



Debt Service Coverage Ratio Program

New!

Rates effective: 12/23/24

Program	Initial Fixed Rate	Points
10/1/30 ARM	9.250%	2.750%
5/1/30 ARM	8.125%	2.750%
3/1/30 ARM	8.000%	2.750%
2/1/30 ARM	8.000%	2.750%
1/1/30 ARM	7.875%	2.750%

FICO Score	Maximum LTV	Minimum DSCR
740 or higher	70% LTV	1.100
700 - 739	65% LTV	1.125

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 \$1,000,000.
3. Investment properties only. No foreign investors.
4. Above pricing includes 0.250% Investor LLPA and 0.500% DSCR LLPA. All other LLPAs apply.
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. Reduce LTV 15% for Resort-zoned properties and/or Properties using short-term rents to qualify.
7. Resort-zoned properties and/or Properties using short-term rents to qualify not eligible for 10/1/30 ARM product.
7. Ineligible properties: Ag-zoned or lava zoned properties, condotels, or properties in poor condition.
8. Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.750%.
9. 6 months PITIA reserves required.
10. Borrower must own primary residence.
11. Please contact a Business Development Manager for additional 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.)

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