



FINANCE FACTORS

SAVINGS • CDs • MORTGAGES

Special Financing Solutions Available Now!

Gap Financing Programs

Filling the pricing gap between conforming and portfolio loans

Rates effective: 05/20/19

Program	Initial Fixed Rate*	Points
7/1/30 ARM	5.250%	2.00%
5/1/30 ARM	5.000%	2.00%
3/1/30 ARM	4.875%	2.00%
1/1/30 ARM	4.750%	2.00%

*Rates available for loan amounts up to \$1,000,000. Loan amounts up to \$2.5 million available with required add-ons.

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

740 FICO: 80% LTV

700 FICO: 75% LTV

The terms described above may be subject to risk-based pricing adjustments in non-conforming situations, including, without limitation, non-conforming property and non-conforming income.

Please contact a Business Development Manager for terms, conditions, general requirements and Ag zoned/Lava Zone 2 property FICO and LTV guidelines.

Please call for more information:

Finance Factors, NMLS #449916

info@financefactors.com

522-2000

Toll-Free: 1-800-648-7136

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

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