Treadstone

RESIDENTIAL MORTGAGE LENDER

Luke Michaels

Luke Michael's positive experience with Treadstone in buying his first home drove his desire to be part of the Treadstone team. Like everything Luke does, he went full throttle — spending 3 years going through a rigorous apprenticeship to learn every aspect of the mortgage industry. Luke is now a power-house Loan Officer who differentiates himself by advocating, educating, and encouraging home buyers. "The reward of helping people make the biggest investment of their lives is my greatest joy."

Oftentimes, great people are shaped by unforeseen, life-changing events. This couldn't be truer for Luke after being involved in a devastating dirt-bike accident at age 17, leaving him with a severe spinal cord injury. Nonetheless, his resilience and determination to rehabilitate proved to be the ultimate character-builder as he now serves as a motivational speaker for others facing similar challenges.

Luke and his wife are always up for an adventure—they love traveling and discovering new restaurants. Both having careers that allow them the freedom to travel, they split their time living and working between Michigan and Southern California. As a wheelchair user, California offers the perfect escape from Michigan's snowy winters, making it an ideal second home.

Mortgage Lender Vs. Big Banks

Unlike the big banks, Treadstone's only focus is mortgage lending. We live and breathe the market, and we understand the trends, which allows us to advise clients on the perfect loan program to fit their needs and budgets.

Treadstone Loan Programs

- Conventional Loan
- FHA Loan
- Rural Development Loan (RD)
- Veterans Loan (VA)
- Manufactured Home Loan
- MSHDA Down Payment Assistance
- Bridge Loan
- Jumbo Loan
- HomeReady Loan
- Condo Loan
- Refinance

Our Passion

Positively impacting lives

Our Niche

Mortgages —
Better. Faster. Smarter.

Our Guarantee

We close on time, every time

The Treadstone Advantage

No Application Fees

Fast Turn Times

Local Lender

Strongest Pre-Approval Letter in the Industry

Proactive Communication



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