

Island Lending Hawaii LLC OUR LOAN PRODUCTS

VA

- 100% financing
- 550 Minimum FICO
- Primary residence only

VA Jumbo

- Some down payment require*
- 550 minimum FICO
- Up to \$2 million

USDA

- 100% Financing
- 550 minimum FICO
- Primary Residence Only

FHA 203B

- 3.5% Minimum Down Payment
- 550 minimum FICO
- Primary Residence Only

FHA 203K

- 3.5% Minimum Down Payment
- 550 Minimum FICO
- Renovation Okay*

FHA 203H

- 100% Financing
- 550 minimum FICO
- Disaster Relief Program*

Conventional Fixed

- 3% Minimum Down Payment*
- 640 Minimum FICO
- Primary, Second, Investment

Conventional ARM

- 5% Minimum Down Payment*
- 640 minimum FICO
- Primary, Second, Investment*

40 Year Interest Only

- 95% Financing
- 680 Minimum FICO
- Primary Residence Only

Conventional Renovation

- 97% Financing*
- 640 Minimum FICO
- Renovation Okay

Jumbo

- 90% Financing*
- 700 Minimum FICO
- Up to \$2 Million

Asset Depletion

- 97% Financing*
- 640 Minimum FICO
- Use Savings As Income*

Reverse Mortgage

- Must Be 62 Years or Older
- Primary Residence Only
- Income Qualification*

Foreign National

- 60% financing*
- Investment Property Only
- Must Have Local Representative

Bridge

- 70% financing*
- 640 minimum FICO
- Primary, Second, Investment

Land

- 75% financing*
- 640 Minimum FICO
- Residential & Agriculture Okay

Condotel

- 65% financing*
- 740 Minimum FICO
- Investment Property Only

Doctor Loan

- 95% Financing*
- 640 Minimum FICO
- Primary Residence Only

*ask your loan officer for more details