



Debt Service Coverage Ratio Program

New!

Rates effective: 05/26/25

| Program | Initial Fixed Rate | Points |
|-------------|--------------------|--------|
| 10/1/30 ARM | 9.750% | 2.750% |
| 5/1/30 ARM | 8.875% | 2.750% |
| 3/1/30 ARM | 8.750% | 2.750% |
| 2/1/30 ARM | 8.750% | 2.750% |
| 1/1/30 ARM | 8.625% | 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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