



Special Financing Solutions Available Now!

# Gap Financing Programs

Filling the pricing gap between conforming and portfolio loans

Rates effective: 12/23/24

New!

Program	Initial Fixed Rate*	Points
10/1/30 ARM	6.875%	2.00%
10/1/30 ARM	7.375%	1.00%
7/1/30 ARM	6.625%	2.00%
7/1/30 ARM	7.125%	1.00%
5/1/30 ARM	5.750%	2.00%
5/1/30 ARM	6.250%	1.00%
3/1/30 ARM	5.625%	2.00%
3/1/30 ARM	6.125%	1.00%
1/1/30 ARM	5.500%	2.00%

\*Rates available for loan amounts up to \$1,000,000.  
Loan amounts up to \$2.5 million available with required LLPAs and LTV adjustments.

### Maximum Loan-to-Value (LTV) for Primary Residence:

740 FICO: 80% LTV

700 FICO: 75% LTV

**1. RATE LOCKS: It is the responsibility of the Broker to request the rate lock with their Loan Officer.**

- Lock requests must be received by 2:00P HST to obtain that day's rate.
- A lock expiration that falls on a weekend or holiday will roll to the next business day.
- Lock/Extension Fees will be added to points:

Initial Lock Periods/Fees			Lock Extension Options/Fees**			
30 Days	45 Days	60 Days	7 Days	14 Days	21 Days	30 Days
0.000%	0.125%	0.250%	0.125%	0.250%	0.375%	0.500%

**\*\*Total lock period, including extensions, must not exceed 60 days.**  
Extension requests resulting in a total lock period of more than 60 days will be considered a re-lock and will be based on worst-case pricing.

- Reduce LTV 5.000% for Investors.
- Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.000%.
- The terms described above may be subject to loan level pricing adjustments for resort-zoned properties and in non-conforming situations, including, without limitation, non-conforming property and non-conforming income.
- Please contact a Business Development Manager for terms, conditions and general requirements, and FICO and LTV guidelines for Ag-zoned properties less than 5 acres.

**Ineligible: Properties using short-term rents to qualify, condotels, lava zone 1 and 2 properties, properties in poor condition with repairs in excess of \$20,000, properties with unpermitted improvements, and ag-zoned properties 5 acres or more.**

**FOR MORE INFORMATION, PLEASE CALL:**

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Toll-Free: 1-800-648-7136

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

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