



## ALT-Rehab Programs

**Rates effective: 07/22/24**

Program	Initial Fixed Rate	Points
7/1/25 ARM	8.625%	2.25%
5/1/25 ARM	8.500%	2.25%
3/1/25 ARM	8.375%	2.25%
1/1/25 ARM	8.125%	2.25%

**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.

2. Maximum loan amount of \$750,000.
3. Maximum Loan-to-Value (LTV) for Primary Residence:
  - 740 FICO: 89.90% LTV
  - 720 FICO: 85.00% LTV
  - 700 FICO: 80.00% LTV
4. Reduce LTV 5.00% for Investors and 15% for Resort-zoned properties.
5. Resort-zoned properties not eligible for 7/1/25 ARM product.
6. No Ag-zoned or Lava-zoned properties.
7. Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.500%.
8. The terms described above may be subject to loan level pricing adjustments.
9. Please contact a Business Development Manager for terms, conditions and general requirements.

**FOR MORE INFORMATION, PLEASE CALL:**

Finance Factors, NMLS #449916  
 info@financefactors.com  
 808-522-2000  
 Toll-Free: 1-800-648-7136

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

FOR USE BY MORTGAGE PROFESSIONALS ONLY



This rate sheet is not for consumer distribution or use. This information may only be distributed to and used by licensed professionals in the mortgage lending business. Any other distribution is strictly prohibited.

