



# FMZ Team Condo Greenlight Program

## Why use Condo Greenlight?

Lenders require specific documentation to assess a condo's financial health and stability. Ensuring your listing meets key financial and structural requirements upfront can reduce delays and attract more qualified buyers.

## How We Greenlight Your Selling Success:

- **Quick Preapproval Process** – Get a finance eligibility review within 48 hours.
- **Increased Buyer Confidence** – Secure financing options before listing to streamline transactions.
- **MLS-Compliant Listing Verbiage** – Enhance your listing's appeal with financing details that attract buyers.
- **Expert Guidance** – Our team ensures that potential risks, insurance compliance, and HOA financials are addressed.

**Contact me today!**

## Greenlight Approval Factors

- **Full Replacement Coverage** – Deductible  $\leq$  5% of coverage
- **Budget Reserves** – Minimum 10% allocation to reserves
- **Ownership Limits** – No single entity owns more than 10% of units
- **Delinquency Rate** – No more than 15% of owners behind on dues
- **Balcony Inspections** – Due January 2025 (ensure compliance)
- **Master Insurance Policy & HOA's Budget Review**



## What We Need From You

- Association's financials (budget & balance sheet) from the seller
- Master insurance policy from the seller
- HOA contact information
- Email these details to [fmzteam@fmzloans.com](mailto:fmzteam@fmzloans.com)



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