

**Low Fixed Rate
For 2 Years!**

Home Equity Line of Credit

For Homeowners and Investors!

Owner-Occupants

4.375% Annual Percentage Rate (APR)
Introductory Rate

6.250% Annual Percentage Rate (APR)
Current Variable Rate

Our Home Equity Line of Credit is Easy!

- ◆ NO Annual Fees
- ◆ NO Underwriting or Processing Fees
- ◆ NO Minimum Initial Draw
- ◆ NO Early Payoff Penalty or Fee
- ◆ NO Required Account Relationships
- ◆ NO Points

What do you get with a Finance Factors Home Equity Line of Credit?

- ◆ **Save Money Now!** A low fixed-rate for the first 2 years
- ◆ **Investor Rates!** 4.625% Introductory Rate APR; 6.500% Current Variable Rate APR
- ◆ **Quick Closings!**
- ◆ **Flexible Loan Amounts!** Minimum loan amount of \$10,000 up to \$250,000 - Need more? Call us!

Apply Online, Anytime!

Your clients can apply online 24/7 at www.financefactors.com/HELOC. With our online application, your client could receive an approval within minutes! We are your local loan experts and will work with your clients on credit, income and property concerns. Help your clients access the equity in their home for home improvements, education expenses, bill consolidation, travel, or other needs.



FINANCE FACTORS

SAVINGS • CDs • MORTGAGES

FOR REAL ESTATE PROFESSIONALS ONLY

All rates shown are effective 9/27/18 and are subject to change without notice. The line of credit has a variable rate feature, and the corresponding annual percentage rate (APR) and monthly payments may vary as a result. The 4.375% APR (4.625% APR for investors) introductory rate is fixed for the first two years and it will be adjusted thereafter based on the published Wall Street Journal prime rate plus a margin. The current variable rate is 6.250% APR (6.500% APR for investors). The maximum APR will not exceed 19%. Two-year introductory rate special is available to new Home Equity Line of Credit customers only. Refinances of existing Finance Factors Home Equity Lines of Credit are not eligible. Line of credit must be secured by fee-simple residential property located in Hawaii. Homeowner's (property owner's for investors) and hurricane insurance are required at homeowner's (property owner's for investors) expense. Flood insurance is also required if the property is located in a flood zone. Other terms and restrictions may apply. This is not an offer to make a loan. The making of any loan and the terms thereof are subject to Finance Factors' underwriting approval.

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Call 522-2000 on Oahu or Toll-Free at 1-800-648-7136
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