



BRIDGE LOANS

Rates effective: 12/23/24

Loans up to \$2.5 Million

12-Month Term / Interest Only Payments

Rate

8.000%

Points

2.75%

Loan Amounts up to \$1,000,000 - Maximum LTV 70%
 Amounts \$1,000,001 to \$2,000,000 - decrease Max LTV by 10%
 Amounts over \$2,000,000 - decrease Max LTV by 15%

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. Loan level pricing adjustments apply but *exclude* LLPAs for FICO score, DTI and Nonconformity.
- 3. Please contact a Business Development Manager for special terms, conditions and Ag zoned property FICO and LTV guidelines.

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.)

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