

MEET YOUR PRESENTER

Tony Gatliff



SVP of Mortgage Lending and Corporate Outreach

NMLS #441507

Keller Home Loans | Serving 49 states

BIO

Tony has been a leader in the mortgage industry for more than 20 years and is a VA Home Loan Certified Loan Officer with extensive experience across VA, FHA, conventional and non-conforming loans. He originates loans for his own clients while hiring and supporting experienced loan originators as they grow their careers.

Your in-house lender, nationwide. Tony is the in-house lender in the Keller Williams offices in Traverse City, MI; Chesterfield, MI; and Bellevue, WA. He and Keller Home Loans work with clients in 49 states (every state except New York).

EXPERIENCE

20+

years in mortgage lending

4,000+

loans closed

\$1B+

in closed loan volume

5.0 ★★★★★

Birdeye rating

553 reviews

Experience and production figures from Tony Gatliff's Mutual of Omaha Mortgage loan officer profile. Birdeye rating and review count as of October 2026; ratings change over time. Tony Gatliff, NMLS #441507.

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THE OPPORTUNITY

More Buyers May Qualify Than You Think

Affluent clients often have complicated financial profiles: business ownership, substantial assets, investment income, or equity tied up in other properties.

A buyer who doesn't qualify through conventional financing may still have options worth exploring.

THE ASSUMPTION

"Luxury buyers either pay cash or qualify through traditional financing."

THE REALITY



Business ownership

Strong cash flow, but deductions shrink taxable income



Substantial assets

Significant wealth, limited traditional W-2 income



Investment income

Earnings from portfolios, distributions, or rentals



Equity in other properties

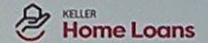
Wealth tied up in the home they own today

Each profile maps to a scenario you may be facing right now.

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SCENARIO 1 OF 4



The Business Owner

A successful entrepreneur with substantial cash flow, but tax returns that show significant deductions.

1 THE CHALLENGE

Their business is thriving, but write-offs shrink the income on their tax return, so a traditional loan may not qualify them for the home they can clearly afford.

2 A POSSIBLE SOLUTION

Bank Statement Loan

- Qualifies on 12 months of personal or business bank statements
- Deposits are reviewed to determine qualifying income
- No pay stubs or 2 years of W-2s required

3 WHAT TO ASK OR DO

ASK

"Are you self-employed or paid on a 1099?"

"Did your last tax return show heavy business deductions?"

THEN

Connect them with your Keller Home Loans loan officer before showings to review 12 months of statements.

Specialty Non-QM program: not available in all states and may be offered through a third-party wholesale lender; confirm availability with your Keller Home Loans loan officer. Qualifying income is calculated per program guidelines. Programs, rates, terms, and fees are subject to change without notice. Borrower eligibility requirements apply. All loans are subject to credit and underwriting approval. Full program details are in the appendix.

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SCENARIO 2 OF 4



The Asset-Rich Buyer

A client with considerable wealth, but limited traditional income to show a lender.

1 THE CHALLENGE

Their net worth is in checking, brokerage, or retirement accounts rather than a paycheck, so a traditional loan doesn't capture their true ability to pay.

2 A POSSIBLE SOLUTION

Asset Depletion Loan

- Eligible liquid assets are converted into qualifying monthly income
- Example: \$3M in eligible assets over a 60-month term = \$50,000 a month*
- Fits clients who sold a business, retired, or had a liquidity event

3 WHAT TO ASK OR DO

ASK

"Have you recently sold a business or had a liquidity event?"

"Does most of your income come from investments or retirement accounts?"

THEN

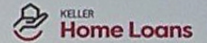
Bring your loan officer in early to review account statements before the offer is written.

*Hypothetical illustration only, not a commitment to lend. Eligible assets, any discount applied to retirement or investment accounts, and the depletion term are set by program guidelines. Specialty Non-QM program: not available in all states and may be offered through a third-party wholesale lender; confirm availability with your Keller Home Loans loan officer. Programs, rates, terms, and fees are subject to change without notice. Borrower eligibility requirements apply. All loans are subject to credit and underwriting approval. Full program details are in the appendix.

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SCENARIO 3 OF 4



The Move-Up Buyer

A client who wants their next luxury home, but needs to sell their current residence first.

1 THE CHALLENGE

Their equity is tied up in a home they haven't sold yet. A sale contingency weakens their offer, and two closings have to line up perfectly.

2 A POSSIBLE SOLUTION

Bridge Loan

- Short-term financing, typically 12 months or less
- Helps them write a non-contingent offer on the next home
- Move first, then list the current home vacant
- Repaid when the current home sells or through a refinance

3 WHAT TO ASK OR DO

ASK

"Would buying before selling create an advantage for you?"

"How much equity do you have in your current home?"

THEN

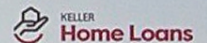
Loop in your loan officer before writing the offer so the bridge is in place in time.

Specialty Non-QM program: not available in all states and may be offered through a third-party wholesale lender; confirm availability with your Keller Home Loans loan officer. Bridge loan terms, maximum LTV, and exit requirements vary by program. Programs, rates, terms, and fees are subject to change without notice. Borrower eligibility requirements apply. All loans are subject to credit and underwriting approval. Full program details are in the appendix.

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SCENARIO 4 OF 4



The Equity-Rich Seller

A homeowner who wants to make improvements before listing, or access equity for their next purchase.

1 THE CHALLENGE

They have significant equity, but it's not liquid. Updates before listing or a down payment on the next home would mean waiting on a sale or refinancing their existing mortgage.

2 A POSSIBLE SOLUTION

HELOC with Figure

- Lines from \$15,000 to \$750,000, up to 85% CLTV*
- Fully automated underwriting, with approval in as little as 5 minutes*
- Discounted rate when clients apply through the Keller Home Loans code or link

3 WHAT TO ASK OR DO

ASK

"If cash weren't a factor, what would you update before listing?"

"Do you plan to use equity from this home toward your next purchase?"

THEN

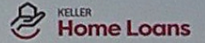
Share the Keller Home Loans HELOC link or code so they receive the discounted rate.

*HELOCs with Figure are provided by Figure Lending LLC. Line amount and maximum CLTV depend on credit, property, lien position, and verified income; minimum credit score is 640 (680 for second homes and investment properties). Approval timing assumes all required information and documents are submitted; not all applicants are approved. The discounted rate requires applying through the Keller Home Loans code or link; discount and availability are subject to change. The full line amount is drawn at closing. Not available in all states. All loans are subject to credit and underwriting approval.

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TAKE IT INTO YOUR NEXT CONVERSATION



Three Questions Every Luxury Agent Should Ask

1

"Are there assets, income sources, or financial circumstances that might require a more specialized lending solution?"

COULD POINT TO

Bank Statement, Asset Depletion, DSCR, Medical Professional

2

"Would buying before selling create an advantage for you?"

COULD POINT TO

Bridge Loan, HELOC

3

"Have you explored financing options that could help you accomplish your real estate goals while preserving liquidity?"

COULD POINT TO

Asset Depletion, Jumbo, HELOC

You don't need to be a mortgage expert. Just recognize the opportunity and know when to bring a lending partner into the conversation.

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THE KELLER HOME LOANS ADVANTAGE

Bring Us In Before the Offer

- 1 Share the client's scenario with your Keller Home Loans loan officer early
- 2 We match income, assets, and property to the right program
- 3 Write a stronger offer backed by a TBD underwrite

TBD UNDERWRITES

Your client's credit, income, and assets are fully underwritten before the home is chosen, so the offer goes in backed by an underwriting approval.*

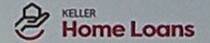


Plus Agent+: ask us after the session about earning on the loan side.

*See disclosures at the end of this presentation.

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QUICK REFERENCE



Match the Client to the Program

If your client...	Consider	Key feature
Is a physician, dentist, or resident	Medical Professional	Up to 100% financing, no PMI
	Bank Statement	
Has major liquid assets, little W-2 income	Asset Depletion	Assets converted to qualifying income
	Jumbo	
Is buying a rental, possibly in an LLC	DSCR Cash Flow	Rent covers the payment
	1031 Exchange + DSCR	
Wants to build a custom primary residence	One-Time Close Construction	One closing, before the build
	Bridge Loan	
Wants to tap equity without refinancing	HELOC with Figure	Automated approval, quick close

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QUESTIONS? REACH OUT ANYTIME

Let's Connect



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Save my contact

Scan to add Tony to your phone



Apply Now

For clients ready to apply

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