



BRIDGE LOANS

Rates effective: 02/17/25

Loans up to \$2.5 Million

12-Month Term / Interest Only Payments

Rate
8.125%

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.)

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.

