



## **Condo Loans**

We have had recent success with loosened guidelines on our condo lending products. If the project meets our criteria, we have been able to offer terms as low as 3.75% on a 30 year fixed product up to \$1.5 MM. Our recent condo approvals include:

- Sanctuary by the Sea
- Waterhouse
- Adagio
- 31 on 30a
- Watersound - Compass Point

Approval is on a case by case basis, please contact us for a particular scenario. For terms above, we are looking for the following criteria:

- No onsite rental management
- Commercial space less than 25%
- Less than 4 stories (higher on exception)
- Investor concentration less than 50%
- Financially sound budget
- No pending litigation or lawsuits

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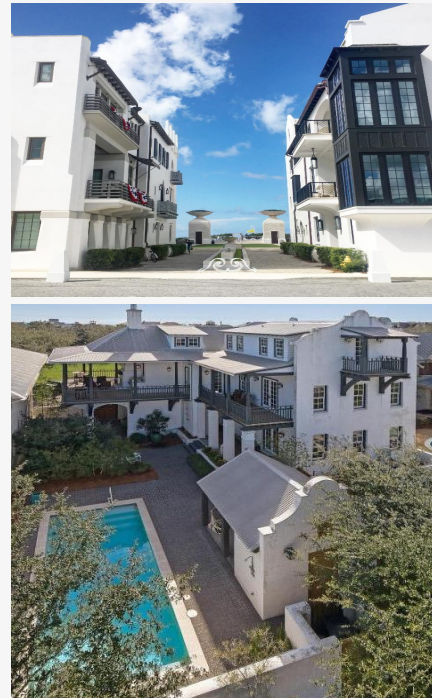
*Welcome to the team*

*Field Williams - Vice President of Development*

After several years operating and strategically growing small businesses in Florida, Field joins the Walton Funding team to foster community relationships and help develop the business in new markets. Field's client first approach makes him always available and happy to help. After graduating from Baylor with degrees in Finance and Entrepreneurship, Field spent the first years of his career with J.P. Morgan in Houston. Although primarily an investment analyst in the Private Bank, Field was exposed to the mortgage industry through his time in the origination group.

In recent years Field spent six months volunteering in the South Pacific with Youth With A Mission and remains active in his church. In his time off you can catch him paddling the coastal dune lakes or jogging along 30a with his fiancé, Emily.

Field can be reached at [field@waltonfunding.com](mailto:field@waltonfunding.com) or 850.608.3029



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### ***Recent Success Stories - We've had a record summer along 30A***

- \$417K Refi - Using our FICO credit "**Rapid Rescore**"
- \$860K purchase in Crystal Beach Townhomes, Destin
- \$715K purchase in Waterhouse Condos, Seacrest - **Using Asset Depletion**
- \$3.25M purchase in Watersound Beach
- \$1.295M purchase in Sunnyside
- \$2.9M purchase in Rosemary Beach
- \$836K purchase in Naturewalk
- \$700k purchase in Seacrest Beach cleared to **close in 20 days**

- \$2.1M purchase in Watercolor - **Self Employed w/ 5 LLC's**
- \$460k purchase in Seagrove
- \$487K purchase in Watersound Origins
- \$417K cash out refinance in Wild Heron/Shark's Tooth
- \$1.6M second home purchase in Rosemary Beach **financed in under 30 days**
- \$1M purchase in Seanest Village in Seagrove
- \$275k primary home purchase in Seagrove - **Non-occupant Co-borrower program**
- Primary residence **re-finance 2 years after a short sale**
- \$225k primary home purchase in North Santa Rosa Beach
- \$425k primary home purchase in Inlet Beach **Investor cash flow for retirement age buyers**
- \$475k second home purchase in Seacrest Beach
- \$485k new construction primary home in Watersound Origins
- 175k town home purchase in Santa Rosa Beach **FHA loan credit score under 620**
- \$355k purchase on future income closed in 20 days
- \$2.9M second home purchase in Rosemary Beach
- \$620k 2nd home purchase in Grayton Beach **15 year loan**
- \$355k Primary home purchase with **future income**

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