



Guam Income Property Mortgage Rates Effective 05/13/13

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	3.625%	2.00%	70%	300	3.750%	3.00%	9.00%	1-Yr. T-Bill
7/1/15	4.750%	2.00%	70%	300	3.750%	3.00%	9.00%	1-Yr. T-Bill
3/3/15	3.875%	2.00%	70%	300	3.750%	3.00%	9.00%	3-Yr. T-Bill
5/5/15	4.500%	2.00%	70%	300	3.750%	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%	70%	300

Processing Fee \$625.00
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:

Guam Branch
Phone: (671) 649-5751
info@financefactors.com

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

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