



# 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!**



**Phone**  
808-356-4000

**Toll-Free**  
1-800-342-8422

**Main Office**  
220 South King Street, Suite 700  
Honolulu, HI 96813

[cpb.bank/mortgage](http://cpb.bank/mortgage)

Member FDIC 

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

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



## Residential Lending Administration



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In total dollars made in the State of Hawaii.†

## Kahala



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## Ala Moana

## Pearlridge

## West Oahu

## Online Lending Loan Officers



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Scan this code to see our mortgage rates.

**SimpliFi**  
BANK OF HAWAII

†#1 Residential Lender ranking is for total dollars made by a local lender in the State of Hawaii in 2024. Information compiled by Title Guaranty derived from Hawaii Bureau of Conveyances tax data recorded information for December 2024. Information is deemed reliable but not guaranteed.





**Limited time offer!**  
Special pricing ends the earlier of the exhaustion of funds allocated to this project, or May 31, 2025.<sup>1</sup>

**Owner-Occupants Only / 30-Years Fixed<sup>2</sup>**  
Funds dedicated for this special pricing are very limited.  
Annual Percentage Rate abbreviated to APR below



**Interest Rate**  
**5.875%**

**APR<sup>3</sup>**  
**6.616%**

## OAHU SALES TEAM



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1. The special pricing offer (offer) is applicable while funds are available for home purchase transactions for a property at The Flats at Sky Ala Moana East financed through American Savings Bank (ASB) residential mortgage programs that close on or before May 31, 2025. This offer is subject to change or discontinue without notice. Offer is not applicable for brokered out loans or Veterans Affairs Loans. Offer is subject to automatic payments from a new or existing ASB personal checking account. The ASB checking account number with the intent to establish automatic payments for the mortgage must be provided prior to final approval of the loan by ASB. The establishment of automatic payments must be signed at mortgage closing. If the borrower opts out of automatic payments or the ASB personal checking account is not established at loan closing, the offer will not apply, and ASB will be required to re-disclose the non-promotional rate and charges which may result in delayed closing. See the Personal Deposit Account Terms and Conditions for other terms, conditions and fees for Kalo Checking accounts. This offer cannot be combined with any other mortgage promotional discounts, long-term rate lock specials, or new project financing rates unless otherwise specified, and is limited to one promotion per loan. Offer applies to conforming loans, 90% maximum loan to value (LTV), for borrowers with a minimum credit score of 680.

2. Based on a purchase price of \$282,098 and 10% down payment, the loan amount would be \$253,888 for a 30-year fixed rate mortgage at 5.875% / 6.616% Annual Percentage Rate (APR) and 3.0 points, the monthly principal and interest payment (Mo Pmt) would be \$2,008.43 for 360 months (effective 2/12/2025). Long-term lock available through 5/31/2025. Certain restrictions apply and applicable upfront lock fee may be refunded. Applicant(s) is/are subject to loan qualification, underwriting guidelines, and credit policy of ASB. Certain terms and restrictions apply. For more information, please contact an ASB Residential Loan Officer.

3. JL Capital is paying 3.00% points for the buy-down of the interest rate, based on the loan amount.

# The path to homeownership starts with Yes!



THE FLATS

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.



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*All loan programs are subject to credit approval. Certain terms and restrictions may apply.*



**First Hawaiian Bank.**

It all starts with yes.

[FHB.com](http://FHB.com)