed borrowers—qualify using business performance instead of traditional income docs.

Prestige Jumbo

For discerning buyers—loan amounts up to \$5M with flexible down payment options starting at 3%.

Simplified Income Verification (P&L/1099)

Streamlined qualification using CPA-prepared financials or your most recent 1099s.

Buy Before You Sell Advantage

Upgrade seamlessly—purchase your next home before listing your current one with non-contingent confidence.

Luxury Property Solutions

Tailored financing for condos, co-ops, and unique property types outside conventional guidelines.

Equity Bridge Loan

Leverage the equity in your current home to unlock your next opportunity—without waiting to sell.



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THIS IS NOT A COMMITMENT TO LEND OR EXTEND CREDIT. NOT ALL BORROWERS WILL MEET THE REQUIREMENTS NECESSARY TO QUALIFY. BORROWER MUST QUALIFY AT NOTE RATE. RATES ADJUST WITH THE MARKET DAILY AND ARE SUBJECT TO CHANGE UNTIL LOCKED. PAYMENTS SHOWN DO NOT INCLUDE TAXES OR INSURANCE. THIS IS FOR ILLUSTRATIVE PURPOSES ONLY, YOUR PAYMENT OBLIGATIONS WILL BE HIGHER. THIS MATERIAL IS INFORMATIONAL ONLY AND IS NOT INVESTMENT OR MORTGAGE ADVICE. ALL LOANS ARE SUBJECT TO CREDIT APPROVAL. NOT ALL LOANS OR PRODUCTS ARE AVAILABLE IN ALL STATES. HIGHLANDS RESIDENTIAL MORTGAGE | NMLS # 134871 | 2098 FRONTIS PLAZA BLVD - WINSTON SALEM, NC 27103 | AN EQUAL HOUSING LENDER

