



Hawaii Home Equity Line of Credit Rates Effective 02/17/25

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 <sup>2</sup> |
|--|----------------|----------------------|-------------|-------------------|--------------------------|-----------------------|--------|--------------------|--------------|-------------------------------------|
| <b>Home Equity Lines of Credit - Based on Wall Street Journal Prime Rate</b> |                |                      |             |                   |                          |                       |        |                    |              |                                     |
| 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   |          |   |                   |                    |                 |         |             |
|--|----------|---|-------------------|--------------------|-----------------|---------|-------------|
| <b>General Adjustments (Add to Rate and Margin)</b>  |          |   |                   |                    |                 |         |             |
|  | 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        |
| <b>LTV Adjustments</b> See Maximum LTV guidelines for Single Family Residential Mortgages for rate and margin adjustments. |          |   |                   |                    |                 |         |             |
| <b>Call for FICO and LTV guidelines for Ag zoned property.</b>   |          |   |                   |                    |                 |         |             |
| <b>Loans greater than \$750,000</b>  |          | 0.50% adjustment to rate and margin                 |                   |                    |                 |         |             |
| <b>Loans greater than \$1,000,000</b>  |          | 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  
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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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