

# Home Equity Line of Credit

**FIXED  
RATE  
For 2 Years!**

Owner-Occupants

**8.50%** Annual Percentage Rate (APR)  
Introductory Rate

**9.50%** Annual Percentage Rate (APR)  
Current Variable Rate

## What do you get with a Finance Factors Home Equity Line of Credit?

- **Save money now!** A fixed-rate for the first 2 years
- **Investor Rates!** 8.75% Introductory Rate APR; 9.75% Current Variable Rate APR
- **Quick closings!**
- **Flexible loan amounts!** Minimum loan amount of \$10,000 up to \$250,000- Need more? Call us!

## Our Home Equity Line of Credit is Easy!

- **NO Annual Fees**
- **NO Underwriting Fee**
- **NO Early Payoff Penalty or Fee**
- **NO Required Account Relationships**
- **NO Processing Fee**
- **NO Points**

We are your local loan experts and will work with your client on credit, income and property concerns. Your clients can start using their equity today for home improvements, education expenses, bill consolidation, travel, or other needs.



**FINANCE  
FACTORS**

GUAM'S CHOICE FOR HOME LOANS

**FOR REAL ESTATE PROFESSIONALS ONLY**

All rates shown are effective 7/31/23 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 8.50% APR (8.75% APR for investors) 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 9.50% APR (9.75% APR for investors). The maximum APR will not exceed 18%. Two-year introductory rate special is available to new 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 Guam. Property owner and typhoon insurance are required at property owner's expense. Flood insurance is also required if the property is located in a flood zone. A minimum draw of \$4,100.00 is required to open a new HELOC. Other terms and restrictions may apply. This is not an offer to make a loan. The making of any loan and the terms thereof are subject to Finance Factors' underwriting approval.

**HERE TO HELP YOU REACH YOUR HOME GOALS**