



March 16th, 2017

Credit Event Solutions

Do you have clients with a credit event in their rear view mirror?

Take a look at this scenario:

- **\$2,500,000 Loan Amounts**
- **90% Max LTV for purchase**
- **80% Cash Out**
- **620 Minimum FICO**
- **Recent Scenario:**
 - **660 FICO with bankruptcy in 2014**
 - **75% LTV**
 - **\$1.5m Vacation home purchase**
 - **5.99% 5/1 ARM with 30yr amortization (1% origination)**



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

Realtor Spotlight Who is Shanda Beste?

Shanda perfectly embodies the 30A lifestyle. She works hard, plays hard, and stays healthy in the process! Early in her real estate career, Shanda was a member of the National Association of Home Builders #1 Sales Team in the U.S. and sold over 400 pre-construction and spec homes in the Cape Coral area. After being top producer and co-owner of Sandbill Realty Group, Inc., Shanda landed with [30A Local Properties](#). She loves working with Bobby Johnson and the gang.



Fun Fact: Shanda is also a certified feng shui consultant (the ancient art of placement), using the power of intentional placement to enhance her clients' homes, offices, and businesses to maximize enjoyment, functionality and profitability.

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30A Local Properties

Years in Real Estate: since 2003

Years on the Emerald Coast: 6

What's the most important component for success as a realtor?

Focusing on the client's needs and remembering that Sales is Service.

How do you celebrate a really big closing?

A trip "back home" to Key West for a visit.

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

Teaching Paddleboard Yoga.

Have you worked with Walton Funding?

Yes.

How was the experience?

Fantastic! Super easy AND Walton Funding gets it done! I call you my miracle workers! I've seen you put together deals that were impossible and get easy deals clear to close way before deadline. UNREAL! I am very impressed and quite delighted to get to work with the professionals at Walton Funding! Thank you!!! You make my job a thousand times easier... and that is priceless!!!

Important Rate Information:

- **Rates are at the lowest levels of the year!**
- Markets closed early on Thursday and stayed closed on Friday.
- Average conforming rate for 30yr fixed being quoted across the country is around 4.00%

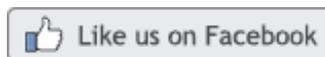
Rate are subject to borrow qualifications, credit history, and other factors. Rates are subject to change based on current market conditions.

Recent Closings:

- \$192k Condo Purchase in Maravilla
- \$760K Purchase in Seacrest Closed in 13 Business Days
- \$1.6mil purchase in Rosemary Beach
- \$500k Investment property in Miramar Beach
- \$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
- \$1M Purchase in Destin - Raised credit score by approx. 60pts - 58% DTI exception



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



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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