

**Limited time offer!**  
Special pricing ends the earlier of  
the exhaustion of funds allocated  
to this project, or April 30, 2025.<sup>1</sup>

**Owner-Occupants Only / 30-Years Fixed<sup>2</sup>**  
Funds dedicated for this special pricing are very limited.  
Annual Percentage Rate abbreviated to APR below

**WAIOHA**   
AT KOA RIDGE

**Interest Rate**

**5.875%**

**APR<sup>3</sup>**

**6.310%**

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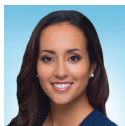
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1. The special pricing offer (offer) is applicable while funds are available for home purchase transactions for a property at Waioha at Koa Ridge financed through American Savings Bank (ASB) residential mortgage programs that close on or before April 30, 2025. This offer is subject to change or discontinue without notice. Offer is not applicable for brokered out loans or Veterans Affairs Loans. Offer is subject to automatic payments from a new or existing ASB personal checking account. The ASB checking account number with the intent to establish automatic payments for the mortgage must be provided prior to final approval of the loan by ASB. The establishment of automatic payments must be signed at mortgage closing. If the borrower opts out of automatic payments or the ASB personal checking account is not established at loan closing, the offer will not apply, and ASB will be required to re-disclose the non-promotional rate and charges which may result in delayed closing. See the Personal Deposit Account Terms and Conditions for other terms, conditions and fees for Kalo Checking accounts. This offer cannot be combined with any other mortgage promotional discounts, long-term rate lock specials, or new project financing rates unless otherwise specified, and is limited to one promotion per loan. Offer applies to conforming loans, 90% maximum loan to value (LTV), for borrowers with a minimum credit score of 740.

2. Based on a purchase price of \$1,101,192 and 10% down payment, the loan amount would be \$991,073 for a 30-year fixed rate mortgage at 5.875% / 6.310% Annual Percentage Rate (APR) and 4.0 points, the monthly principal and interest payment (Mo Pmt) would be \$5,862.57 for 360 months (effective 2/6/2025). Long-term lock available through 4/30/2025. Certain restrictions apply and applicable upfront lock fee may be refunded. Applicant(s) is/are subject to loan qualification, underwriting guidelines, and credit policy of ASB. Certain terms and restrictions apply. For more information, please contact an ASB Residential Loan Officer.

3. Castle and Cooke Hawaii (CC&H) is paying 4.0% points for the buy-down of the interest rate, based on the loan amount. Max 6.00% seller concession including 4.0% CC&H rate buy down.