FINANCE FACTORS

ALT-Rehab Programs

Rates effective: 02/17/25

Program	Initial Fixed Rate	Points
7/1/25 ARM	8.375%	2.25%
5/1/25 ARM	8.250%	2.25%
3/1/25 ARM	8.125%	2.25%
1/1/25 ARM	8.000%	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, <u>including extensions</u>, 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 and/or Properties using short-term rents to qualify.
5. Resort-zoned properties and/or Properties using short-term rents to qualify - add 0.25% to rate, margin and points. (If Resort-zoned and Property using short-term rents to qualify, only one will apply.)
6. Resort-zoned properties and/or Properties using short-term rents to qualify not eligible for 7/1/25 ARM product.
7. No Ag-zoned or Lava-zoned properties.
8. Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.500%.
9. The terms described above may be subject to loan level pricing adjustments.
10. Please contact a Business Development Manager for terms, conditions and general requirements.

FOR MORE INFORMATION, PLEASE CALL:

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808-522-2000
Toll-Free: 1-800-648-7136

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

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