



**REALTOR
EXCLUSIVE!**

Save up to \$1,000 Today!

For a limited time, your clients can receive up to \$1,000 off closing costs* for any qualifying loan that you refer to Finance Factors. Take advantage of our low rates now!

- \$1,000 off closing costs for loans of \$200,000 or more
- \$500 off closing costs for loans of \$100,000 or more (up to \$199,999)
- Purchase loans only
- Fast Closings & Local Service
- Offer Expires: June 30, 2025

Pass this offer on to your clients
(Coupon not required for redemption)

REALTOR-REFERRED SPECIAL

Please indicate loan amount below.

- ☐ \$100,000 - \$199,999, eligible for \$500 off closing costs
- ☐ \$200,000 or more, eligible for \$1,000 off closing costs



**FINANCE
FACTORS**
GUAM'S CHOICE FOR HOME LOANS

*Minimum loan amount for \$500 offer is \$100,000. Minimum loan amount for \$1,000 offer is \$200,000. Offer not available on Home Equity Line of Credit. Offer available on funded mortgage loans for property purchases in Guam only. Loans for the purpose of refinancing an existing mortgage are ineligible. Up to \$1,000 off closing costs, offer available on direct applications for loans referred by Realtors only; brokered loans do not qualify. Up to \$500 or \$1,000 will be applied to fees charged by Finance Factors or third parties. If closing costs exceed \$500 or \$1,000, as applicable, customer will pay the difference in charged fees. Complete loan application must be received by June 30, 2025 and must fund within 60 days from receipt of application to qualify. Offer cannot be combined with any other promotional offer on our mortgage products.

THE MODERN WAY TO MORTGAGE