



November 5th, 2017

Investor Cash Flow Loans

Qualification based solely on the cash flow of the subject property!

Details:

- No Personal Income Used to Qualify
- Non-Warrantable Condo's are allowed
- 660 Minimum Credit Score
- Up to 75% LTV
- Pull cash out to buy additional properties
- Max cash out \$300,000 at 65% LTV



What you need to know when you don't have a cash buyer...

We can help your clients with:

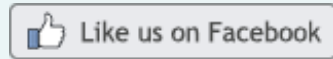
- The less than perfect credit situation.
- Recent short sales or foreclosures.
- Financing for Foreign Nationals.
- Lending against a portfolio.
- Low down payments for jumbo properties.



Recent Closings:

- **Business Bank Statement Program**
- Cash-Out Refinance
- No Tax Returns
- Helped improve borrowers credit score to qualify

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Rate Watch:

- There has certainly been a lot of chatter surrounding rates, a new Fed Chairman selection, seasonal jobs reports, etc... but rates are still hanging in there
- The last couple of months have seen rates tick up a bit, but the range of volatility is still relatively narrow. However, we have seen more and more intra-day rate swings as of late
- Average conforming rate for 30yr fixed being quoted across the country is 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.



Kav Tucker
850.608.3029

Thank you for trusting Walton Funding.

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