



Hawaii Multifamily Property Mortgage Rates Effective 01/24/22

Term (mos.)	Interest*	Net Lender Points**	LTV	Amort (Mos.)
10 Year Fixed Rate Mortgages -- Loan amounts starting at \$250,000				
120	3.750%	0.00%	70%	360

Loan Type Fixed/Adj/Term	Interest*	Net Lender Points**	LTV	Amort (Mos.)	Minimum Margin	Adj. Cap	Life Cap	Index
ARM First Mortgages -- Loan amounts starting at \$250,000								
5/5/15/30	3.500%	0.00%	70%	360	2.500%	3.00%	6.00%	5-Yr. T-Bill
7/1/15/30	3.625%	0.00%	70%	360	2.500%	3.00%	9.00%	1-Yr. T-Bill

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

**Broker compensation is Borrower Paid and must be added to the Net Lender Points shown above.
Total loan fee charged to the Borrower shall not exceed 1.00%.

Processing Fee \$750.00
Redrafting Fee: \$150.00

GENERAL GUIDELINES:

- Multifamily properties consisting of 5 or more units only.
- Rates and points may increase based on the following credit factors: Credit, LTV, repayment ability, collateral condition and financial condition.
- Higher LTVs and lines of credit considered under other programs.**
- Cross collateralization (multiple collateral) is acceptable with appraisals on all properties.
- Subject to prepayment penalties.

FOR MORE INFORMATION, PLEASE CALL:

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

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