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

Book a strategy call:

https://calendly.com/rockhousemortgage

Rockhouse Mortgage, LLC | NMLS #2469785 | Licensed by the Virginia Bureau of Financial Institutions | NMLS Consumer Access: www.nmlsconsumeraccess.org

Owner-occupied and land loans available in Virginia only. Investor loans available in additional states; ask which apply to your scenario.