



First-Time Homebuyer Programs with Low Down Payments



30-Year Fixed Rates

- Conventional Loans: down payment as low as 3% down
- FHA Loans: down payment as low as 3.5% down
- VA Loans: 0% down payment option



Piggy-Back Program*

- As low as 10.1% down with our “Piggy-Back” loan program
- Adjustable-rate first mortgage combined with “piggy-back” 2nd mortgage loan or home equity line of credit



Gifts of Equity**

- Use equity in parent’s or grandparent’s home as down payment
- With enough equity, no cash down payment needed
- Loans up to \$2.5 million or more

***Piggy-Back Program:** First mortgage is an adjustable-rate mortgage (ARM) with initial rate fixed for up to 10 years and a 30-year term. 2nd mortgage is a closed-end loan or a home equity line of credit. 10.1% down payment for purchases up to \$555,500 or 15.0% down payment for purchases up to \$1,000,000.

****Gifts of Equity:** We can use the equity in your parents’ or another person’s home as the down payment for the purchase of your home by securing both properties. You take out the loan and make the payment and there is no need for your parents or grandparents to get a separate loan. Ask one of our mortgage experts how it works!



For over 70 years we’ve passionately helped Hawaii’s people reach their financial goals.



Finance Factors was founded in 1952 to help Hawaii’s hardworking people secure loans for everything from refrigerators to pots & pans. We believed back then, as we do now, that increased access to financing will help people remain in Hawaii and strengthen our community. Today we specialize in residential mortgages and commercial real estate loans in Hawaii.



We provide flexible underwriting and great rates because we understand Hawaii’s unique real estate and island lifestyle. Trust us to help you achieve your home goals!

Call Finance Factors First!
808-548-3300

This flyer is for informational purpose only and is not an offer to make a loan. The making of any loan and the terms thereof are subject to Finance Factors’ underwriting approval. Actual loan qualification requirements will be based on the specific underwriting guidelines applicable to each loan program at the time of application. Other terms and restrictions may apply.