

# h Bank of Hawaii

## LA CASA #1704

Sales Price \$345000

Loan Features	Financing Option 1	Financing Option 2	Financing Option 3
<b>Loan Type</b>	<b>ARM 3/1</b>	<b>FIXED 30 YR</b>	<b>FIXED 15 YR</b>
Purchase Price	\$345,000	\$345,000	\$345,000
Base Loan Amount	\$276,000	\$276,000	\$276,000
Home Equity Line of Credit (2nd mortg)	\$34,500	\$34,500	\$34,500
Interest Rate	5.875%	6.125%	5.750%
Points (Loan Fee)	1.625%	1.875%	1.750%
Annual Percentage Rate (APR)	7.347%	6.320%	6.060%
Loan-to-Value (LTV)	80%	80%	80%
Combined Loan-to-Value (CLTV)	90%	90%	90%

Cash Needed to Close			
Loan Fee	\$4,485	\$5,175	\$5,261
Closing Costs approx.	\$2,867	\$2,867	\$2,867
Prepaid Items (1)	\$1,556	\$1,556	\$1,556
Down Payment	\$34,500	\$34,500	\$34,500
<b>TOTAL CASH NEEDED:</b>	<b>\$43,407</b>	<b>\$44,097</b>	<b>\$44,183</b>

Monthly Mortgage Expenses			
Monthly Payment	\$1,633	\$1,677	\$2,292
HELOC (2nd mortgage payment)	\$259	\$259	\$259
Maintenance Fee	\$290	\$290	\$290
Real Property Tax (est.)	\$75	\$75	\$75
Hazard & Hurricane Insurance	\$0	\$0	\$0
Monthly Mortgage Insurance	\$0	\$0	\$0
Lease Rent	\$0	\$0	\$0
<b>TOTAL MORTGAGE PAYMENT:</b>	<b>\$2,257</b>	<b>\$2,301</b>	<b>\$2,916</b>

***These financing examples are for illustrative purposes only***

Loan program, rates and points quoted as of 6/1/2007 and are subject to change at any time without prior notice.

(1) Approximately 15 days prepaid interest, 4 month Real Property tax.

Certain requirements and restrictions apply to certain loan programs. Subject to loan approval and program guidelines. Not valid with any other offers.

Home Equity Line of Credit rate as of 6/1/2007 is principal & interest and is subject to change at any time without prior notice.

\* Interest rate and APR may increase after the fifth year of the 30-year term and annually thereafter for the remaining term of the loan.

\*\* Monthly principal and interest payment may change after the fifth year and annually thereafter.

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