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AT KINAU

 **First Hawaiian Bank**

**Special First Hawaiian Bank  
Offer**

**Extended Rate Locks**



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in today!**



**Carol Marx**  
Manager  
(808)282-6658  
[carol.marx@fhb.com](mailto:carol.marx@fhb.com)

To get started, call 643-HOME (4663),  
Toll Free: 1-800-708-0088  
or contact one of our Mortgage Loan Officers today!



**Katie Mayes**  
(808) 372-5767  
[catherine.mayes@fhb.com](mailto:catherine.mayes@fhb.com)



**Steve Dunn**  
(808) 221-2637  
[stephen.dunn@fhb.com](mailto:stephen.dunn@fhb.com)



**Rick Escorpeso**  
(808) 479-1343  
[enrique.escorpeso@fhb.com](mailto:enrique.escorpeso@fhb.com)  
*Fluent in Tagalog*



**Audrey Heberer**  
(808) 497-9040  
[audrey.heberer@fhb.com](mailto:audrey.heberer@fhb.com)  
*Fluent in Visayan*



**Holly Hino**  
(808) 384-4391  
[holly.hino@fhb.com](mailto:holly.hino@fhb.com)



**Trong Son**  
(808) 222-1854  
[trong.son@fhb.com](mailto:trong.son@fhb.com)  
*Fluent in Vietnamese*



**Wendy Lum**  
(808) 753-7250  
[wendy.lum@fhb.com](mailto:wendy.lum@fhb.com)  
*Fluent in Mandarin*



**John Moss**  
(808) 222-5642



**Koa Chai**  
(808) 228-5772  
[mchai@fhb.com](mailto:mchai@fhb.com)



**Joseph Lee**  
(808) 225-2270  
[joseph.lee@fhb.com](mailto:joseph.lee@fhb.com)



*This limited time offer cannot be combined with any other promotion or offer. Not valid for refinances. Brokered-In loans are not eligible. Subject to change without notice. Certain restrictions apply.*

# WE MAKE MORTGAGES HAPPEN



**DEVELOPER:**  
Avalon Development Company

Avalon Realty LLC  
841 Bishop Street Ste. 1601  
Honolulu, HI 96813  
Ph: 808-587-7770  
Fax: 808-587-7769

## FINANCING ALTERNATIVES (One Bedroom)

Waiver of Lender Costs (30 Day Rate Lock)	30 Yr Fix		
	20% Down Market Rate	10% Down Market Rate	5% Down Market Rate
Purchase Price	\$ 270,000	\$ 270,000	\$ 270,000
Loan Amount	\$ 216,000	\$ 243,000	\$ 256,500
Interest Rate	6.125%	6.125%	6.125%
Annual Percentage Rate	6.260%	6.260%	6.260%
<b>Total Cash Required:</b>			
Down Payment	\$ 54,000	\$ 27,000	\$ 13,500
Lender Processing (\$1000 waived)	\$ 165	\$ 165	\$ 165
Points*	\$ 2,160	\$ 2,430	\$ 2,565
Prepays (interest & 6 mo. txs)	\$ 1,702	\$ 1,840	\$ 1,909
Estimated Escrow/Title Fees	\$ 986	\$ 986	\$ 986
<b>Estimated Cash Required</b>	<b>\$ 59,013</b>	<b>\$ 32,421</b>	<b>\$ 19,125</b>
<b>Monthly Payments:</b>			
Principal & Interest	\$ 1,312	\$ 1,476	\$ 1,559
Estimated Property Taxes	\$ 100	\$ 100	\$ 100
Estimated Maintenance Fee	\$ 290	\$ 290	\$ 290
Mortgage Insurance	\$ -	\$ 105	\$ 167
<b>Estimated Monthly Payment</b>	<b>\$ 1,702</b>	<b>\$ 1,971</b>	<b>\$ 2,116</b>

\*All illustrations above include a 1.00% loan fee.

NOTE: Illustration only. All owner occupant & second/vacation home interest rates and loan fees shown as of 12/28/06 are subject to change at any time. Call for investment property rates. Other loan programs are available. Certain restrictions apply.

**Call 643-HOME (4663) to discuss these programs  
or other financing programs.**



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## FINANCING ALTERNATIVES (Two Bedroom)

Waiver of Lender Costs (30 Day Rate Lock)	30 Yr Fix		
	20% Down Market Rate	10% Down Market Rate	5% Down Market Rate
Purchase Price	\$ 377,000	\$ 377,000	\$ 377,000
Loan Amount	\$ 301,600	\$ 339,300	\$ 358,150
Interest Rate	6.125%	6.125%	6.125%
Annual Percentage Rate	6.260%	6.260%	6.260%
<b>Total Cash Required:</b>			
Down Payment	\$ 75,400	\$ 37,700	\$ 18,850
Lender Processing (\$1000 waived)	\$ 165	\$ 165	\$ 165
Points*	\$ 3,016	\$ 3,393	\$ 3,582
Prepays (interest & 6 mo. txs)	\$ 2,139	\$ 2,332	\$ 2,428
Estimated Escrow/Title Fees	\$ 1,220	\$ 1,220	\$ 1,220
<b>Estimated Cash Required</b>	<b>\$ 81,940</b>	<b>\$ 44,810</b>	<b>\$ 26,245</b>
<b>Monthly Payments:</b>			
Principal & Interest	\$ 1,833	\$ 2,062	\$ 2,176
Estimated Property Taxes	\$ 100	\$ 100	\$ 100
Estimated Maintenance Fee	\$ 377	\$ 377	\$ 377
Mortgage Insurance	\$ -	\$ 147	\$ 233
<b>Estimated Monthly Payment</b>	<b>\$ 2,310</b>	<b>\$ 2,686</b>	<b>\$ 2,886</b>

\*All illustrations above include a 1.00% loan fee.

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