



February 5th, 2017

Cheat Sheet: General LTV Guidelines for Second Homes



LTV	Purchase Price	Max Loan Amount
90%	Up to \$944,444	\$850,000
85%	Up to \$1,058,823	\$900,000
80%	Up to \$1,250,000	\$1,000,000
75%	Up to \$2,000,000	\$1,500,000
70%	Up to \$3,571,428	\$2,500,000
65%	Above \$3,571,428	Above \$2,500,000

Realtor Spotlight Who is John Martin?

For those of you who don't have the privilege of knowing John Martin we took a few minutes to ask him some questions...

We also want to congratulate him on recently being awarded the **Berkshire Hathaway HomeServices Chairman's Circle Platinum Award!**



Bershire Hathaway - Beach Properties of Florida
Years in Real Estate: 5
Years on the Emerald Coast: 5

What's the most important component for success as a realtor?
Listening to the client's needs and following up.

How do you celebrate a really big closing?
...By asking for a referral and finding my next deal!

Let's pretend you're not working on a summer Saturday... where would we find you?
Somewhere on the water: boating, fishing, sailing... or perhaps on the golf course.

Have you worked with Walton Funding?
Yes, multiple times.

How was the experience?

It was great. In particular, I recently had a self proclaimed "difficult" client. He was extremely satisfied with Walton Funding from start to finish. He specifically mentioned how they did a lot of work behind the scenes to make sure the process was as painless as possible for him.

-----GIVEAWAY-----
Seaside School Half Marathon & 5K



- We are giving away **two entries** to the half marathon or 5k
- Join us on Sunday, March 5th in Seaside
- Our fearless leader, Kav, is currently accepting any challengers

Winners will be selected next Friday, Feb 10th.

[Enter Giveaway Here](#)

Recent Closings:

- \$192k Condo Purchase in Maravilla
- \$760K Purchase in Seacrest **Closed in 13 Business Days**
- \$1.6mil purchase in Rosemary Beach
- \$424k Refi in Seacrest
- \$417 Refi in Seacrest
- \$500k Investment property in Miramar Beach
- \$398k Condo Purchase in Blue Mountain Beach
- \$235k Townhouse purchase as second home in Seagrove
- \$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
- \$860K purchase in Crystal Beach Townhomes, Destin
- \$715K purchase in Waterhouse Condos, Seacrest - Using Asset Depletion
- \$3.25M purchase in Watersound Beach

A brief reminder

This is what we do:

- **We have access to a broad range of products and programs.** This means we find unique solutions to help your borrower when necessary.
- **We close loans fast.** We are available around the clock to make sure we get loans to close faster than anyone else.
- **We are local.** We have knowledge of this market. We are a part of this community. This factor can often be overlooked by out-of-town borrowers, but it can be invaluable in such a unique marketplace.
- **We give borrowers the white-gloves treatment.** All of our clients receive the customer



service they deserve and are often already accustomed to.

Kav Tucker
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Thank you for trusting Walton Funding.

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