



July 23rd, 2017

Program Spotlight

Investor Cash Flow Program

- Qualification based on property cash flow
- No personal income used to qualify
- No tax returns filed
- Loans up to \$1 Million
- Credit scores starting at 660
- Up to 75% LTV
- 1-4 Units and Condominiums
- No limit on number of properties financed.



Community Outreach

Help Support Local Teacher

We are reaching out to our community peers in a campaign to raise support for a local 30A teacher. Anne - Marie Finch was involved in a serious auto accident last week, suffering several fractured vertebrae. She has a long road to recovery, and could use assistance with her mounting medical expenses. In addition, we are trying to raise funds to purchase a vehicle, which will be vital for her maintaining post recovery employment.

Please join us in supporting "Ms. Anne-Marie" and her road to recovery.

[Click Here to Support Anne-Marie](#)

Update

Rate Watch

- Mortgage rates are currently at the lowest levels in more than 3 weeks.
- In response to the policy announcement from the European Central Bank (ECB), there was relatively little market movement, which is a good thing since most of the recent rate gains are attributed to the ECB's stance.
- The average rate being quoted across the country for a 30-year mortgage is currently in the 4.00% range.



Realtor Spotlight

Who is Nina McCaslin-Horn?

Nina is originally from Mississippi, where she first became involved in the building industry. When she relocated to the Emerald Coast in 2001, she spent her first few years in the area working as a builder for St. Joe Towns and Resorts. She now works as a realtor at Scenic Sotheby's International Realty, and enjoys using her knowledge and experience to help her clients find the home that is best fit for them.

Scenic Sotheby's International Realty

Years in Real Estate: 20

Years on the Emerald Coast: 17

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

To me, success in real estate is when you know you are servicing your client, and have knowledge of their lifestyle in order to help them find what is best for them.

How do you celebrate a really big closing?

I celebrate by taking a trip. My favorite places to go are Greece, Italy, Colorado, and to Arkansas to see my grandchildren.

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

I like to relax and rest when I am not working. I really enjoy reading, kayaking, stand-up paddle boarding, and spending time at my home on Eastern Lake.

Have you worked with Walton Funding?

Yes.

How was the experience?

They have excellent service. They understand the value of their clients, and really give them the white glove treatment. They know all the right questions to ask, and are able to get the job done as quickly as possible. Walton Funding thinks outside the box, and that is why working with them is such a great experience.

Any trends you've been seeing lately worth mentioning?

The market is very healthy and strong. There is currently a strong number of Gulf front properties. Pricing in Inlet Beach, Panama City Beach, and Destin are very good. 30A's pricing is premium, because that's where so many people want to be.



2017 ECAR Realtor of the Year

Take a Look Recent Closing

Take a look at this beautiful home that was just closed in Watersound Origins! A special thank you to Bobby Johnson at 30A local Properties and Christopher Langille at Beach Properties of Florida for helping make this transaction quick and smooth.



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** they deserve and are often already accustomed to.



Kav Tucker
850.608.3029
ktucker@waltonfunding.com

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