

Lock and Float Down Special

Secure peace of mind!

For a limited-time only

Hurry now and take advantage of Bank of Hawaii's **Lock & Float Down Special**. This *one-time float down* special allows you to lock in today's low rate with the option to float down should interest rates drop. The float down pricing will be based on the original lock period. This offer is for a limited-time only so ride the rate and see how it may work for you!

Key Requirements:

- ◆ Borrower must request the one-time float down option
- ◆ Portfolio loans for residential purchases and refinances¹
- ◆ Available only on the exact same program & term of the original lock
- ◆ One-time float down can be exercised any time during the lock period but no later than 4 business days prior to signing
- ◆ Lock-In Agreement Addendum B required for all float downs
- ◆ New applications must be received between 7/1/08 – 7/31/08
- ◆ Loans must be locked no later than 8/15/08 (maximum 45-day lock)



In addition to this limited-time offer, you can also enjoy the following benefits when choosing Bank of Hawaii as your mortgage provider:

- ◆ The state's largest retail bank
- ◆ Fast pre-approved loans*
- ◆ Mortgage loans done fast...in just 30 days from start to finish!**
- ◆ Experienced lending professionals
- ◆ Strength of a portfolio lender
- ◆ Local decision making, underwriting and servicing
- ◆ Private Banking services available

For more information, call one of our Loan Officers at a Bankob Residential Loan Center listed below.

Bank of Hawaii

Downtown	Kahala	Pearlridge	Kapolei	Kahului	Kihei	Lahaina	Wailuku	Kona	Kamuela	Hilo	Kauai
538-4786	733-7447	483-6565	694-1444	871-8210	875-8102	661-5367	243-8188	326-3996	854-2210	933-7213	632-0006

Must meet eligibility requirements. Special conditions may apply. Some programs may not be combined with others. Land and construction loans ineligible. Bank of Hawaii reserves the right to end this promotion at any time without prior notice. Not valid with any other offers.

¹ Loans held in Bank of Hawaii's portfolio, not loans sold to investors.

* Pre-approval means that you could qualify for a residential loan based on limited information provided, and is not a commitment by Bank of Hawaii to make you a particular loan.

** Certain requirements and restrictions apply. Subject to loan approval. Includes complete written application, deposit check, all documents contained in the Mortgage Loan Application Checklist, and any other documents required by Bank of Hawaii.

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