

CONDO SUMMIT: ELEVATED LIVING

WHAT IS A JUMBO LOAN?

**EXCEEDS
\$832,250
LIMIT (2026)**

**BANK/
PORTFOLIO
(KEPT BY LENDER)**

**NON-AGENCY
INVESTOR
(SOLD TO PRIVATE
INVESTORS)**

COMMON DISQUALIFIERS

**CONDO PROJECT
ISSUES**
(Litigation, Rentals)

**INCOME
COMPLEXITY**
(Self-Employed,
Foreign)

**LIQUIDITY/DEBT
SQUEEZE**
(High HOA,
Low Reserves)

RESALE DOCS & DELAYS

- ✓ CONDO QUESTIONNAIRE
- ✓ MASTER INSURANCE
- ✓ BUDGET/ FINANCIALS
- ✓ RESERVE STUDY

ORDER EARLY!

AVOID DELAYS:
Insurance Gaps,
Financial Red Flags

NEW CONSTRUCTION & PORTFOLIO

**AGENCY
(RULES-BASED)**

**PORTFOLIO
(RISK-BASED)**

**PRESALE
REQUIREMENT**

FLEXIBILITY:
Presales,
Occupancy,
Nuanced Income

RIGID PROJECT ELIGIBILITY

SOLVES WHAT AGENCY WON'T