



**REALTOR
EXCLUSIVE!**

Save \$1,000 Today!

Clients get \$1,000 off closing costs on a low rate home loan

For a limited time, any qualifying loan* that you refer to Finance Factors will receive \$1,000 off closing costs** while taking advantage of our low rates!

- One of the lowest 30-year fixed conforming rates in Hawaii!
- Purchase loans only
- Offer Expires: December 31, 2024

Pass this offer on to your clients
(Coupon not required for redemption)

REALTOR-REFERRED SPECIAL

Simply tell us you were referred by your Realtor and receive \$1,000 off your closing costs.

Call Finance Factors. We Can Help!



**FINANCE
FACTORS**

SAVINGS • CDS • MORTGAGES

*Minimum loan amount is \$200,000. Offer not available on Home Equity Line of Credit. **Offer available on funded mortgage loans for property purchases in Hawaii and Guam only. Loans for the purpose of refinancing an existing mortgage are ineligible. Up to \$1,000 off closing costs offer available on direct applications for loans referred by Realtors only; brokered loans do not qualify. Up to \$1,000 will be applied to fees charged by Finance Factors or third parties. If closing costs exceed \$1,000, customer will pay the difference in charged fees. Complete loan application must be received by December 31, 2024 and must fund within 45 days from receipt of application to qualify. Offer cannot be combined with any other promotional offer on our mortgage products.

THE MODERN WAY TO MORTGAGE