



August 6th, 2017

Program Spotlight Nonprime

Let's say a client of yours is having trouble getting financed because they don't fit into Fannie Mae and Freddie Mac guidelines, nonprime is there to help non-conventional clients get funded! What exactly is nonprime?



Nonprime products Walton Funding offers:

- Bank Statement Program
- Foreign National Programs
- Lower Credit and Prior Credit Event Programs
- Non-warrantable Condos and Condoles
- Jumbo Programs
- Asset Depletion Programs
- Debt Service Coverage Ratio for Income Properties

Take a Look Recent Refinance

- Refinanced out of a portfolio loan into a much lower 30 year fixed.
- Client had recently retired and used retirement assets as his income source.
- Client also owned multiple other properties.



Update Rate Watch

- Rates have hit their lowest levels in over a month. While this sounds notable, the day to day movement of the rates has actually been very slight.
- The average rate being quoted across the country for a 30-year mortgage is currently in the 4.00% range.



**Rates are subject to change based on market conditions and credit quality. Rates should be considered estimates based on a strong borrower and primary residence.*

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.



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