

# Introducing Finance Factors' **E-Z Home Equity Line of Credit\***



## **3.25% APR Introductory Rate Fixed for 2 Years** **4.25% APR Current Variable Rate**

### **What do you get with an E-Z Line of Credit?**

- A low fixed-rate for the first 2 years – save money now!
- A lower fully-indexed re-opening rate than most other lenders – save money later!
- Fast closings – open your E-Z Line of Credit within 30 days or less!
- Flexible loan amounts – \$10,000 to \$250,000. Need more? Call us!

### **Our Home Equity Line of Credit is E-Z!**

- NO Annual Fee
- NO Minimum Initial Draw
- NO Early Payoff Penalty or Fee
- NO Processing Fee
- NO Underwriting Fee
- NO Required Account Relationships
- NO Points

See us about our E-Z approvals. We are your local loan experts and will work with you on credit, income and property concerns. Start using your equity today for home improvements, education expenses, bill consolidation, travel, or other needs. Similar deal also available on investor residential properties at a slightly higher rate.



Apply online 24/7 at [www.financefactors.com/EZ](http://www.financefactors.com/EZ). Complete our E-Z Express loan application and get an online approval within minutes! Call us at 522-2000 on Oahu or toll-free at 1-800-648-7136, or visit any branch for more information.

\*All rates shown are effective 3/1/12 and are subject to change without notice. The line of credit has a variable rate feature, and the corresponding annual percentage rate (APR) and monthly payments may vary as a result. The 3.25% APR introductory rate is fixed for the first two years and it will be adjusted thereafter based on the published Wall Street Journal prime rate plus a margin. The current variable rate is 4.25%. The maximum APR will not exceed 19%. Two-year introductory rate special is available to new E-Z Home Equity Line of Credit customers only. Refinances of existing Finance Factors Home Equity Lines of Credit are not eligible. Line of credit must be secured by fee-simple residential property located in Hawaii. Homeowner's and hurricane insurance are required at homeowner's expense. Flood insurance is also required if the property is located in a flood zone. Other terms and restrictions may apply.

