

WE FINANCE CONDOS

We Specialize in Hard-to-Finance Condos

CONDOLOANTODAY.COM

- **Non-Warrantable (*hard to finance*) Condo OK**
 - Loans up to 80% CLTV)
 - No HOA Certification OK
 - No Reserves OK
 - Litigation OK
 - No Appraisal OK (AVM & Drive-by up to \$300,000)
 - Special Assessments OK
 - Under 50% Owner Occupancy OK
 - 2nd Home or Investor Financing OK (Up to 70% LTV)
- **New construction OK**
- **Jumbo loans available**
- **Up to 100% LTV for VA loans**
- **Up to 97% for Conventional loans**
- **Up to 96.5% for FHA loans**
- **Up to 90% LTV for loans ≤ \$1,000,000**
- **Up to 85% LTV for ITIN**
- **Up to 70% LTV for Non-Residents**
- **Low down payments available**
- **Self-employed / bank statement OK**
- **Investor / DSCR OK**
- **FHA Single Unit condo approvals available (Spot Approval)**
- **FHA DELRAP or HRAP approvals available (Entire Complex)**
- **Condotels OK**

CONDOLOANTODAY.COM

1 (800) 896-4932

Kaiser Financial Services, Inc. NMLS 110855 – CA DRE 01216803



Why Choose Roger Chandler & Kaiser Financial Services?

Because Condo Expertise Isn't Optional—It's Essential.

Florida's Condo financing landscape is constantly evolving. New legislation, insurance requirements, reserve studies, and HOA fees, assessments & rules have made getting a condo to the closing table more complex than ever.

With over 30 years of experience in mortgage lending and hundreds of successful condo closings, Roger is a true condo financing expert. He stays up to date on the latest Florida condo laws and lender requirements—so you don't have to. Whether it's warrantable, non-warrantable, new construction, or a condotel, Roger knows how to get the deal done.

As a seasoned mortgage broker, Roger has access to hundreds of loan programs tailored to fit nearly every buyer scenario. He works directly with Realtors, HOAs, Management companies, and lenders to solve problems, streamline approvals, and keep the transaction on track.

He handles the intricacies—so your condo gets SOLD.

- ✓ Expert in Florida condo regulations
- ✓ Access to specialized loan options for all condo types
- ✓ Proactive communication and on-time closings
- ✓ Trusted by top agents and repeat buyers across Florida

Contact Roger Directly Today

(760) 383-1293

TeamRoger@KaiserFinance.com

Get the best condo financing for your Listing or Buyer.

Roger Chandler, Broker NMLS 115599 – CA DRE 01093719

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