



August 6th, 2017

Program Spotlight Lending to Self Employed

Agency guidelines can make lending to self employed borrowers very difficult. In addition to excessive documentation, most self employed borrowers are trying to show as little income as possible. This can make underwriting a mortgage difficult.



Walton Funding offers:

- In-house income analysis for borrowers with multiple tax returns
- Cash flow add backs
- Bank statement analysis - using average monthly deposits
- Lower Credit and Prior Credit Event Programs
- Business assets used for down payment
- Jumbo Programs
- Title can be held in entity - LLC or Revocable Trust

Take a Look Recent Closing

- \$1,625,000 refinance in Watersound
- Self Employed with multiple tax returns
- Client also owned multiple other properties
- Able to secure low fixed rate for 30 years from an ARM construction loan



Watersound Beach

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*

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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