



Hawaii Income Property Mortgage Rates Effective 12/23/24

Loan Type Fixed/Adj/Term	Interest*	Net Lender Points**	LTV	Amort (Mos.)	Minimum Margin	Adj. Cap	Life Cap	Index
ARM First Mortgages -- Loan amounts starting at \$250,000								
7/1/15	7.875%	1.00%	75%	300	3.250%	3.00%	9.00%	1-Yr. T-Bill
3/3/15	6.750%	1.00%	75%	300	3.250%	3.00%	9.00%	3-Yr. T-Bill
5/5/15	7.000%	1.00%	75%	300	3.250%	3.00%	6.00%	5-Yr. T-Bill

*Rates may change at any time and are locked at the time of loan approval.

**Broker compensation and Net Lender Points are negotiable between Lender and Broker.

- Broker compensation is Borrower Paid and must be added to the Net Lender Points shown above.
- Total loan fee charged to the Borrower should not exceed 2.00% unless otherwise agreed to by Lender and Broker.

Processing Fee \$750.00
Redrafting Fee: \$150.00

GENERAL GUIDELINES:

1. Improved commercial properties. Retail properties excluded (may be considered on a case-by-case basis).
2. Rates and points may increase based on the following credit factors: Credit, LTV, repayment ability, collateral type & condition, loan amount, and ownership.
3. **Higher LTV's considered for all programs.**
4. Cross collateralization (multiple collateral), nonconforming property, high debt ratios and credit problems considered.
5. Subject to prepayment penalties.
6. Equity credit lines also available.
7. Loan amounts less than \$250,000 - Call for rate quote.

FOR MORE INFORMATION, PLEASE CALL:

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Toll-Free: 1-800-648-7136

(Rates and terms are subject to change without notice.)

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