

Let us help secure the home of your dreams.

Central Pacific Bank is pleased to offer buyers of The Flats at Sky Ala Moana competitive interest rates, extended rate lock options on conforming loans, VA loans, USDA loans, portfolio loans, and first time homebuyer programs.*

Ask a Mortgage Loan Officer for details!

CENTRAL PACIFIC BANK

Phone 808-544-0500

Toll-Free 1-800-342-8422

Main Office 225 Queen Street, 5th Floor Honolulu, HI 96813

cpb.bank/mortgage



VP, Sales Manager

808-729-1919

NMLS #844697



VP, Sales Manager

808-347-6359

NMLS #362580





Donn Hoshide VP, Mortgage Loan Manager 808-256-8232 NMLS #377702

VP, Mortgage Loan Manager 808-222-1854 NMLS #619828 nói tiếng việt



AVP, Mortgage Loan Manager 808-381-9890 NMLS #1443345







VP, Sr. Mortgage Loan Officer 808-778-3082 NMLS #377378 nói tiếng viêt



Celia Fujik

AVP, Sr. Mortgage

Loan Officer

808-782-8857

NMLS #315429

Craig Nakasł Loan Officer

AVP, Sr. Mortgage 808-561-5012 NMLS #310799

Tom Chua Sr. Mortgage Loan Officer 808-723-5667

Cindy Basi Sr. Mortgage Loan Officer 808-286-8373 NMLS #996217 NMLS #379224 说广东话和普通话





loe Mich Annie Pah Mortgage Loan Officer 808-652-3808 NMLS #2038637

Mortgage Loan Officer 808-389-5468 NMLS #674837

说广东话和普通话

AVP, Mortgage Loan Officer 808-861-2047 NMLS #477523









*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.

ny Nguyen

Ian Kemsley VP, Sr. Mortgage Loan Officer 808-265-0105





As one of Hawaii's leading mortgage providers, we can help you with your residential financing needs.

Speak with any one of our knowledgeable Mortgage Loan Officers and let us help you make your homeownership dreams come true.



Warren De La Rosa Mortgage Loan Officer (808) 532-9850 or (808) 457-5624 wdelarosa@fhb.com NMLS ID #543027



Bernadette Kaneshiro AVP & Sr. Mortgage Loan Officer (808) 532-9883 or (808) 779-4876 <u>bkaneshiro@fhb.com</u> NMLS ID #881938



Stacey Nishiki Mortgage Loan Officer (808) 532-9888 or (808) 218-0056 <u>snishiki@fhb.com</u> NMLS ID #1661052



Chelsea Omaye-Backman Mortgage Loan Officer (808) 525-5150 <u>cfujimori@fhb.com</u> NMLS ID #1226215



THE FLATS

Yuko Omorai AVP & Mortgage Loan Officer (808) 525-8965 or (808) 227-7294 <u>yomorai@fhb.com</u> NMLS ID #1645209 Japanese Speaking



Marisa Watson Mortgage Loan Officer (808) 525-5093 or (808) 938-6170 <u>mwatson@fhb.com</u> NMLS ID #1947151 Japanese Speaking

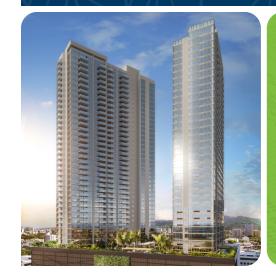


Makiko Wishart Mortgage Loan Officer (808) 525-8967 <u>mwishart@fhb.com</u> NMLS ID #2301021 Japanese Speaking



Member FDIC





The Experts You Need to Start Living Your Dream.

Start with an American Savings Bank pre-qualification.



Brian Ako NMLS #1083184 (808) 741-5130 bako@asbhawaii.com



Carolyn Johiro NMLS #477461 (808) 348-4913 cjohiro@asbhawaii.com



Kristen Pacpaco NMLS #477475 (808) 291-8577 kpacpaco@asbhawaii.com



Ryan Amemiya NMLS #646590 (808) 681-9487 ramemiya@asbhawaii.com



Stefan Kant, Jr. NMLS #1191266 (808) 295-7924 skant@asbhawaii.com Bulgarian Speaking



Misha Myung Pak NMLS #477324 (808) 979-4581 mpak@asbhawaii.com Korean Speaking

Glenn Tarumoto

NMLS #685427 (808) 226-7888

gtarumoto@asbhawaii.com



Manny August NMLS #662118 (808) 927-4512 maugust@asbhawaii.com



Kiyomi "Kiki" Kise NMLS #1444868 (808) 425-2310 kkise@asbhawaii.com Japanese Speaking



Jose Requilman NMLS #477428 (808) 518-9732 jorequilman@asbhawaii.com



Derek Cheng NMLS #477492 (808) 348-4919 dcheng@asbhawaii.com Cantonese/Mandarin Speaking



Michelle Luxton NMLS #363495 (808) 228-8850 mluxton@asbhawaii.com



Paul Santos NMLS #477347 (808) 927-9548 psantos@asbhawaii.com



Alex Truong NMLS #1325920 (808) 428-6248 atruong@asbhawaii.com Vietnamese Speaking



Debbie Goto NMLS #477346 (808) 551-0163 dgoto@asbhawaii.com



Alan Magno NMLS #477326 (808) 425-2974 amagno@asbhawaii.com



Reyn Sugai NMLS #1636384 (808) 979-6641 rsugai@asbhawaii.com





Swee Wah NMLS #477489 (808) 348-4917 swah@asbhawaii.com Cantonese/Mandarin Speaking



Mark James NMLS #477462 (808) 348-4920 mjames@asbhawaii.com



Alan Miyasaki NMLS #609921 (808) 354-9220 amiyasaki@asbhawaii.com Japanese Speaking



Bryce Tani NMLS #477420 (808) 927-9545 btani@asbhawaii.com



HOME LOANS FROM AMERICAN SAVINGS BANK Contact us today for more information on financing your dream home at (808) 593-1226 | asbhawaii.com

Finance your home at SKY The Flats with Bank of Hawai'i

Downtown

Jack Smyth

VP and Executive

Loan Officer

NMLS ID# 609936

Phone: 808-694-8957

Cell: 808-265-2287

Ala Moana

Let our mortgage team help you make memories in your very own home.

Residential Lending Administration



James Moniz EVP, Executive Director of Mortgage Banking NMLS ID# 1455681 Phone: 808-694-4213

Kahala



Charles Roberts

VP and Retail

Channel Manager

NMLS ID# 667774

Phone: 808-694-8855

Cell: 808-291-7270

West Oahu

Desiree Julian

AVP and Executive

Loan Officer

NMLS ID# 674097

Phone: 808-694-1418

Cell-808-384-7880

Brenda Gross Mitchell VP and Senior Executive Loan Officer NMLS ID# 609920 Phone: 808-694-7454 Cell: 808-286-2656

Pearlridge



Kai Yamamoto VP and Executive Loan Officer NMLS ID# 609940 Phone: 808-694-6092 Cell: 808-265-3142

Online Lending Loan Officers



Kyle Weighner VP and Online Lending Manager NMLS ID# 1801992

Phone: 808-694-4716



Fred Ison AVP NMLS ID# 361560 Phone: 808-694-4716 Phone: 808-694-4716 Phone: 808-694-4716

Lauren Ogasawara Officer NMLS ID# 733324

Kaleiki Flores Officer NMLS ID# 1139901



NMLS ID# 539926



Derek Suehiro NMLS ID# 609938

Mimi Hirakawa Alaka'i Freitas NMLS ID# 1887168 Phone: 808-694-4716 Phone: 808-694-4716 Phone: 808-694-4716 Phone: 808-694-4716

SimpliFi



*#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.

Ah Bank of Hawai'i











Jennifer Gross Gershman VP and Executive Loan Officer NMLS ID# 725064 Phone: 808-694-4888

Corey Shimabuku VP and Executive Loan Officer NMLS ID# 609934 Phone: 808-694-7458







Dwight Bolosan AVP and Senior

Loan Officer NMLS ID# 609905 Phone: 808-694-1432

Cell 808-292-7285



Anthony Le Officer and Senior Loan Officer NMLS ID# 347495 Phone: 808-694-8556 Cell: 808-864-3492





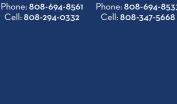
Destenie Turner

AVP and Executive

Loan Officer

NMLS ID# 787146

Cell: 808-294-0332





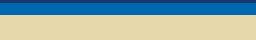
Michael Manago Kevin Morris Officer and Senior AVP and Senior Loan Officer Loan Officer NMLS ID# 617729 NMLS ID# 1336697 Phone: 808-694-8533 Phone: 808-694-8503 Cell: 808-294-2981



Megan Nguyen AVP and Kalai Residential Loan Partner NMLS ID# 1540155 Phone: 808-694-8686 Cell: 808-376-9888







For more information, call one of our Loan Officers. Equal Housing Lender Member FDIC ©2022 Bank of Hawaii (REV. 8/2022)

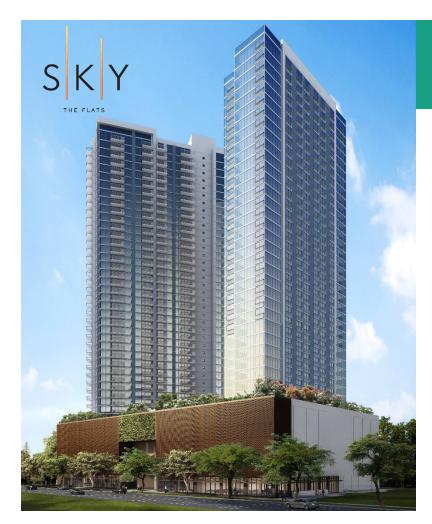






John Miyao VP Mortgage Origination (808) 832-8755 john@hificu.com 1138 North King St Honolulu HI 96817





Why Choose Finance Factors?



For 70 years we've passionately helped Hawaii's families reach their financial goals.

Finance Factors was founded 70 years ago to



help Hawaii's hardworking families secure loans for everything from refrigerators to pots & pans. We believed back then, as we do now, that increased access to financing will allow people to remain in Hawaii and strengthen our community. Today, we are a focused real estate lender, specializing in residential mortgages and commercial real estate loans.

Financing for buyers of Sky Affordable Flats Call us to get prequalified!







Rory Matsumoto NMLS #493141 808-228-3632

Romeo Anacan NMLS #377585 808-228-1089



Ric Araujo NMLS #1383267 808-428-0570



Lenni Charter NMLS #2117932 808-825-4584



Kimberly Norton NMLS #2129312 808-246-3527



Bill Grant NMLS #432191 808-382-9519



This flyer is for informational purpose only and is not an offer to make a loan. The making of any loan and the terms thereof are subject to Finance Factors' underwriting approval. Actual loan qualification requirements will be based on the specific underwriting guidelines applicable to each loan program at the time of application. Other terms and restrictions may apply.



www.financefactors.com • info@financefactors.com