

# Need A Home Loan?

May 10, 2025

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

## 30-Year Fixed Rate Mortgage\*

Fixed Rate	Annual Percentage Rate	Points
<b>6.875%</b>	<b>7.224%</b>	<b>1.875</b>

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

Fixed Rate	Annual Percentage Rate	Points
<b>6.000%</b>	<b>6.523%</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 \$200,000 owner-occupied mortgage loan with 20% down payment will yield 360 principal and interest monthly payments of \$1313.86 based on a 30-Year Fixed Rate at 6.875% with 1.875 points and 7.224% APR.

\*\*15-Year Fixed Rate: For example, a \$200,000 owner-occupied mortgage loan with 20% down payment will yield 180 principal and interest monthly payments of \$1687.71 based on a 15-Year Fixed Rate at 6.000% with 1.750 points and 6.523% APR.

IMPORTANT NOTICE: The estimated payments shown above do not include taxes and insurance premiums. The actual payment obligation will be greater. Advertised rates are based on a purchase transaction and available only to qualified owner-occupant residential real estate in Guam. Rates shown are effective 05/10/25 and are subject to change. Maximum loan amount is \$1,209,750. Other terms and restrictions may apply.



**FINANCE  
FACTORS**

NMLS 449916

