



Debt Service Coverage Ratio Program

New!

Rates effective: 05/05/25

Program	Initial Fixed Rate	Points
10/1/30 ARM	9.500%	2.750%
5/1/30 ARM	8.750%	2.750%
3/1/30 ARM	8.625%	2.750%
2/1/30 ARM	8.625%	2.750%
1/1/30 ARM	8.500%	2.750%

FICO Score	Maximum LTV	Minimum DSCR
740 or higher	70% LTV	1.100
700 - 739	65% LTV	1.125

1. RATE LOCKS: It is the responsibility of the Broker to request the rate lock with their Loan Officer.

- 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 \$1,000,000.
- Investment properties only. No foreign investors.
- Above pricing includes 0.250% Investor LLPA and 0.500% DSCR LLPA. All other LLPAs apply.
- 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.)
- Reduce LTV 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 not eligible for 10/1/30 ARM product.
- Ineligible properties: Ag-zoned or lava zoned properties, condotels, or properties in poor condition.
- Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.750%.
- 6 months PITIA reserves required.
- Borrower must own primary residence.
- Please contact a Business Development Manager for additional 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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