

# Need A Home Loan?

February 22, 2025

Check out our mortgage rates as of 8am this morning!

## 30-Year Fixed Rate Mortgage\*

Fixed Rate	Annual Percentage Rate	Points
<b>6.750%</b>	<b>7.135%</b>	<b>2.250</b>

## 15-Year Fixed Rate Mortgage\*\*

Fixed Rate	Annual Percentage Rate	Points
<b>6.125%</b>	<b>6.672%</b>	<b>1.875</b>

Here are just a few ways a Finance Factors' home loan can help you today!

- Purchase your dream home
- Refinance to lower your rate
- Get additional cash from the equity in your home
- Start your home construction or remodeling project
- Get a Home Equity Line of Credit
- Purchase land to build on

### Want more information?

Please call us at **649-5751** or visit us at 339 Chalan San Antonio, Suite 100 in Tamuning.

\*30-Year Fixed Rate Mortgage: For example, a \$200,000 owner-occupied mortgage loan with 20% down payment will yield 360 principal and interest monthly payments of \$1297.20 based on a 30-Year Fixed Rate at 6.750% with 2.250 points and 7.135% APR.

\*\*15-Year Fixed Rate: For example, a \$200,000 owner-occupied mortgage loan with 20% down payment will yield 180 principal and interest monthly payments of \$1701.25 based on a 15-Year Fixed Rate at 6.125% with 1.875 points and 6.672% APR.

IMPORTANT NOTICE: The estimated payments shown above do not include taxes and insurance premiums. The actual payment obligation will be greater. Advertised rates are based on a purchase transaction and available only to qualified owner-occupant residential real estate in Guam. Rates shown are effective 02/22/25 and are subject to change. Maximum loan amount is \$1,209,750. Other terms and restrictions may apply.



**FINANCE  
FACTORS**

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