



January 8, 2016

## 2016 in Review

As our goal is to build the most favorable lending platform for the Emerald Coast, we thought it would be helpful to outline our 2016 achievements:



- Transitioned from mortgage broker to mortgage banker
- Built our own panel of local, reliable and knowledgeable appraisers
- Hired three additional employees for local processing, underwriting and marketing support
- Product Highlights:
  - Added specialty non-warrantable condo products up to 90% LTV
  - Added jumbo second home lending up to 90% LTV
  - Added cross-collateral lending for LTV's up to 95%
  - Added HELOCs up to 90%

2016 was a great year, but we want to continue to improve. Some of our initiatives for 2017 include:

- Enhanced jumbo and condo products
- Additional local underwriting support
- Expanded branches in Destin and Panama City

Thank you again to everyone that contributed directly or indirectly to our success in 2016. We look forward to working with you all again in 2017!

## Rate Corner

### What happened this week?

- Rates got better, quite a bit better
- Rates are still higher than they were pre-election, but they have settled down
- Most expect rates to continue on this trend → higher than they were this summer, still very low historically, expect regular ups and downs

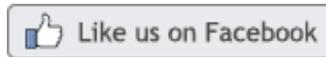
## Recent Highlight:

Beautiful \$1.65mil  
Second Home Purchase  
in Rosemary Beach



## Other Recent Closings:

- \$398k Condo Purchase in Blue Mountain Beach
- \$235k Townhouse purchase as second home in Seagrove
- \$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



## What we believe:

- We believe the lending process should be easier for the borrower.
- We believe in honest, constant communication.
- We believe local knowledge makes a difference.
- We believe in our team.
- We believe we have the best platform and products available to accomplish what we believe.



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