



October 15th, 2017

## Self-Employed Borrowers

Agency guidelines can make lending to self-employed borrowers difficult. As an agent, it is crucial that you understand what outlets are available. Walton Funding is a specialist in this area. Most self-employed borrowers are trying to show as little income as possible. This can make underwriting difficult.



Call us for clarification on any questions you may have... Things to be aware of:

- Bank statement analysis - using average monthly deposits in lieu of tax returns
- In-house income analysis for borrowers with multiple tax returns (personal and corporate)
- Cash flow add backs
- Multiple financed properties
- Rental income underwriting
- Lower Credit and Prior Credit Event Programs
- Business assets used for down payment
- Title held in entity - LLC or Revocable Trust

## Easy Online Application & A Handout for your clients

If borrower are ready to get some answers send them to our [quick eligibility form](#) or have them call us 850-609-3029.

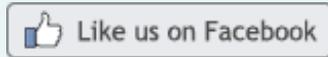
Feel free to send [this handout](#) to any prospective borrowers.



## Recent Closings:

- Delayed financing! The perks of a cash close with the long term benefits of historically low interest rates.
- \$2.4mil purchase in Watercolor

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



## Rate Watch:

- As of Friday rates are back to the best levels in roughly a month.
- You can thank the Consumer Pricing Index (inflation) for the small drop we saw on Friday.
- Average conforming rate for 30yr fixed being quoted across the country is still around 4.00% to 3.875%

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.



Kav Tucker  
850.608.3029

Thank you for trusting Walton Funding.

[Visit Our Website](#)

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