

WE MAKE MORTGAGES HAPPEN



Get the special financing you need to build your dream home with Hawaii's leading mortgage provider. As the oldest and largest bank in Hawaii, we can offer a variety of land and construction loans to suite your specific needs. Whether you're interested in a fixed rate or an adjustable rate loan, our strong financial condition of \$2.5 billion in capital allows us to offer loan programs that no other lenders can.

Interest-Only Land Loan

- Suited for those seeking to invest in land, but not ready to build
- Available for both purchase and refinance transactions
- Competitive fixed or adjustable rates
- Interest only payments
- Fee discounts when applying for a First Hawaiian construction loan

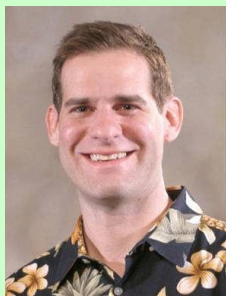
Construction Loan

- Suited for those planning to buy land and build within a year
- Interest only payments during the construction period
- Buy and renovate with one loan ~ Apply only once and secure financing for the land purchase, construction and permanent mortgage
- Flexible pricing to meet your construction contract terms

Contact me Today!

We Say Yes!

Michael W, Miller
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DID YOU KNOW?

Loan to value ratio is based on the land value plus construction costs. For example:

Land Value	\$200,000
Construction Cost	\$200,000
Total Value	\$400,000

Based on a maximum 80% LTV, you can get a loan of up to \$320,000 for the above example



Member FDIC