



Prime Jumbo Specials

Rates effective: 12/23/24

Program	Initial Fixed Rate	Points
10/1/30 ARM	6.875%	2.00%
10/1/30 ARM	7.375%	1.00%
7/1/30 ARM	6.625%	2.00%
7/1/30 ARM	7.125%	1.00%
5/1/30 ARM	5.750%	2.00%
5/1/30 ARM	6.250%	1.00%
3/1/30 ARM	5.625%	2.00%
3/1/30 ARM	6.125%	1.00%
1/1/30 ARM	5.500%	2.00%

Occupancy	Loan Amount \$1,000,001 - \$2,000,000	Loan Amount \$2,000,001 - \$3,000,000	Loan Amount \$3,000,001 - \$4,000,000	Loan Amount > \$4,000,000
Owner Occupant	80% Max LTV	75% Max LTV	70% Max LTV	65% Max LTV
Second Home/Investor	75% Max LTV	70% Max LTV	65% Max LTV	60% Max LTV
Foreign Investor	65% Max LTV	60% Max LTV	50% Max LTV	Call for terms & conditions
Properties using short-term rents to qualify: Reduce LTV by 15% or up to 50% LTV, whichever is greater. Construction Loans: Reduce LTV by 5% or up to 50% LTV, whichever is greater. Please contact a Business Development Manager to discuss requests over \$4.0 million.				
FICO & DTI (see #7 below)	740+	50% Max DTI	720 - 739	43% Max DTI

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. Second Home/Investor - add 0.25 to rate, margin and points
3. Foreign Investor - add 0.50 to rate, margin and points
4. 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.)
5. Resort-zoned properties and/or Properties using short-term rents to qualify not eligible for 10/1/30 ARM products.
6. No LTV adjustments or LLPAs for cash-out.
7. Fully-indexed rate will be based on the 1-year T-Bill plus a minimum margin of 3.000%.
8. Minimum Net Worth of \$1.0M AND 6 months PITI reserves required.
9. No LLPAs for loan size. **All other LLPAs as noted on the wholesale rate sheet apply.**

Ineligible: condotels, lava zone 1 and 2 properties and agricultural-zoned properties. Please contact a Business Development Manager for 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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