

# Need A Home Loan?

**December 24, 2025**

**Check out our mortgage rates as of 8am this morning!**

## **30-Year Fixed Rate Mortgage\***

<b>Fixed Rate</b>	<b>Annual Percentage Rate</b>	<b>Points</b>
<b>6.125%</b>	<b>6.491%</b>	<b>2.250</b>

## **15-Year Fixed Rate Mortgage\*\***

<b>Fixed Rate</b>	<b>Annual Percentage Rate</b>	<b>Points</b>
<b>5.500%</b>	<b>6.030%</b>	<b>1.875</b>

Here are just a few ways a Finance Factors' home loan can help you today!

- Purchase your dream home
- Refinance to lower your rate
- Get additional cash from the equity in your home
- Start your home construction or remodeling project
- Get a Home Equity Line of Credit
- Purchase land to build on

### **Want more information?**

Please call us at **649-5751** or visit us at 339 Chalan San Antonio, Suite 100 in Tamuning.

\*30-Year Fixed Rate Mortgage: For example, a \$200,000 owner-occupied mortgage loan with 20% down payment will yield 360 principal and interest monthly payments of \$1215.22 based on a 30-Year Fixed Rate at 6.125% with 2.250 points and 6.491% APR.

\*\*15-Year Fixed Rate: For example, a \$200,000 owner-occupied mortgage loan with 20% down payment will yield 180 principal and interest monthly payments of \$1634.17 based on a 15-Year Fixed Rate at 5.500% with 1.875 points and 6.030% APR.

IMPORTANT NOTICE: The estimated payments shown above do not include taxes and insurance premiums. The actual payment obligation will be greater. Advertiser rates are based on a purchase transaction and available only to qualified owner-occupant residential real estate in Guam. Rates shown are effective 12/24/25 and are subject to change. Maximum loan amount is \$1,209,750. Other terms and restrictions may apply.



**FINANCE  
FACTORS**

NMLS 449916

