KE'OLU AT KOA RIDGE



Preferred Lender Special Financing[1]

Loan Payment Examples

Mortgage Type	10/6 ARM[2]	10/6 ARM[2]	10/6 ARM[2]
Purchase Price	$483,359	$571,687	$649,565
Down Payment (10%)	$48,336	$57,169	$64,957
Loan Amount	$435,023	$514,518	$584,609
Interest Rate[1]	5.500%	5.500%	5.500%
Points[1]	5.000%	5.000%	5.000%
APR	6.278%	6.266%	6.258%
Estimated Closing Cost	$27,636	$31,953	$35,682
Estimated Pre-Paid Items[3]	$1,745	$1,976	$2,180
Seller's Closing Cost Credit[1]	($21,751)	($25,726)	($29,230)
Total Cash to Close	**$55,966**	**$65,372**	**$73,589**
Est. Monthly Payment			
Principal & Interest	$2,470	$2,921	$3,319
Property Insurance	$40	$40	$40
Property Taxes	$141	$167	$189
Mortgage Insurance	$69	$81	$93
Ke'olu Maintenance Fee	$324	$438	$513
Koa Ridge Association Fee	$80	$80	$80
Total Monthly Payment[2]	**$3,124**	**$3,728**	**$4,234**

Ke'olu is a proposed condominium project, and all loan programs are subject to credit and loan approval. Certain terms and restrictions may apply. Loan must close by December 15, 2026.

Rates are as of November 6, 2026 and can change without notice. Rates are based on a 60-day lock for a purchase transaction.

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[1,2,3,] See back for important information.

Member FDIC EQUAL HOUSING LENDER

Disclosures

1. Special Financing Program offered by Castle & Cooke. The Ke'olu at Koa Ridge promotion provides a 5.500% interest rate with 5 points, for owner-occupant loans with a minimum FICO score of 740. Points will be credited via a Seller Closing Cost Credit. This credit is offered by the Developer and is subject to change or be discontinued without prior notice. Offer available on select units only. This promotion cannot be combined with any other offers or promotions.

2. Adjustable Rate Mortgage (ARM) Loan. Rates as of November 06, 2026, and can change without notice. Rates are based on owner-occupancy and a 60-day lock with 5.00 points and are subject to change at any time. Applicable add-ons apply. On an Adjustable Rate Mortgage, after the initial fixed rate period ends, the APR will convert to a variable rate which is adjusted semi-annually to 2.75% over an index of 3.91294% which is the 30-Day Average of the Secured Overnight Financing Rate published by the Federal Reserve Bank of New York as of 11/6/2026. For example, on a 10-Year ARM for loan of $584,000 with a 20% down payment, the initial minimum monthly principal & interest payment after the fixed rate period ends, based on the current index and margin as of 11/6/2026, would be $3,787.81. Actual payments may differ depending on the index rate when initial fixed-rate period expires. Other options with different amounts, rates, and terms are available. The examples provided are for informational and comparative purpose only. Your actual rate, term, payment, cost, and fees could be different and may differ based on various factors but not limited to: interest rate lock, occupancy status, loan purpose, loan amount, credit score, loan-to-value, etc. Property taxes, insurance, maintenance fee, association fees are all estimates. Additional fees and costs may apply. Subject to credit and loan approval. Certain terms and conditions may apply and offer subject to change or be discontinued without prior notice. Please contact a First Hawaiian Bank Mortgage Loan Officer for more information.

3. Pre-paid items include 15 days of pre-paid interest, 2 months of property taxes and insurance reserves. All amounts are estimates only.

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