



## Hawaii Multifamily Property Mortgage Rates Effective 06/02/25

Term (mos.)	Interest*	Net Lender Points**	LTV	Amort (Mos.)
<b>10 Year Fixed Rate Mortgages -- Loan amounts starting at \$250,000</b>				
120	8.250%	0.00%	70%	360

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>								
3/3/15/30	6.250%	0.00%	70%	360	2.500%	3.00%	9.00%	3-Yr. T-Bill
5/5/15/30	6.500%	0.00%	70%	360	2.500%	3.00%	6.00%	5-Yr. T-Bill
7/1/15/30	7.250%	0.00%	70%	360	2.750%	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:

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