

ASK US ABOUT OUR
First Step Home Loan^{SM1}
and Purchase Promotion²

As one of Hawaii's leading mortgage lenders, we can help you with all of your residential financing needs.

When you select **First Hawaiian Bank** to finance a **Koa Ridge** property, you will receive friendly, local service and a complete range of mortgage options.



Bernadette Kaneshiro

AVP & Private Banking
Mortgage Loan Officer
(808) 532-9883 or
(808) 779-4876
bkaneshiro@fhb.com
NMLS ID #881938



Marisa Watson

Mortgage Loan Officer
(808) 525-5093 or
(808) 938-6170
mwatson@fhb.com
NMLS ID #1947151
Japanese Speaking



Nikki Kruse

Sr. Mortgage Loan Officer
(808) 525-6584 or
(808) 979-6861
nkruse@fhb.com
NMLS ID #580465



Paulette Suzuki

VP & Private Banking
Mortgage Loan Officer
(808) 525-7084 or
(808) 371-4051
psuzuki@fhb.com
NMLS ID #316271



Warren De La Rosa

Mortgage Loan Officer
(808) 532-9850 or
(808) 457-5624
wdealarosa@fhb.com
NMLS ID #543027



Yuko Omorai

AVP & Private Banking
Mortgage Loan Officer
(808) 525-8965 or
(808) 227-7294
yomorai@fhb.com
NMLS ID #1645209
Japanese Speaking

Speak with any one of our knowledgeable Mortgage Loan Officers and let us help you make your homeownership dreams come true.



First Hawaiian Bank.

It all starts with yes.

FHB.com

¹ Subject to credit and loan approval. Certain other restrictions may apply. The First Step Home LoanSM Program is only available for real properties located in the State of Hawaii excluding construction-permanent loans, land loans, and home equity loans and lines of credit.

² This mortgage discount promotion ("Promotion") is applicable for home purchase transactions financed through First Hawaiian Bank ("FHB"); not available for home equity loans/lines or mortgage loans originated through mortgage brokers/originator companies. Promotion is only applicable to a completed FHB mortgage loan application and is subject to automatic electronic fund transfer payments from an FHB personal checking or savings account to make your monthly payments ("Auto-Pay") before final loan approval. If a borrower opts out of Auto-Pay before final loan approval, this promotion does not apply. Promotion cannot be combined with any other promotions, discounts, or loan programs, unless stated otherwise; subject to change or discontinue without notice. Promotion is applicable for 1-4 unit single family dwellings, condotels, and condos located in Hawaii, Guam, and Saipan. Certain terms and restrictions apply. Applicants are subject to loan qualification, underwriting guidelines, and credit policy of FHB. Subject to credit approval and loan closing. Points are fees paid to lender at closing. Typically, each point costs one (1) percent of your mortgage amount. For example, 1% off a \$300,000 loan is \$3,000. Total points charged will vary based on loan terms. Lock Agreement is required to be signed at closing. For more information, please contact an FHB Mortgage Loan Officer.