

APARTMENT BUILDING LOAN

Limited Time Special

10-Year Fixed Rate

4.50%
with 2.0 points

Rate is effective 12/1/11

Subject to change weekly.

Take advantage of this low fixed rate today!

- New purchases
- Refinance an existing loan
- Cash out

This special program is available on new loans only. Refinances of existing Finance Factors loans are not eligible.

Program Details

- Loans from \$250,000 to \$1,500,000. Need more? Call us to discuss.
- Up to 75% loan to value (LTV). Multiple properties may be used as additional collateral to lower LTV.
- Minimum 700 FICO score.
- Minimum \$500,000 net worth.
- Minimum \$50,000 in liquid assets not including retirement accounts.
- Apartment building must have 5 or more units to qualify.
- Income from the subject property cannot be the sole source of income.
- 1.25 to 1.00 debt service ratio.
- Payments amortized over 25 years.
- Subject property requires a high occupancy rate over the past 2 years.
- Entities can be borrowers with personal guarantors.
- Building must be well maintained with no signs of deferred maintenance or need of repair.

Please call for other terms and conditions.



Kei Kido
VP, Commercial Loan Officer
(808) 548-3327
KeiK@FinanceFactors.com



Brian Matsuura
VP, Commercial Loan Officer
(808) 548-3385
BrianM@FinanceFactors.com



The foregoing is for informational purposes only. This not an offer to make a loan. The making of any loan and the terms thereof are subject to Finance Factors' underwriting approval.

