



**FINANCE
FACTORS**

ALT-Rehab Programs

Rates effective: 01/24/22

Program	Initial Fixed Rate	Points
7/1/25 ARM	4.375%	2.25%
5/1/25 ARM	4.250%	2.25%
3/1/25 ARM	4.125%	2.25%
1/1/25 ARM	2.375%	2.25%

1. Maximum loan amount of \$750,000.
2. Maximum Loan-to-Value (LTV) for Primary Residence:
740 FICO: 89.90% LTV
720 FICO: 85.00% LTV
700 FICO: 80.00% LTV
3. Reduce LTV 5.00% for Investors.
4. No Ag zoned or Lava zoned properties.
5. Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.500%.
6. The terms described above may be subject to loan level pricing adjustments.

Please contact a Business Development Manager for terms, conditions and general requirements.

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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