



June 18th, 2017

Bank Statements

Do you have clients who are self employed or can't qualify with traditional tax return income qualification?



Check this out:

- \$2,500,000 Loan Amounts
- 90% Max LTV for purchase
- 80% Max LTV for Cash Out
- 620 Minimum FICO
- Scenario A - 720 Credit, 80% LTV Purchase, Primary Home - 5.875%
- Scenario B - 660 Credit, 75% LTV Purchase, 2nd Home - 6.99%

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

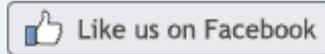
Walton Funding Action Recent Closings

- \$1mil purchase in Blue Mountain Beach - Multiple Financed Properties - Self Employed with multiple entities - CTC in less than 30 days - Utilized our "lock shop and drop feature", interest rate was lowered by .25% during underwriting
- \$424,100 Cash out refinance on 2nd home in Watersound, using proceeds for deposit on new construction in Alys Beach
- \$585k Purchase in Rosemary Beach - 90% LTV on Second home condo purchase
- \$565k purchase in Blue Mountain - 90% LTV - Non-occupant Co-borrower - 2nd Home
- Record Setting \$4.45mil purchase in Inlet Beach

Closing Spotlight:

- Gorgeous 5 bed, 5 bath home located in WaterSound
- Self Employed Borrower qualifying via our self employed income analyzer
- 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:

- Mortgage Rates are right around their **8 MONTH LOWS**
- Instead of continuing higher in 2017, rates instead formed a narrow, sideways range. Weaker than expected economic data has been the driver recently.
- Average conforming rates for 30yr fixed being quoted across the country are around 4.00%

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.

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