



December 19th, 2016



Walton Funding - Our Philosophy

Who we are, how we can help, and how we see the marketplace.

Please use this video to introduce potential clients to our team and platform.

Rate Talk.

What can I say about rates?

- Last week the Fed increased rates as expected, this was already priced into rates. However, the Fed also increased it's outlook for future rate hikes... this caused rates to increase.
- Rates continue to remain very volatile. We have seen a significant jump in rates since the election.
- The Federal Reserve plans to continue its aggressive purchasing of mortgage securities... this should keep rates relatively low for the foreseeable future. However, we do still expect an increase in rates from where they are currently.



Using Home Equity as down payment funds

Many transactions we do include the use of a Home Equity Line of Credit (HELOC). This can allow the borrower to stay under conforming loan limits for better pricing and faster turn times.

Example:

We assisted a family in the purchase of a \$650,000 2nd home in Seagrave Beach. By using a HELOC on their **primary** home we were able to secure:


- \$417,000 30 year conforming loan on the subject property
- \$233,000 HELOC on their primary home - interest only
- Required down payment = \$0



Take a look. Recent Closings:

- \$294k Refi - Non-Occupant Co-Borrower used to get actual occupant lowest rate as primary residence
- \$218k Purchase in Sandestin
- \$1M Purchase in Destin - Raised credit score by approx. 60pts - 58% DTI exception
- \$580k Primary purchase in Buckhead, Atlanta
- \$700k Investment Purchase - Inlet Beach - No tax returns
- \$538k Investment Purchase in Blue Mountain - Closed in 27 Calendar Days
- \$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



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