LENDERS LIST

Bank of Hawaii	Jon Murakami	537-8858
Central Pacific HomeLoans	Crystal Acohido	372-5069
Countrywide	Carol Marx	548-6339
First Hawaiian Bank	Wes Young	525-5182
Meridian Mortgage, Inc.	Miles Lee	256-3440
Point Financial	Grant Uyeno	781-4653
Senior Income Reverse Mortgage Corporation	Peter Finnegan	485-8000
Territorial Savings	Roy Nakamura	487-1581

You can go to any lender you want. Hawaiian Island Homes Ltd. ("HIHL") is providing this list of lenders that our agents have worked with and who are familiar with lease-to-fee conversions. This is not a recommended list and is not a complete list of all lenders, and you should check with whichever lender you want. You should start checking immediately.

Each lessee must decide when to apply for financing. You should find the lender you wish to use and take your lender's suggestion on when to apply. HIHL will let you know when the lessor's conditions to closing have been satisfied or waived.

If you apply now, you should make sure your lender is giving you a long term commitment that will not be subject to monthly extension fees should there be a delay.