



FINANCE FACTORS

SAVINGS • CDs • MORTGAGES

Hawaii Income Property Mortgage Rates Effective 05/20/19

Loan Type Fixed/Adj/Term	Interest	Points	LTV	Amort (Mos.)	Minimum Margin	Adj. Cap	Life Cap	Index Type
ARM First Mortgages -- Loan amounts starting at \$250,000								
1/1/10	5.000%	2.00%	75%	300	3.250%	3.00%	9.00%	1-Yr. T-Bill
7/1/15	5.750%	2.00%	75%	300	3.250%	3.00%	9.00%	1-Yr. T-Bill
3/3/15	5.250%	2.00%	75%	300	3.250%	3.00%	9.00%	3-Yr. T-Bill
5/5/15	5.500%	2.00%	75%	300	3.250%	3.00%	6.00%	5-Yr. T-Bill

Term (mos.)	Interest	Points	LTV	Amort (Mos.)
Special Fixed Rate Apartment Mortgages				
120	5.000%	2.00%	75%	300

Processing Fee \$750.00
Redrafting Fee: \$150.00

General Guidelines:

1. Improved commercial properties. Retail properties excluded (may be considered on a case-by-case basis).
2. Rates and points may increase based on the following credit factors: Credit, LTV, repayment ability, collateral type & condition, loan amount, and ownership.
3. **Higher LTV's considered for all programs.**
4. Cross collateralization (multiple collateral), nonconforming property, high debt ratios and credit problems considered.
5. Subject to prepayment penalties.
6. Equity credit lines also available.
7. Loan amounts less than \$250,000 - Call for rate quote.

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.)

FOR EXTERNAL USE BY MORTGAGE PROFESSIONALS ONLY



This rate sheet is not for consumer distribution or use. This information may only be distributed to and used by licensed professionals in the mortgage lending business. Any other distribution is strictly prohibited.

