



Special Financing Solutions Available Now!

Gap Financing Programs

Filling the pricing gap between conforming and portfolio loans

Rates effective: 07/14/25

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 Account Executive.

- 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. Construction-Perm Loans:
 - 2-point pricing only
 - Add 0.50% to rate, points and margin (which cannot be bought down) to first mortgage program. (Minimum 2.50 points)
 - No owner-builders allowed unless the owner is a licensed contractor in good standing.
6. All other LLPAs as noted on the wholesale rate sheet apply.
7. Please contact an Account Executive 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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808-522-2000
Toll-Free: 1-800-648-7136

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

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