

Non-Warrantable Condo Win in Arlington, VA

Conventional hit a wall due to litigation; pivoted to alt-doc with strong reserves.

Key Stats

price: 485000

downPercent: 20

baseLoan: 388000

timeToCTC: on time

The Challenges

- Condo flagged non-warrantable (litigation + low reserves)
- Conventional ineligible

The Playbook

1. Verified non-warrantable triggers with HOA docs
2. Pivoted to Non-QM path leveraging strong assets and reserves
3. Coordinated condo questionnaire + master insurance early
4. Managed expectations on document needs and timeline

Outcome

- Approved and closed with a clean file
- Buyer secured the building and location they wanted

Coach's Tips

- Ask your agent for condo docs early
- Have a Plan B if the building is non-warrantable
- Reserves matter on alternative paths

Start your application:

<https://rockhouse.my1003app.com/register>

Book a strategy call:

<https://calendly.com/rockhousemortgage>

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