



## Hawaii Income Property Mortgage Rates Effective 01/24/22

Loan Type Fixed/Adj/Term	Interest*	Net Lender Points**	LTV	Amort (Mos.)	Minimum Margin	Adj. Cap	Life Cap	Index
<b>ARM First Mortgages -- Loan amounts starting at \$250,000</b>								
1/1/10	3.375%	1.00%	75%	300	3.250%	3.00%	9.00%	1-Yr. T-Bill
7/1/15	4.750%	1.00%	75%	300	3.250%	3.00%	9.00%	1-Yr. T-Bill
3/3/15	4.125%	1.00%	75%	300	3.250%	3.00%	9.00%	3-Yr. T-Bill
5/5/15	4.500%	1.00%	75%	300	3.250%	3.00%	6.00%	5-Yr. T-Bill

\*Rates may change at any time and are locked at the time of loan approval.

\*\*Broker compensation and Net Lender Points are negotiable between Lender and Broker.

- Broker compensation is Borrower Paid and must be added to the Net Lender Points shown above.
- Total loan fee charged to the Borrower should not exceed 2.00% unless otherwise agreed to by Lender and Broker.

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.

### 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.)*

**FOR 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.

