



## ALT-Rehab Programs

**Rates effective: 06/30/25**

Program	Initial Fixed Rate	Points
7/1/25 ARM	8.750%	2.25%
5/1/25 ARM	8.625%	2.25%
3/1/25 ARM	8.500%	2.25%
1/1/25 ARM	8.375%	2.25%

**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.

- Maximum loan amount of \$750,000.
- Maximum Loan-to-Value (LTV) for Primary Residence:  
740 FICO: 89.90% LTV  
720 FICO: 85.00% LTV  
700 FICO: 80.00% LTV
- Reduce LTV 5.00% for Investors and 15% for Resort-zoned properties and/or Properties using short-term rents to qualify.
- 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.)
- Resort-zoned properties and/or Properties using short-term rents to qualify not eligible for 7/1/25 ARM product.
- No Ag-zoned or Lava-zoned properties.
- Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.500%.
- The terms described above may be subject to loan level pricing adjustments.
- Please contact an Account Executive 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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