



Hawaii Home Equity Line of Credit Rates Effective 12/23/24

Loan Amounts from \$10,000 to \$750,000

Loan Type	Effective Date	WSJ Prime Rate Index	Maximum DTI	Initial Rate/ APR	LTV Single Family/ Condo	Daily Percentage Rate	Margin	Fully Indexed Rate	Minimum Rate	Interest Only Payments ²
Home Equity Lines of Credit - Based on Wall Street Journal Prime Rate										
Intro Rate Type 62	12/19/24	7.500%	43%	6.990%	80%	0.0191506%	1.000%	8.500%	8.500%	\$57.45
Fully Indexed Type 18	12/19/24	7.500%	43%	8.500%	80%	0.0232876%	1.000%	8.500%	8.500%	\$69.86

LOAN LEVEL PRICING ADJUSTMENTS							
General Adjustments (Add to Rate and Margin)							
	Borrower	DTI >43% - ≤50%	DTI >50% - ≤59.9%	FICO less than 660	FICO 660 to 699	No FICO	Non-conform
Owner-occupied	0.00	0.25	0.50	0.50	0.25	0.25	0.50
Investor	0.25	0.25	0.75	0.75	0.50	0.25	0.50
LTV Adjustments See Maximum LTV guidelines for Single Family Residential Mortgages for rate and margin adjustments.							
Call for FICO and LTV guidelines for Ag zoned property.							
Loans greater than \$750,000		0.50% adjustment to rate and margin					
Loans greater than \$1,000,000		0.50% adjustment to rate and margin and 1.00% point					

GENERAL GUIDELINES:

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.

- Rates and terms may vary based on applicant's credit, LTV, ability to pay, collateral & occupancy.
- Payment examples based on \$10,000 outstanding balance for 30 days.
- Maximum APR is 19%.
- Minimum payments may not fully repay the principal balance at maturity resulting in a balloon payment.
- Fee simple improved property only. Properties intended to be listed for sale or listed within the past six (6) months are ineligible.
- Initial rate on intro rate Home Equity Line of Credit fixed for two (2) years; then adjusts to the fully indexed rate.
- No points may be added to account by broker.
- Lower LTV required with higher DTI.
- Loan amounts less than the stated minimums require 2% increase over published rates plus any required LLPAs.
- Higher risk loans, such as low FICO scores or higher loan amounts, may be considered with mitigating factors and subject to FFL's Approval.
- First or Second lien positions eligible.

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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