How To Read Your Mortgage Loan Statement

We want to make it easy to read and understand your Mortgage Loan Statement. Please take some time to familiarize yourself with the layout.

If you have any questions about your statement, please contact our Customer Banking Center at (808) 627-6900 or toll-free at (800) 272-2566.

Account Information

A summary of your account information – including outstanding principal, escrow balance and interest rate, information regarding any prepayment penalty, and homeownership counseling contact information.

Past Payments Breakdown

A breakdown of payments made since your last statement and the amounts paid year-to-date for principal, interest, escrow, fees and partial payments, if any.

© Contact Information

Contact phone numbers for our Customer Banking Center – call us if you have any questions about your account or statement.

4 Explanation of Amount Due

A breakdown of your regular monthly payment due, total fees charged and overdue payment, if any.

5 **Delinquency Notice**

This section will only appear if your loan is past due. It will include a history of up to the last six (6) months of payments and the total amount you must pay to bring your account current.

6 Transaction Activity

A summary of the transaction activity for your account for the prior statement period, including date, description of activity and amounts paid.

7 Important Messages

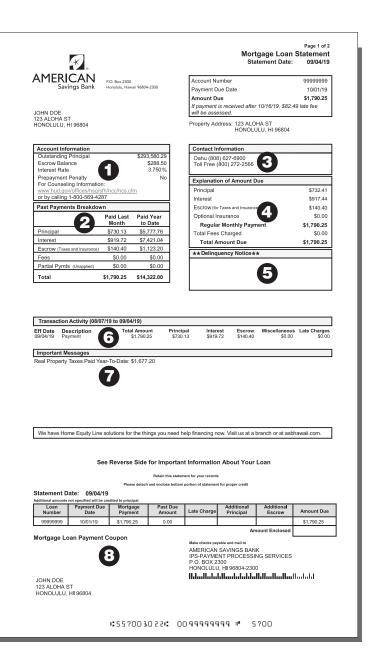
Periodic messages about automatic payments, deferred principal, and partial payments.

3 Mortgage Loan Payment Coupon

A summary of the payment to be made – detachable and should be included with your payment for proper credit.

Reverse Side of Monthly Statement

On the reverse side of your statement, you will find Important Information regarding payoffs, credit counseling, what to do if you find an error on your statement and additional contact information.





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