First Hawaiian Bank Maui Region Office P.O. Box 157 Kahului, Hawaii 96732

October 2008

FINANCING PROGRAM FOR BUYERS IN THE MAUI LANI VILLAGE CENTER

First Hawaiian Bank is pleased to provide a special financing package to buyers at the Maui Lani Village Center in Wailuku, Maui.

This special financing package was developed exclusively for the project to help you purchase your completed lots. Here are just some of the exclusive features we will provide you:

- Approval within 30 days.
- Competitive discounted rates and loan fees, with interest only monthly payments.
- Loan to value ratios up to 75%.
- Terms of up to two years.
- No survey requirement.
- Discounted appraisal costs.
- No environmental phase I reports required by the bank.
- Construction / permanent financing available with loan to values up to 90% for owner users*.
- Assignment of a Business Banker to assist you with all of your financial needs including investments, insurance, retail banking and more.

First Hawaiian Bank is the oldest and largest financial institution in Hawaii. We have the highest credit rating of any bank in the state and rank among the top commercial lenders in Hawaii. We have a committed local business banking team in Kahului with five Valley Isle business bankers with over 100 years of combined lending experience.

This special financing program will expire in December 2009. We look forward to serving you. Please contact one of us today and we'd be happy to get you started.

CONTACT INFORMATION

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^{*}subject to participation with a SBA/504 loan program.