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\*Locking the interest rate does not constitute a loan approval and does not guarantee that the borrower will qualify for the loan program that has been locked. This program is subject to change without notice. Contact a Mortgage Loan Officer for more details. Each residential mortgage loan requires a credit application and is subject to credit approval.



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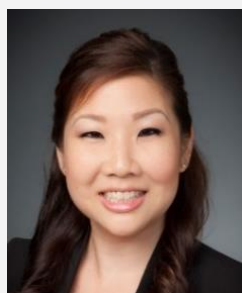


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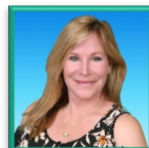
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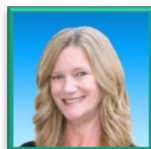
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\*#1 Residential Lender ranking is for total number of residential loans and total dollars made by a lender in the State of Hawaii in 2021. Information compiled by Title Guaranty derived from Hawaii Bureau of Conveyances tax data recorded information for 2021. Information is deemed reliable but not guaranteed.



In total dollars and number of loans made in the State of Hawaii.<sup>†</sup>

For more information, call one of our Loan Officers.

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