

Need A Home Loan?

July 4, 2025

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

30-Year Fixed Rate Mortgage*

Fixed Rate	Annual Percentage Rate	Points
6.625%	6.993%	2.125

15-Year Fixed Rate Mortgage**

Fixed Rate	Annual Percentage Rate	Points
5.875%	6.415%	1.875

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 \$1280.62 based on a 30-Year Fixed Rate at 6.625% with 2.125 points and 6.993% 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 \$1674.24 based on a 15-Year Fixed Rate at 5.875% with 1.875 points and 6.415% 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 07/04/25 and are subject to change. Maximum loan amount is \$1,209,750. Other terms and restrictions may apply.



**FINANCE
FACTORS**

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