



Central Pacific HomeLoans is dedicated to fulfilling the mortgage financing needs of Hawaii's realtors, homeowners and homebuyers through flexible financing options, local decision making and exceptional customer service. Let our team help you select the financing program that best fits your needs and budget.

- Conforming Mortgage Loans
- Portfolio Loans
- Jumbo Loans
- Many More Mortgage Financing Programs



**Spencer Lee**  
Vice President &  
Sales Manager  
NMLS #844697  
Phone: 808-729-1919  
Email: spencer.lee@centralpacificbank.com



**Trong Son**  
Vice President &  
Mortgage Loan Manager  
NMLS #619828  
Phone: 808-222-1854  
Email: trong.son@centralpacificbank.com  
Vietnamese Speaking  
nói tiếng việt



**Phuong Matsuura**  
Sr. Mortgage Loan Officer  
NMLS #377378  
Phone: 808-778-3082  
Email: phuong.matsuura@centralpacificbank.com  
Vietnamese Speaking  
nói tiếng việt



**Linda Nakanelua**  
Sr. Mortgage Loan Officer  
NMLS #316262  
Phone: 808-781-6822  
Email: linda.nakanelua@centralpacificbank.com  
Japanese Speaking  
日本語を話す



**Andrew Chang**  
Mortgage Loan Officer  
NMLS #372259  
Phone: 808-772-0796  
Email: andrew.chang@centralpacificbank.com  
Korean Speaking  
한국어

**Long Term Lock and Float Program<sup>1</sup> Available for:**

- Conforming loan amounts ( $\leq \$625,500$ )
- Jumbo loan amounts ( $> \$625,500$ )
- Fixed and Adjustable Rate Mortgages

**Up to 350-day lock periods with float down option**

- Lock periods of 260-, 170- and 110-days also available
- No additional float-down fee on extended locks for conventional loans<sup>2</sup>

1. A lock fee of 1.00% of the loan amount is required at initial interest rate lock. Lock fees are eligible for a refund at closing. The range of refund is 0.50%-1.00% of the loan amount depending on the initial lock period. Any refund of the lock fee will be applied to other loan fees at closing. The lock fee is in addition to the standard application deposit requirements and must be paid whether the loan is withdrawn or denied. An additional one time, non-refundable Float Down fee of 0.625%-1.000% of the loan amount applies to certain loan programs. 2. The additional float-down fee is not assessed on extended locks for conventional loans when the rate is lowered by 0.125% or more and requested within 75 days of projected recording. 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.



**CENTRAL PACIFIC HOMELOANS**

*A Division of Central Pacific Bank*

**Main Office: 201 Merchant Street, Suite 100 • Honolulu, HI 96813**

**Phone: 808-356-4000 • Toll-free: 1-800-342-8422**

Member FDIC





# THE KAPIOLANI RESIDENCE

We understand that all buyers need flexible loan solutions from a trusted mortgage lender. Our project loan officers can find the right loan program for you. Contact a loan officer today for a free consultation and loan prequalification.

## THE KAPIOLANI RESIDENCE HONOLULU HOMELOANS TEAM

- Hawaii's largest locally owned mortgage banker
- Low down payment loans
- Local processing and underwriting
- Preferred lender at numerous condominium projects in Kakaako and Honolulu
- Top 100 Mortgage Companies in America by Mortgage Executive magazine (2014, 2013 and 2012)
- "Hawaii's Best" Mortgage Lender in the Honolulu Star-Advertiser's People's Choice Awards (2013)



**Tana Feeley**  
Senior Vice President  
tfeeley@honhl.com  
808-366-9300  
NMLS #316243



**Brad Hennington**  
AVP/Loan Manager  
bhennington@honhl.com  
808-445-3298  
NMLS #644301



**Brian Mano**  
Loan Officer  
bmano@honhl.com  
808-753-6729  
NMLS #1404117  
*Japanese speaking*



**Cary Chinn**  
Senior Loan Officer  
cchinn@honhl.com  
808-469-1314  
NMLS #395769



**D.J. Dole**  
Vice President  
Branch Manager  
djdole@honhl.com  
808-375-1783  
NMLS #716937



**Shanna Uyeda**  
Loan Officer  
suyeda@honhl.com  
808-542-6860  
NMLS #1246632



**Tae Ho Kim**  
Senior Loan Officer  
tkim@honhl.com  
808-349-1620  
NMLS #910365  
*Korean speaking*



**Tom Chua**  
Loan Officer  
tchua@honhl.com  
808-398-3053  
NMLS #996217  
*Cantonese and Mandarin speaking*



**BBB Torch Awards**  
Trust • Performance • Integrity  
2013 FINALIST



## Honolulu HomeLoans

*Hawaii's Mortgage Professionals* NMLS #314918

www.HonHL.com

745 Fort Street, Suite 1001 • Honolulu, Hawaii 96813 • 808-681-7500



NMLS #314918

# COMPASS HOME LOANS

## KAPIOLANI RESIDENCE'S HOME FINANCING SOLUTION



At Compass Home Loans we understand that all buyers are different. That's why we assist our clients with personalized service when selecting a loan program to meet their individual needs.

We also offer Extended Term Lock and Float Down features.\*

With Compass Home Loans, you can look forward to clear direction and honest communication from application to closing. Please contact one of the loan originators listed below so they can help you find the right loan program to meet your specific needs.

- Seasoned Loan Originators with experience in the local market
- Timely Pre-Approval
- Affordable housing and first time home buyer expertise



### Contact a Compass Home Loan Originator today!

#### Kapiolani Residence's Home Loan Originators:



**CRYSTAL ACOHIDO**  
Home Loan Originator  
NMLS# 316238  
808.349.3145 C  
844.839.5024 F  
cacohido@compasshawaii.com



**TIM BUI**  
Home Loan Originator  
NMLS#: 776658  
808.225.5592 C  
844.255.0687 F  
tbui@compasshawaii.com



**NONATO ICARANGAL**  
Home Loan Originator  
NMLS#: 333773  
808.457.0607 C  
877.630.8860 F  
nicarangal@compasshawaii.com



**ERIN PALMER**  
Home Loan Originator  
NMLS# 377720  
808.397.8415 C  
844.842.7404 F  
epalmer@compasshawaii.com



**TRISTAN J. CASTRO**  
Home Loan Originator  
NMLS# 333880  
808.429.7270 C  
808.737.3730 F  
tcastro@compasshawaii.com



**STEVE GARCIA**  
Home Loan Originator  
NMLS# 568795  
808.388.5708 C  
808.737.3730 F  
sgarcia@compasshawaii.com



**JIMMY PAE**  
Home Loan Originator  
NMLS#: 733266  
808.383.4800 C  
808.737.3730 F  
jpae@compasshawaii.com



**DARNELL K. SOUZA**  
Home Loan Originator  
NMLS# 275748  
808.282.0376 C  
844.250.4970 F  
dsouza@compasshawaii.com



\* This is not an offer of a rate lock. The Extended Rate Lock period may not be available in all situations. Program restrictions may apply. Float down option must be executed within 30 days of closing, but not less than 10 days before closing to allow sufficient time for Final Loan Processing. Compass Home Loans, LLC is licensed as a Hawaii Mortgage Loan Originator Company and a sponsored third party originator authorized to originate FHA and VA loans. NMLS# 1194719 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Compass Home Loans, LLC is regulated by the Hawaii Division of Financial Institutions, and offers many loan products. Contact a Compass Home Loans Representative to learn more. This is not a commitment to lend. 2016 Compass Home Loans, LLC. All Rights Reserved.



# Trust us to take care of you

Home Loans from Bank of Hawaii



## Oahu Residential Loan Centers

### Kahala



**Alan Miyasaki**  
Loan Center  
Manager, AVP  
NMLS ID# 609921  
Phone: 694-7457  
Cell: 286-7457



**Brenda Gross Mitchell**  
Private Banking  
Loan Officer, VP  
NMLS ID# 609920  
Phone: 694-7454  
Cell: 286-2656



**Damien Lorentz**  
Executive Loan  
Officer, VP  
NMLS ID# 609914  
Phone: 694-7456  
Cell: 271-4900



**Corey Shimabuku**  
Executive Loan  
Officer, VP  
NMLS ID# 609934  
Phone: 694-7458  
Cell: 271-3134



**Patty Van Kuran**  
Executive Loan  
Officer, AVP  
NMLS ID# 879707  
Phone: 694-7459  
Cell: 265-6373



**Merilee  
Hendrickson-Flores**  
Executive Loan Officer  
NMLS ID# 609911  
Phone: 694-8705  
Cell: 286-3151



**Paulette Suzuki**  
Executive Loan Officer  
NMLS ID# 316271  
Phone: 694-7465  
Cell: 371-4051



**Kriztofer Laborete**  
Residential  
Loan Officer  
NMLS ID# 894546  
Phone: 694-7466  
Cell: 271-7710

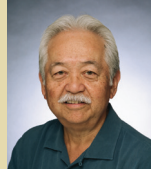
### Downtown



**Jack Smyth**  
Executive Loan  
Officer, VP  
NMLS ID# 609936  
Phone: 694-8957  
Cell: 265-2287



**Mark Inouye**  
Executive Loan Officer  
NMLS ID# 609912  
Phone: 694-8788  
Cell: 799-9999



**Russell Miyashiro**  
Executive Loan Officer  
NMLS ID# 609922  
Phone: 694-8785  
Cell: 330-8466



**Genny Santa  
Monica-Shogren**  
Senior Loan Officer  
NMLS ID# 609933  
Phone: 694-1443  
Cell: 348-8210



**Jennifer Gross Gershman**  
Senior Loan Officer  
NMLS ID# 725064  
Phone: 694-4888  
Cell: 291-7270



**Kinnie Lang**  
Senior Loan Officer  
NMLS ID# 422217  
Phone: 694-8850  
Cell: 342-8850



**Michael Manago**  
Senior Loan Officer  
NMLS ID# 617729  
Phone: 694-8533  
Cell: 347-5668

### Pearlridge



**Cynthia Kim Okamura**  
Loan Center  
Manager, AVP  
NMLS ID# 609928  
Phone: 694-6088  
Cell: 291-4888



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



**Dwight Bolosan**  
Senior Loan Officer  
NMLS ID# 609905  
Phone: 694-1432  
Cell: 292-7285



**Glenn Ogoso**  
Senior Loan Officer  
NMLS ID# 609927  
Phone: 694-6098  
Cell: 754-0220

### Kapolei



**Desiree Julian**  
Residential  
Loan Officer  
NMLS ID# 674097  
Phone: 694-1418  
Cell: 384-7880



**Marie Amarosa**  
Residential  
Loan Officer  
NMLS ID# 609908  
Phone: 694-8556  
Cell: 561-8086

### Residential Lending Admin



**Carol A. Nonaka Marx**  
Retail Sales  
Manager, SVP  
NMLS ID# 609916  
Phone: 694-8855  
Cell: 265-6400



**Mike Miller**  
Sales Operations  
Manager, VP  
NMLS ID# 609919  
Phone: 694-8856  
Cell: 343-1687



In total dollars and number of loans made  
in the State of Hawaii\*



\* #1 Residential Lender ranking is for total number of residential loans and total dollars made by a lender in the State of Hawaii in 2015. Information compiled by Title Guaranty derived from Hawaii Bureau of Conveyances tax data recorded information for 2015. Information is deemed reliable but not guaranteed.

For more information, call one of our Loan Officers at any of our Loan Centers.

Downtown: 694-4786 • Kahala: 694-7447 • Kahului: 856-2510 • Kaikoo: 854-2000 • Kamuela: 854-2210 • Kapolei: 694-1444 • Kauai: 855-2700  
Kihei: 856-2520 • Kona: 854-2200 • Lahaina: 856-2530 • Merchant St.: 694-8505 • Pearlridge: 694-6090 • Waiakea: 854-2002



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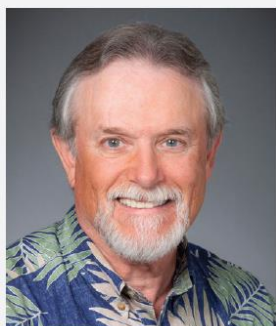
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**Bank of Hawaii**

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# Let's help build dreams together!



**Stephen Dunn**  
Sr. Mortgage Loan Officer  
Makiki Branch  
532-9856 or 221-2637  
sdunn@fhb.com  
NMLS ID #557113



**Bernadette Kaneshiro**  
Sr. Mortgage Loan Officer  
Makiki Branch  
532-9883 or 779-4876  
bkaneshiro@fhb.com  
NMLS ID #881938



**Wendy Lum**  
Sr. Mortgage Loan Officer  
Makiki Branch  
532-9863 or 753-7250  
wlum@fhb.com  
NMLS ID #557123



**Guadalupe "Lupita" Esquivel**  
Mortgage Loan Officer  
Makiki Branch  
532-9850 or (310) 902-8697  
gesquivel@fhb.com  
NMLS ID #1482934



**Elina Grugier-Bell**  
AVP and Manager  
Makiki Branch  
532-9896 or 282-4681  
egrugier@fhb.com  
NMLS ID #609941

**Knowledgeable Bankers in the House!**  
**Call us at 643-HOME (4663).**



**First Hawaiian Bank.**

IT ALL STARTS WITH YES

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# PrimeLending is the Lender of Choice for Real Estate Agents

We value the real estate professionals who work with us, and we know how hard you work. That's why we offer a wide variety of loan products to help you boost sales and ensure that homebuyers go home happy.



## PrimeLending...

- Has been in business for 30 years and is headquartered in Dallas, TX
- Holds a 96% customer satisfaction rate\*
- Is licensed in all 50 states
- Has more than 300 offices nationwide
- Is backed by the robust PlainsCapital Bank and owned by publically-traded Hilltop Holdings

**For additional information, contact our team today.**



**Susan Chikazawa**

Senior Loan Originator  
NMLS: 477344  
Direct: 808-589-1079  
[susan.chikazawa@primelending.com](mailto:susan.chikazawa@primelending.com)  
[lo.primelending.com/schikazawa](http://lo.primelending.com/schikazawa)



**Lisa Heineman**

Loan Originator  
NMLS: 477422  
Direct: 808-699-6624  
[lisa.heineman@primelending.com](mailto:lisa.heineman@primelending.com)  
[lo.primelending.com/lheineman](http://lo.primelending.com/lheineman)



**Annie Pahayahay**

Loan Originator  
NMLS: 674837  
808-389-5468  
[apahayahay@primelending.com](mailto:apahayahay@primelending.com)  
[lo.primelending.com/apahayahay](http://lo.primelending.com/apahayahay)

1240 Ala Moana Blvd., Suite 530  
Honolulu, HI 96814

**PrimeLending**   
A PlainsCapital Company

**Home Loans Made Simple<sup>SM</sup>**

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## Service Beyond **Expectations**

Our talented team of loan officers is focused on delivering service beyond expectations. Since 1986, we've helped more than 500,000 clients buy a new house, renovate or refinance. We're committed to making loans simple and helping homebuyers achieve their dreams of homeownership.

At the heart of the PrimeLending experience is a personal relationship with a loan expert to guide your clients through each step of the buying process. We take pride in our fast underwriting and loan closings, as well as our competitive finance rates and fees.

When you work with PrimeLending, you can count on us to provide your clients with clear communication, timely responses, valuable insight and quick results.

## National Strength, **Local Expertise**

Our loan officers live and work in your communities, equipping them with the advantage of knowing the local housing markets. Their expertise is enhanced with the support of our national financial resources.

We're skilled in take-out financing for large condominium developments and project approvals. Together with our condo project underwriter team, we work diligently to approve condo developments and communities.

### Our diverse home loan programs include:

- FHA, VA and USDA Loans
- Fixed- and Adjustable-Rate Mortgages
- Renovation Loans
- Jumbo Loans
- Conventional Financing
- Refinancing Program



**Home Loans Made Simple**<sup>SM</sup>