



Hawaii Home Equity Line of Credit Rates Effective 05/05/25

Loan Amounts from \$10,000 to \$750,000

Loan Type	Effective Date	WSJ Prime Rate Index	Maximum DTI	Initial Rate/ APR	LTV Single Family/ Condo	Daily Percentage Rate	Margin	Fully Indexed Rate	Minimum Rate	Interest Only Payments <sup>2</sup>
<b>Home Equity Lines of Credit - Based on Wall Street Journal Prime Rate</b>										
Intro Rate Type 62	12/19/24	7.500%	43%	6.990%	80%	0.0191506%	1.000%	8.500%	8.500%	\$57.45
Fully Indexed Type 18	12/19/24	7.500%	43%	8.500%	80%	0.0232876%	1.000%	8.500%	8.500%	\$69.86

LOAN LEVEL PRICING ADJUSTMENTS							
<b>General Adjustments (Add to Rate and Margin)</b>							
	Borrower	DTI >43% - ≤50%	DTI >50% - ≤59.9%	FICO less than 660	FICO 660 to 699	No FICO	Non-conform
Owner-occupied	0.00	0.25	0.50	0.50	0.25	0.25	0.50
Investor	0.25	0.25	0.75	0.75	0.50	0.25	0.50
<b>LTV Adjustments</b> See Maximum LTV guidelines for Single Family Residential Mortgages for rate and margin adjustments.							
<b>Call for FICO and LTV guidelines for Ag zoned property.</b>							
<b>Loans greater than \$750,000</b>		0.50% adjustment to rate and margin					
<b>Loans greater than \$1,000,000</b>		0.50% adjustment to rate and margin and 1.00% point					

**GENERAL GUIDELINES:**

**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.

- Rates and terms may vary based on applicant's credit, LTV, ability to pay, collateral & occupancy.
- Payment examples based on \$10,000 outstanding balance for 30 days.
- Maximum APR is 19%.
- Minimum payments may not fully repay the principal balance at maturity resulting in a balloon payment.
- Fee simple improved property only.
- Initial rate on intro rate Home Equity Line of Credit fixed for two (2) years; then adjusts to the fully indexed rate.
- No points may be added to account by broker.
- Lower LTV required with higher DTI.
- Loan amounts less than the stated minimums require 2% increase over published rates plus any required LLPAs.
- Higher risk loans, such as low FICO scores or higher loan amounts, may be considered with mitigating factors and subject to FFL's Approval.
- First or Second lien positions eligible.
- Resort-zoned properties and/or Properties using short-term rents to qualify - add 0.25% to rate, margin and points.  
(If Resort-zoned and Property using short-term rents to qualify, only one will apply.)
- Add 2 points for properties that have been listed for sale during the past six (6) months or will be listed for sale. No buydown of added points.

**FOR MORE INFORMATION, PLEASE CALL:**

Finance Factors, NMLS #449916  
 info@financefactors.com  
 808-522-2000  
 Toll-Free: 1-800-648-7136

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

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