

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.



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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. Lock Agreement is required to be signed at closing. For more information, please contact an FHB Mortgage Loan Officer.