



Makini
AT KINAU

**1050 Kinau Street
Makini at Kinau
Honolulu, Hawaii 96814**

Bedrooms: 1
Bathrooms: 1
Total Living Area: 518 sq. ft.
Year Built: 1970
Year Remodelled: 2007
Est. Monthly Property Tax: \$80
Maintenance Fee: \$281
Purchase Price (FS): \$267,000

Loan Type	80%	80%	90%	
	30 YR FIX	30 YR FIX	30 yr FIX	30 Due in 15
Purchase Price	\$267,000	\$267,000	\$267,000	
Loan Amount	\$213,600	\$213,600	\$213,600	\$26,700
Interest Rate (Owner Occupant)	5.750%	6.875%	6.625%	6.625%
Loan Fee	3.000%	-2.000%	-1.000%	0.000%
APR	6.105%	6.766%	6.615%	6.625%
Loan to Value (LTV)	80%	80%	80%	10%
Cash Needed to Close				
Down Payment	\$53,400	\$53,400	\$26,700	
Loan Fee	\$6,408	(\$4,272)	(\$2,136)	
Estimated Closing & Prepaid Costs	\$1,909	\$1,915	\$1,914	
TOTAL CASH NEEDED	\$61,717	\$51,043	\$26,478	
Monthly Mortgage Expenses				
Mortgage Payment	\$1,247	\$1,403	\$1,368	\$171
Est. Monthly Property Tax:	\$80	\$80	\$80	
Maintenance Fee:	\$281	\$281	\$281	
TOTAL HOUSING PAYMENT	\$1,608	\$1,764	\$1,900	

Estimated Closing include - Lender's Fees (ie appraisal, credit), Escrow, Title Insurance, Government Recording, and Conveyance Fees. Prepaid Costs include Property Tax, Mortgage Interest, Homeowners Insurance. Rates as of 06/30/08; subject to change without notice. Above information was gathered from sources deemed reliable but not guaranteed. Buyers to do their own due diligence



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CENTRAL PACIFIC HOMELOANS
Hawaii's Mortgage Experts

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**1050 Kinau Street
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Honolulu, Hawaii 96814**

Bedrooms: 2
Bathrooms: 1
Total Living Area: 658 sq. ft.
Year Built: 1970
Year Remodelled: 2007
Est. Monthly Property Tax: \$90
Maintenance Fee: \$365
Purchase Price (FS): \$345,000

Loan Type	80%	80%	90%	
	30 YR FIX	30 YR FIX	30 yr FIX	30 due in 15FIX
Purchase Price	\$345,000	\$345,000	\$345,000	
Loan Amount	\$276,000	\$276,000	\$276,000	\$34,500
Interest Rate (Owner Occupant)	5.750%	6.875%	6.625%	6.625%
Loan Fee	3.000%	-2.000%	-1.000%	0.000%
APR	6.101%	6.762%	6.611%	6.625%
Loan to Value (LTV)	80%	80%	80%	10%
Cash Needed to Close				
Down Payment	\$69,000	\$69,000	\$34,500	
Loan Fee	\$8,280	(\$5,520)	(\$2,760)	
Estimated Closing & Prepaid Costs	\$2,349	\$2,358	\$2,356	
TOTAL CASH NEEDED	\$79,629	\$65,838	\$34,096	
Monthly Mortgage Expenses				
Mortgage Payment	\$1,611	\$1,813	\$1,767	\$221
Est. Monthly Property Tax:	\$90	\$90	\$90	
Maintenance Fee:	\$365	\$365	\$365	
TOTAL HOUSING PAYMENT	\$2,066	\$2,268	\$2,443	

Estimated Closing include - Lender's Fees (ie appraisal, credit), Escrow, Title Insurance, Government Recording, and Conveyance Fees. Prepaid Costs include Property Tax, Mortgage Interest, Homeowners Insurance. Rates as of 06/30/08; subject to change without notice. Above information was gathered from sources deemed reliable but not guaranteed. Buyers to do their own due diligence



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