

# Need A Home Loan?

March 20, 2019

Check out our mortgage rates as of 8am this morning!

## 30-Year Fixed Rate Mortgage\*

Fixed Rate	Annual Percentage Rate	Points
<b>3.875%</b>	<b>4.094%</b>	<b>1.625</b>

## 15-Year Fixed Rate Mortgage\*\*

Fixed Rate	Annual Percentage Rate	Points
<b>3.125%</b>	<b>3.499%</b>	<b>1.750</b>

Here are just a few ways a Finance Factors' home loan can help you today!

- Purchase your dream home
- Refinance to lower your rate
- Get additional cash from the equity in your home
- Start your home construction or remodeling project
- Get a Home Equity Line of Credit
- Purchase land to build on

### Want more information?

Please call us at **649-5751** or visit us at 339 Chalan San Antonio, Suite 100 in Tamuning.

\*30-Year Fixed Rate Mortgage: For example, a \$100,000 owner-occupied mortgage loan with 20% down payment will yield 360 principal and interest monthly payments of \$470.24 based on a 30-Year Fixed Rate at 3.875% with 1.625 points and 4.094% APR.

\*\*15-Year Fixed Rate: For example, a \$100,000 owner-occupied mortgage loan with 20% down payment will yield 180 principal and interest monthly payments of \$696.61 based on a 15-Year Fixed Rate at 3.125% with 1.750 points and 3.499% APR.

IMPORTANT NOTICE: The estimated payments shown above do not include taxes and insurance premiums. The actual payment obligation will be greater. Rates shown are only available to owner-occupant residential real estate in Guam. Rates shown are effective 03/20/19 and are subject to change. Maximum loan amount is \$625,500. Other terms and restrictions may apply.



## FINANCE FACTORS

GUAM'S CHOICE FOR HOME LOANS

NMLS 449916

