



## BRIDGE LOANS

Rates effective: 06/30/25

Loans up to \$2.5 Million

12-Month Term / Interest Only Payments

Rate
8.250%

Points
2.75%

Loan Amounts up to \$1,000,000 - Maximum LTV 70%  
Amounts \$1,000,001 to \$2,000,000 - decrease Max LTV by 10%  
Amounts over \$2,000,000 - decrease Max LTV by 15%

**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. Loan level pricing adjustments apply but *exclude* LLPAs for FICO score, DTI and Nonconformity.
3. Please contact an Account Executive for special terms, conditions and Ag zoned property FICO and LTV guidelines.

**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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