

# Low Rates & Quick Closings!

It's easier than you think to find the right mortgage at the right time for your borrowers. With over 60 years of mortgage lending experience in Hawaii, Finance Factors is here to help you do just that with great rates on our Fixed Rate conforming loans.

## Commitment to Low Rates

Finance Factors strives to provide consistently low rates that are competitive with any lender in the market. We offer a wide range of rate and point combinations to address the needs of every borrower. Whether to purchase or refinance, you can count on Finance Factors to have some of the lowest prices on conforming loans in Hawaii.

## Quick Closings

We realize that sellers don't want to wait for buyers to close on a purchase, and that the longer a loan takes to close, the more opportunity for something to go wrong. At Finance Factors we have optimized our loan processing and closing procedures to provide quick approvals and closings for motivated borrowers. Our goal is to close your purchase fast.

## Industry and Local Market Expertise

Our loan team is ready to help you and your client through every stage of the lending process, from mortgage application to home purchase. They are familiar with the Hawaii real estate market and the various challenges that may arise, and are ready with financing solutions to overcome most problems such as encroachments, unpermitted improvements, or title issues.

**Call Finance Factors today. We can help!**

We are experts at finding common sense solutions to uncommon lending problems.



**FINANCE  
FACTORS**  
GUAM'S CHOICE FOR HOME LOANS

**FOR REAL ESTATE PROFESSIONALS ONLY**

This flyer is for informational purposes only. It does not constitute an offer to make a loan. Any loan and the terms thereof are subject to Finance Factors' underwriting approval. The information stated herein are estimates calculated based on the loan programs currently offered by us. All of this information is subject to change without notice. Actual loan qualification requirements will be based on the specific underwriting guidelines applicable to each loan program at the time of application. Other terms and restrictions may apply.

**THE MODERN WAY TO MORTGAGE**