



Special Financing Solutions Available Now!

Gap Financing Programs

Filling the pricing gap between conforming and portfolio loans

Rates effective: 05/12/25

	Program	Initial Fixed Rate*	Points
New!	10/1/30 ARM	7.125%	2.00%
	10/1/30 ARM	7.625%	1.00%
	7/1/30 ARM	6.875%	2.00%
	7/1/30 ARM	7.375%	1.00%
	5/1/30 ARM	6.250%	2.00%
	5/1/30 ARM	6.750%	1.00%
	3/1/30 ARM	6.125%	2.00%
	3/1/30 ARM	6.625%	1.00%
	1/1/30 ARM	6.000%	2.00%

*Rates available for loan amounts up to \$1,000,000.
Loan amounts up to \$2.5 million available with required LLPAs and LTV adjustments.

Maximum Loan-to-Value (LTV) for Primary Residence:

740 FICO: 80% LTV
700 FICO: 75% LTV

1. RATE LOCKS: It is the responsibility of the Broker to request the rate lock with their Loan Officer.

- Lock requests must be received by 2:00P HST to obtain that day's rate.
- A lock expiration that falls on a weekend or holiday will roll to the next business day.
- Lock/Extension Fees will be added to points:

Initial Lock Periods/Fees			Lock Extension Options/Fees**			
30 Days	45 Days	60 Days	7 Days	14 Days	21 Days	30 Days
0.000%	0.125%	0.250%	0.125%	0.250%	0.375%	0.500%

**Total lock period, including extensions, must not exceed 60 days.
Extension requests resulting in a total lock period of more than 60 days will be considered a re-lock and will be based on worst-case pricing.

2. Reduce LTV 5.000% for Investors.
3. Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.000%.
4. The terms described above may be subject to loan level pricing adjustments for resort-zoned properties and in non-conforming situations, including, without limitation, non-conforming property and non-conforming income.
5. All other LLPAs as noted on the wholesale rate sheet apply.
6. Please contact a Business Development Manager for terms, conditions and general requirements, and FICO and LTV guidelines for Ag-zoned properties less than 5 acres.

Ineligible: Properties using short-term rents to qualify, condotels, lava zone 1 and 2 properties, properties in poor condition with repairs in excess of \$20,000, properties with unpermitted improvements, and ag-zoned properties 5 acres or more.

FOR MORE INFORMATION, PLEASE CALL:

Finance Factors, NMLS #449916
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Toll-Free: 1-800-648-7136

(Rates and terms are subject to change without notice.)

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