



March 5th, 2017

Investor Loans

Do you have clients with multiple financed properties that can't meet rigid FNMA guidelines?



Check this out:

- \$2,000,000 Loan Amounts
- 80% Max LTV for purchase
- 75% Cash Out
- Interest Only Options
- Options for no income documentation
- Scenario A - 720 Credit, 70% LTV, Full Documentation - 5.875%
- Scenario B - 640 Credit, 70% LTV, No Income - 8.5%

**Rates are subject to qualification. Rates are subject to change based on current market conditions.

Realtor Spotlight Who is CJ Adams?

CJ is a mover and a shaker. He works closely with Jonathan Spears, but has quickly made a name for himself.

Check out CJ's most recent listing, a \$3.25mil house in Rosemary. The home is beautiful and has space to add a carriage house. [Check it out here.](#)



Scenic Sotheby's International Realty
Years in Real Estate: 7
Years on the Emerald Coast: 1

What's the most important component for success as a realtor?
Communication... and good hair.

How do you celebrate a really big closing?

By closing another one.

Let's pretend you're not working on a summer Saturday... where would we find you?

On a paddleboard on one of the coastal dune lakes.

Have you worked with Walton Funding?

Yes.

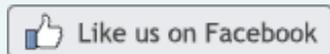
How was the experience?

Exceptional.

Recent Closings:

- Gorgeous 3 bed, 4 bath home located in the heart of Watercolor
- Be sure to ask us about investment property options. We can underwrite based on subject property rental income in certain cases.

Follow us on Facebook or go to [our website](#) to learn about more of our recent closings



Rate Watch:

- Rates continue to show volatility but remain in line with their 2017 range (generally speaking)
- Last week rates were down, this week those crept up a bit
- Average conforming rate for 30yr fixed being quoted across the country is around 4.25%

Rate are subject to borrow qualifications, credit history, and other factors. Rates are subject to change based on current market conditions.

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.



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Thank you for trusting Walton Funding.

[Visit Our Website](#)

