



Prime Jumbo Specials

Rates effective: 01/24/22

Program	Initial Fixed Rate	Points
10/1/30 ARM	3.500%	2.00%
10/1/30 ARM	4.000%	1.00%
7/1/30 ARM	3.375%	2.00%
7/1/30 ARM	3.875%	1.00%
5/1/30 ARM	3.250%	2.00%
5/1/30 ARM	3.750%	1.00%
3/1/30 ARM	3.125%	2.00%
3/1/30 ARM	3.625%	1.00%
1/1/30 ARM	1.375%	2.00%

Occupancy	Loan Amount \$1,000,001 - \$2,000,000	Loan Amount \$2,000,001 - \$3,000,000	Loan Amount \$3,000,001 - \$4,000,000	Loan Amount > \$4,000,000
Owner Occupant	80% Max LTV	75% Max LTV	70% Max LTV	65% Max LTV
Second Home/Investor	75% Max LTV	70% Max LTV	65% Max LTV	60% Max LTV
Foreign Investor	65% Max LTV	60% Max LTV	50% Max LTV	Call for terms & conditions
Properties in Resort Areas: Reduce LTV by 5% or up to 50% LTV, whichever is greater. Please contact a Business Development Manager to discuss requests over \$4.0 million.				
FICO & DTI	740+	50% Max DTI	700 - 739	43% Max DTI

1. Second Home/Investor - add 0.25 to rate, margin and points
2. Foreign Investor - add 0.50 to rate, margin and points
3. No LTV or loan level pricing adjustments for cash-out.
4. Minimum Net Worth of \$2.5M OR 6 months PITI reserves required.

The terms described above may be subject to loan level pricing adjustments in non-conforming situations, including, without limitation, non-conforming property and non-conforming income.

Ineligible: condotels, lava zone 1 and 2 properties and agricultural-zoned properties. Please contact a Business Development Manager for 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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