



Hawaii Home Equity Line of Credit Rates Effective 05/20/19

Loan Amounts from \$10,000 to \$250,000

Loan Type	Effective Date	WSJ Prime Rate Index	Maximum GDR	Initial Rate/ APR	LTV Single Family/ Condo	Daily Percentage Rate	Margin	Fully Indexed Rate	Minimum Rate	Payments ²
Home Equity Lines of Credit - Based on Wall Street Journal Prime Rate										
Intro Rate Type 62	12/20/18	5.500%	43%	4.375%	80%	0.0119863%	1.000%	6.500%	6.500%	\$77.96
Fully Indexed Type 18	12/20/18	5.500%	43%	6.500%	80%	0.0178082%	1.000%	6.500%	6.500%	\$95.42

Price Adjustments							
General Adjustments (add to rate and margin)							
Borrower	GDR >43% - <50%	GDR >50% - <59.9%	FICO less than 660	FICO 660 to 699	No FICO	Non-conf	
Owner-occupied	0.00	0.25	0.50	0.50	0.25	0.50	
Investor	0.25	0.25	0.75	0.75	0.25	0.50	

LTV Adjustments See Maximum LTV guidelines for Single Family Residential Mortgages for rate and margin adjustments.

Call for FICO and LTV guidelines for Ag zoned property.

Loans greater than \$250,000 0.50% adjustment to rate and margin
Loans greater than \$500,000 0.50% adjustment to rate and margin and 1.00% point

General Guidelines:

1. Rates and terms may vary based on applicant's credit, LTV, ability to pay, collateral & occupancy.
2. Payment examples based on \$10,000 outstanding balance for 30 days. Interest only payments are also available.
3. Maximum APR is 19%.
4. Minimum payments may not fully repay the principal balance at maturity resulting in a balloon payment.
5. Fee simple improved property only. Properties intended to be listed for sale or listed within the past six (6) months are ineligible.
6. Initial rate on intro rate Home Equity Line of Credit fixed for two (2) years; then adjusts to the fully indexed rate.
7. No points may be added to account by broker.
8. Lower LTV required with higher GDR.
9. Loan amounts less than the stated minimums require 2% increase over published rates plus any required add-ons.
10. Higher risk loans, such as low FICO scores or higher loan amounts, may be considered with mitigating factors and subject to FFL's underwriting and final approval.

Please call for more information:

Finance Factors, NMLS #449916
 info@financefactors.com
 522-2000
 Toll-Free: 1-800-648-7136

(Rates and terms are subject to change without notice.)

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