Case Study • Non-QM • Virginia

# 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:
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Book a strategy call:
https://calendly.com/rockhousemortgage

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