

1003 Bishop Street #500 808.951.1249 (fax)
 Honolulu, HI 96813

WHOLESALE RATE SHEET

1) ALL ADJUSTMENTS ARE CUMULATIVE 2) (BORROWER PAID) REBATE MAY ONLY BE USED TO OFFSET NON-COMPENSATION ALLOWABLE CLOSING COSTS, PRE-PAIDS AND FEE ADD-ONS. NO PORTION OF REBATE MAY BE USED TO PAY BROKER ORINATION FEES. 3) (LENDER PAID) REBATE MAY ONLY BE USED TO OFFSET ALLOWABLE CLOSING COSTS, PRE-PAIDS AND FEE ADD-ONS. LENDER COMPENSATION BASED ON ELECTED TIER. LOCKS WITH EXCESS REBATE MUST BE RELOCKED AT A LOWER RATE WITH LESS REBATE.

CONFORMING PROGRAMS

30 YR FIXED	
Rate	30 Day
6.500%	2.000
6.625%	1.625
6.750%	1.500
6.875%	1.125
7.000%	0.625
7.125%	0.250

15 YR FIXED	
Rate	30 Day
5.875%	2.250
6.000%	1.875
6.125%	1.500
6.250%	1.375
6.375%	1.125
6.500%	0.875
6.625%	0.625
6.750%	0.500
6.875%	0.250

CONFORMING LOAN LIMITS

1 unit = \$1,149,825
 2 unit = \$1,472,250
 3 unit = \$1,779,525
 4 unit = \$2,211,600
 effective 01/01/24

30day SOFR Rate	= 5.32%
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ADDITIONAL CONFORMING PRODUCT NOTES

- . Minimum Credit Requirement ≥ 640
 - . **NO Leasehold**
 - . ≤ 95% LTV on Purchase & no cash out Refi
- ***Applies to All Programs***

Lender Paid Broker Compensation is included in points posted on this rate sheet.

For Borrower Paid Compensation minus 1.50% from Discount points. On conforming loans, rebate points can not exceed a total of -1.25 points; Promo's can't be combined with rebate pricing.

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Standard Price Adjustments applicable to all SALABLE Loans
Purchase Mortgage - LLPA

TERM >15YR

Add to Fee	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	≥ 90.01
≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875

Additional LLPAs by Loan attribute applicable to Purchase Mortgage

Condo(Exclude COOP & Detached)	0	0	0.125	0.125	0.750	0.750	0.750	0.750
Escrow Waiver(not 2-4 family & COOP)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Investment Prop	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
2-4 unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875
DTI Ratio >40%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Limited Cash-Out Refinance - LLPA

TERM >15YR

Add to Fee	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	≥ 90.01
≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750
660-679	0.125	0.125	1.125	1.875	2.500	3.000	2.375	2.125
640-659	0.250	0.250	1.375	2.125	2.875	3.750	2.875	2.500

Additional LLPAs by Loan attribute applicable to Limited Cash-Out Refi

Condo(Exclude COOP & Detached)	0	0	0.125	0.125	0.750	0.750	0.750	0.750
Escrow Waiver(not 2-4 family & COOP)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Investment Prop	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
2-4 unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875
DTI Ratio >40%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

CASH OUT REFI - LLPA

Add to Fee	≤30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	0.375	0.375	0.625	0.875	1.375
760-779	0.375	0.375	0.875	1.250	1.875
740-759	0.375	0.375	1.000	1.625	2.375
720-739	0.375	0.500	1.375	2.000	2.750
700-719	0.375	0.500	1.625	2.625	3.250
680-699	0.375	0.625	2.000	2.875	3.750
660-679	0.375	0.875	2.750	4.000	4.750
640-659	0.375	1.375	3.125	4.625	5.125

Additional LLPAs by Loan attribute applicable to Cash-Out Refinance

Condo(Exclude COOP & Detached)	0	0	0.125	0.125	0.750
Escrow Waiver(not 2-4 family & COOP)	0.250	0.250	0.250	0.250	0.250
Investment Prop	1.125	1.125	1.625	2.125	3.375
Second Home	1.125	1.125	1.625	2.125	3.375
2-4 unit	0.000	0.000	0.375	0.375	0.625
Subordinate Financing	0.625	0.625	0.625	0.875	1.125
DTI Ratio >40%	N/A	N/A	N/A	N/A	N/A



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SPECIAL PROMOTIONS

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New TSB Portfolio Summer Special (Effective 07/01/2024 to 11/30/2024)For all new applications originated as of July 01, 2024. **NO REBATE PRICING ALLOWED**

- Up to 0.50 points off of all refinance loans-**portfolio** (including Jumbo loans)
- Up to 0.50 points off of all purchase loans-**portfolio** (including Jumbo loans)
- **Cannot** be used to offset fee add-ons
- Free 45 day lock-conforming and portfolio loans (includes jumbo loans)
- This Special **cannot** be combined with any other Special, Promotion or point waiver without an approved exception
- Use **PROMO CODE: 20**

Maui Revitalization TSB Special (Effective 11/21/2023 to 11/30/2024)

Up to 1.00% point off on purchase & refinance portfolio loans only. Cannot be used to offset fee add-ons

- **No** rebate pricing allowed
- Max Loan Amount \$1,000,000. **Waive processing and underwriting fee (Total savings \$750)**
- **No** Condotel, Leasehold, Resort condo/Short term rental projects
- Max Debt to Income ratio 45%. **Minimum FICO 675. Refer to rate sheet for LTV requirements**
- Special cannot be combined with any other Special Promotion or point waiver without an approved exception
- **Maui Residential Loans only**
No Conventional LLPA add-ons. **Free 45-day lock**
Use **PROMO CODE: 18**

Portfolio Loans (Effective 11/12/15)

For all portfolio loans (including Jumbo's) there will be no add-on for 45 day rate lock until further notice.

New TSB Conforming Summer Special Offer (Effective 07/01/2024 to 11/30/2024)For all new applications originated as of July 01, 2024. **NO REBATE PRICING ALLOWED**

- Up to 0.250 points off of all refinance loans-**conforming**
- Up to 0.250 points off of all purchase loans-**conforming**
- Free 45 day lock-conforming and portfolio loans (includes jumbo loans)
- This Special **cannot** be combined with any other Special, Promotion or point waiver without an approved exception
- **Cannot** be used to offset fee add-ons
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- **USE PROMO COD 21**

New Jumbo Portfolio Promo (Effective 09-01-24 to 11-30-24)

- For all new Apps originated as of September 01, 2024 (**NO REBATE PRICING ALLOWED**)
- No Add ons fees on loan amounts >\$1,000,000 to ≤ \$1,500,000.
- Up to 0.50 points off refinance / purchase Jumbo loans
- Investor add on **still** applies
This Special **cannot** be combined with any other Special, Promotion or point waiver without approved exception
- Free 45 Day Lock
-
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- Use Promo Code **22**



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PORTFOLIO PROGRAMS

30 YR FIXED		VACANT LAND LOAN		EQUITY		
Rate	30 Day				FEE (+)	RATE (+)
6.375%	2.000	Portfolio Rate Floor is 2.750%		Investor	1.000	0.875
6.500%	1.625					
6.625%	1.500					
6.750%	1.125					
6.875%	0.625					
7.000%	0.250			30 YR FIXED		
				Construction	0.500	0.500
				Investor		0.250
				ARM INDEX		
				30 day SOFR		7.84%

**Minimum FICO Score for all
Portfolio products is 675**

Applies to All Programs

Lender Paid Broker Compensation is included in points.
 For Borrower Paid Compensation minus 1.50% from Discount Points.
 Rebate pricing **not allowed**

* On 6/15/16 add on for 45 day lock waived until further notice (portfolio only)

PORTFOLIO PROGRAM NOTES

30 YR FIXED	ARM	EQUITY (SECOND MORTGAGE)
OWNER-OCCUPANT <ul style="list-style-type: none"> 80% LTV up to \$970,800, c/o refi LTV ≤ 80% For C/O Refinance LTV=80.000%, See Mortgage Policies for C/O Refinance requirements APR subject to increase 	OWNER-OCCUPANT <ul style="list-style-type: none"> Loan Amount: ≤ \$970,800 Purchase ≤ 80% LTV Cash-out Refi: ≤ 70% LTV 	OWNER-OCCUPANT <ul style="list-style-type: none"> Up to 30-year term/30-year amortization Max Loan Amount: \$250,000 If TSB existing 1st mortgage, max CLTV 75% If not TSB, CLTV ≤ 65% No resort condos
INVESTOR <ul style="list-style-type: none"> Loan Amount: ≤ \$970,800 Purchase & No C/O Refi - MAX LTV: ≤ 70% C/O Refinance - MAX LTV ≤ 70% 	Foreign National <ul style="list-style-type: none"> Not allowed 	INVESTOR <ul style="list-style-type: none"> Up to 30-year term/30 year amortization Loan Amount: \$10,000 to \$50,000 No condos (SFR only) If TSB existing 1st mortgage, max CLTV 65% If not TSB, CLTV ≤ 55%
CONSTRUCTION <ul style="list-style-type: none"> Fee Simple Owner occupant only 80% & ≤ \$970,800 		

NO LEASEHOLD ON PORTFOLIO PRODUCTS

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EXPANDED APPROVAL PROGRAMS (DU REQUIRED)

NOT AVAILABLE

JUMBO PORTFOLIO PROGRAMS
30 YR FIXED

Rate	30 Day
6.375%	2.000
6.500%	1.625
6.625%	1.500
6.750%	1.125
6.875%	0.625
7.000%	0.250

Portfolio Rate Floor is
2.750%

* On 6/15/16 add on for 45 day lock waived until further notice (portfolio only)

See Portfolio Program for Investor adder to Rate & LTV limits

Minimum FICO Score for all
products is 675

Applies to All Programs

Lender paid Compensation is included in points. For Borrower Paid Compensation minus 1.50% from Discount point. Rebate pricing **not allowed**

30 YEAR FIXED

Construction loan 0.50 add to rate and points

- No second homes / leaseholds
- See Mortgage Policies for C/O Refinance requirements
- APR Subject to Increase

- Loan amounts ≤\$1,000,000: Listed
 MAX LTV: 80.000%
 **For C/O Refinance LTV ≤ 80.000%,

- Loan amounts >\$1,000,000, ≤\$1,500,000: add .250 to points and 0.125 to Interest rate
 MAX LTV: 75.000% C/O Refinance not allowed

- Loan amounts >\$1,500,000, ≤\$2,000,000: add .375 to points and 0.125 to Interest rate
 MAX LTV: 65.000% C/O Refinance not allowed

- Loan amounts >\$2,000,000: add 0.75 to points and 0.50 to Interest rate.
 MAX LTV: 60.000% C/O Refinance not allowed

- Don't quote rebate pricing call to confirm

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A MINUS PROGRAMS (LP REQUIRED)

NOT AVAILABLE

Add to Fee	60.01-70	70.01-75	75.01-80

Purchase & "No Cash-Out" A-Minus Offering			

Finance Mortgages: A-Minus Offering			

LTV	CLTV	<720	≥720



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HOME POSSIBLE PROGRAMS (LP REQUIRED)

30 YR FIXED		15 YR FIXED		
Rate	30 Day	Rate	30 Day	<u>FEE (+)</u>
6.625%	2.000	6.000%	2.250	See additional Agency fee on Page 1 *except for Cash out (not allowed)
6.750%	1.625	6.125%	1.875	
6.875%	1.500	6.250%	1.500	<u>SECONDARY FINANCING</u> Mortgage with Subordinate Financing 0.500
7.000%	1.125	6.375%	1.375	
7.125%	0.625	6.500%	1.125	<u>OTHER ADJUSTMENTS</u> LTV > 80% & FICO < 680 1.500 LTV ≤ 80% & All FICO scores 1.500
7.250%	0.250	6.625%	0.875	
ADDITIONAL HOME POSSIBLE PRODUCT NOTES		80% AREA MED INCOME (By County)		
<ul style="list-style-type: none"> Max 90-95% LTV Cash-out refi not allowed "A-" fees don't apply Homeownership Education Cert (or comparable) req'd NOO not allowed Custom/Reduced MI not allowed Income cannot exceed 170% AMI All borrowers must be Owner-Occupants 		Hawaii \$76,160 Honolulu \$90,640 Kalawao \$109,760 Kauai \$85,600 Maui \$80,880 (based on qualifying income)		
Applies to All Programs Lender paid Compensation is included in points. For Borrower Paid Compensation <u>minus 1.50% from Discount point.</u> On Conforming loans Rebate pricing cannot exceed a total of -1.25 points; Promo's can't be combined with Rebates.				

MY COMMUNITY MORTGAGE (DU REQUIRED)

Not Available



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