

# Residences

AT KEHALANI

Towne Island Homes®



## The experts you need to find your place in the islands.

Experience the advantages of working with a trusted local mortgage lender in Hawaii. Celebrating more than 100 years of making homeownership dreams possible.



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## ASK ABOUT OUR LONG-TERM LOCKS<sup>1</sup>

### 240-DAY PROTECTION

Lock in your fixed rate for up to 240 days and be protected from rising market rates.

### FREE FLOAT-DOWN OPTION

If rates are lower prior to closing, you may be eligible for a one-time float-down.

### PEACE OF MIND

Enjoy your homeownership journey knowing your rate is locked and your monthly mortgage payment confirmed.

<sup>1</sup> This promotion cannot be combined with any other promotional offers, discounts, or fee waivers. To participate, the borrower is required to execute a standard Lock Agreement and pay the mandatory Up-Front Fee Deposit at the time of locking. Float-Down Option: If interest rates decline during your lock period, the borrower may exercise a one-time float-down option to adjust interest rate to current market rates. This option is subject to the following conditions: 1) the float-down must result in a minimum interest rate improvement of 0.125% for the borrower, 2) base pricing must have improved by 1 point or more since the original rate lock date, 3) this one-time option can be exercised no earlier than 30 calendar days prior to loan signing, but no later than 10 calendar days prior to loan signing (these specific timeframes are subject to change based on the project developer's requirements), 4) the borrower must pay any applicable Float-Down Fee as stated in the Extended Term Rate Lock Agreement. Please refer to the Long-Term Lock Agreement for further details and restrictions.