



Extreme Condition Property Loan

Tear Down - Rebuild - Renovate

Rates effective: 01/24/22

Program	Initial Fixed Rate	Points
3/1/30 ARM	6.250%	2.00%
2/1/30 ARM	5.875%	2.00%
1/1/30 ARM	5.625%	2.00%

FICO Score	Purchase	Refi and Cash-Out
740 or higher	75% Max LTV	50% Max LTV
700 - 739	70% Max LTV	50% Max LTV

* FICO scores below 700 considered with LOE and lower LTV

1. Maximum loan amount of \$750,000. Please call to discuss larger requests.
2. No LTV or pricing adjustment for investors.
3. LTV will be based on the site value of the property.
4. DTI, FICO and Foreign Investor LLPAs apply.
5. Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.500%.
6. Borrower must have the financial strength and a viable strategy to complete construction or repairs within 3 years.
7. 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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