

<u>– Territorial Savings Bank</u>

11/12/24 10:52 AM

30-day Lock (listed) 45-day Lock (add 0.250 to points): 60-day Lock (add 0.500 to points): 12/12/2024 12/27/2024 1/13/2025

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

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 ORIGINATION 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.

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
Addit	ional LLPAs	s by Loan a	attribute	applicable	to Purcha	ise Mortga	ge	
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
Additio	nal LLPAs	by Loan at	tribute a	pplicable t	o 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
Additi	onal LLPAs	by Loan a	attribute	applicable	to Cash-C
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



This information is for the use of approved mortgage lenders only and is not intended for distribution to consumers. This is not an advertisement to extend customer credit as defined by part 1026.2 of Regulation Z. Interest rate, program term, and conditions are subject to change without notice. Other restrictions and limitations may apply. Granting of Ioan is subject to the Credit and Policy Requirements of Territorial Savings Bank. Rates and programs must conform to product guidelines. Pricing for Ioans outside of these guidelines may not be reflected on the rate sheets. Rate sheet does not represent LTV or Product guidelines. Please refer to the program matrix for details.

SPECIAL PROMOTIONS

Perfection Summer Space (Method 1974) 224 to 237 Marka 2014 (active dot 268 to pattern is it is 2072) 2024 active dot 268 to pattern is it is 2072) 2024 active dot 268 to pattern is it is 2072) 2024 active dot 268 to pattern is it is 2072) 2024 active dot 268 to pattern is it is 2072) 2024 active dot 268 to pattern is it is 2072) 2024 active dot 268 to pattern is it is 2072) 2024 active dot 268 to pattern is it is 2072) Or Description 1970 active dot 268 dot 268 to pattern is it is 2072 active dot 268 to pattern is it is 2072 active dot 268 to pattern is it is 2072) Method 268 to pattern is it is 2072) Over the active dot 268 to pattern is it is 2070 of rist at Lower at the use of the active dot 268 to pattern is it is 2072) Method 268 to pattern is it is 2072) Over the active dot 268 to pattern is it is 2070 of rist at Lower at the use of the active dot 268 to pattern it is 208 to pa	Torritorial Couri	n oo Dowle		
11/12/24 10:52 AM Mediapi Lock (add 0.580 to points): 11/12/22/1 1003 Bishop Sireet #600 868.951.1249 (tax) WHOLESALE RATE SHEET 1) ALL ADUSTNET'S ARE CUMULATIVE 2) (BORROWER PAID) REBATE MAY ONLY BE USED TO OFFSET LANCE SHEET Nethol Level To OFFSET LANCE SHEET 1) ALL ADUSTNET'S ARE CUMULATIVE 2) (BORROWER PAID) REBATE MAY ONLY BE USED TO OFFSET LANCE SOUTH ANY DE USED TO ANY DECKED SOUTH ANY DECKED SOUTH ANY DECKED SOUTH ANY DECKED SOUTH ANY DE TO DECKED SOUTH ANY ON TO ANY DECKED SOUTH ANY DE ANY DECKED SOUTH ANY ANY DE ANY DE ANY DE ANY	erritorial Savi	пдѕ вапк	30-day Lock (listed)	12/12/2024
Hondulu, Hi 9815 WINCLESALLE FAILE STILE 1 ALL ADUSTNETS ARE CUMULATIVE 2) (BORROWER PAID) REBATE MAY ONLY BE USED TO OFFER FANON COMPERSATION ALLOWARLE CLOSING COSTS, PRE-PAIDS AND FEE ADD-ONS. NO PORTION OF REBATE MAY BE USED TO FAY EROKER ON RORKINATION ALLOWARLE CLOSING COSTS, PRE-PAIDS AND FEE ADD-ONS. NO PORTION OF REBATE MAY BE USED TO FAY EROKER ON RORKINATION ALLOWARLE CLOSING COSTS, PRE-PAIDS AND FEE ADD-ONS. FEES. 3) (LENDER PAID) REBATE HAY ONLY BE USED TO FFEET ALLOWARLE CLOSING COSTS, PRE-PAIDS AND FEE ADD-ONS. FEES. 3) (LENDER PAID) REBATE HAY ONLY BE USED TO FFEET ALLOWARLE CLOSING COSTS, PRE-PAIDS AND FEE ADD-ONS. FEED STATUS INPUT ADD ADD TO ADD TO FAY EROKER AND AND FEE ADD-ONS. LENDER COMPENSATION BASED ON ELECTED THER. LOCKS WITH EXCESS REBATE MUST BE RELOCKED AT A LOWER RATE WITH LESS REBATE. New TSB Portfolio Summer Special (Effective 07/01/2024 to 11/30/2024) Up to 0.50 points off of all princhase loans-portfolio (Including Jumbo Ioans) Cannot be used to offset fee add-ons - rree 44 day lock-contorming and portfolio Ioans (Includes Jumbo Ioans) This Special gannot be combined with any other Special Promotion or point waiver without an approved exception Use PROMO CODE: 20 Maul Revitalization TSB Special (Effective 11/21/2023 to 11/30/2024)	-	11/12/24 10:52 AM	45-day Lock (add 0.250 to points):	12/27/2024
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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, Leaschold, 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 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 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 is \$\$1,000,000 to \$\$1,500,000. Up to 0.50 points off pail purchase loans The special cannot be combined with any other Special, Promotion or point waiver without an approved exception Cannot be used to offset fee add-ons The special cannot be combined with any other Special, Promotion or point waiver without an approved exception 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 The Special cannot be combined with any other Special, Promotion or point waiver without approved exception Free 45 Day Lock	This Special <u>cannot</u> be con			d exception
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Use Promo Code 22	-			
	Use Promo Code 22			



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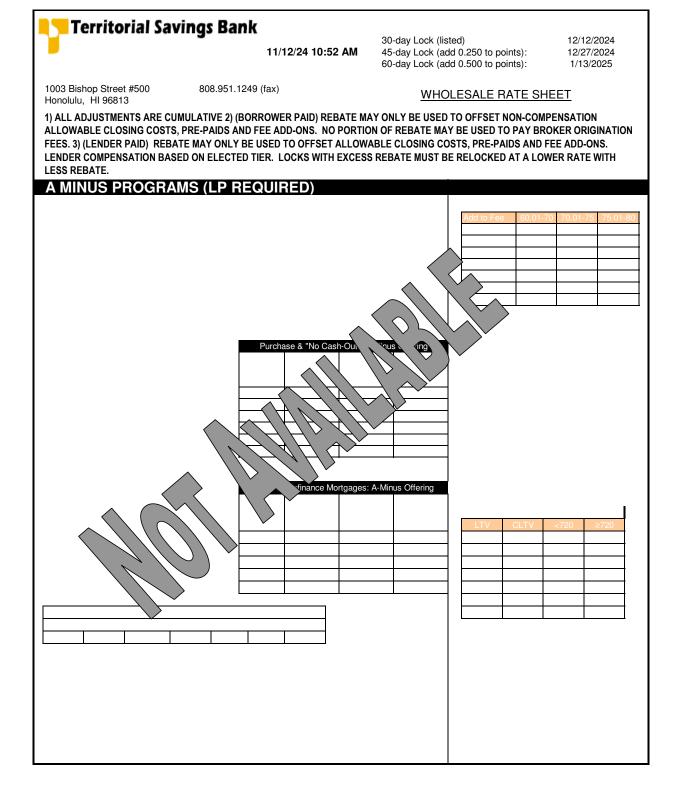
Territorial Savings B	ank 11/12/24 10:52 AM		dd 0.250 to points):	12/12/2024 12/27/2024
		60-day Lock (a	dd 0.500 to points):	1/13/2025
1003 Bishop Street #500 808.95 Honolulu, HI 96813	i1.1249 (fax)	<u>WHC</u>	DLESALE RATE SH	<u>HEET</u>
1) ALL ADJUSTMENTS ARE CUMULATIVE 2 ALLOWABLE CLOSING COSTS, PRE-PAIDS FEES. 3) (LENDER PAID) REBATE MAY ON LENDER COMPENSATION BASED ON ELEC LESS REBATE.	S AND FEE ADD-ONS. NO PORTIO	N OF REBATE MA ABLE CLOSING CO	AY BE USED TO PAY BE OSTS, PRE-PAIDS AND	ROKER ORIGINATION FEE ADD-ONS.
PORTFOLIO PROGRAMS				
30 YR FIXED	VACANT I	AND LOAN		
Rate 30 Day				
6.375% 2.000 6.500% 1.625 6.625% 1.500 6.750% 1.125	o Rate Floor is	Y LOAN	EQUITY Investor	<u>FEE (+)</u> <u>RATE (+)</u> 1.000 0.875
6.875% 0.625 7.000% 0.250	<u>Rate</u> 7.500%	<u>30 Day</u> 2.250	<u>30 YR FIXED</u> Construction Investor	<u>FEE (+)</u> 0.500 0.500 0.250
	n FICO Score for all o products is 675			
			<u>ARM INDEX</u> 30 day SOFR	7.84%
Applies to All Programs Lender Paid Broker Compensation For Borrower Paid Compensation <u>n</u> Rebate pricing <u>not allowed</u> PORTFOLIO PROGRAM N	ninus 1.50% from Discount	<u>Points</u> .	★ On 6/15/16 add or until further notice	n for 45 day lock waived (portfolio only)
	ARM	EC	QUITY (SECOND MORTG	AGE
 <u>OWNER-OCCUPANT</u> 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 Loan Amount: < \$970,800 Purchase < 80% LTV Cash-out Refi: < 70% LTV	<u>OI</u>	WNER-OCCUPANT Up to 30-year term/30-ye Max Loan Amount: \$250, If TSB existing 1st mortg: If not TSB, CLTV ≤ 6 No resort condos VESTOR Up to 30-year term/30 ye	ar amortization 000 age, max CLTV 75% 5%
<u>INVESTOR</u> . Loan Amount: ≤ \$970,800 . Purchase & No C/O Refi - MAX LTV: ≤ 70% . C/O Refinance - MAX LTV ≤ 70%	Foreign National . Not allowed	· · ·	Loan Amount: \$10,000 to No condos (SFR only) If TSB existing 1st mortg: If not TSB, CLTV ≤ 55	\$50,000 age, max CLTV 65%
CONSTRUCTION . Fee Simple Owner occupant only . 80% & ≤ \$970,800				
NO LEA	SEHOLD ON PORTFOLIO PRODUCT	<u>-S</u>		



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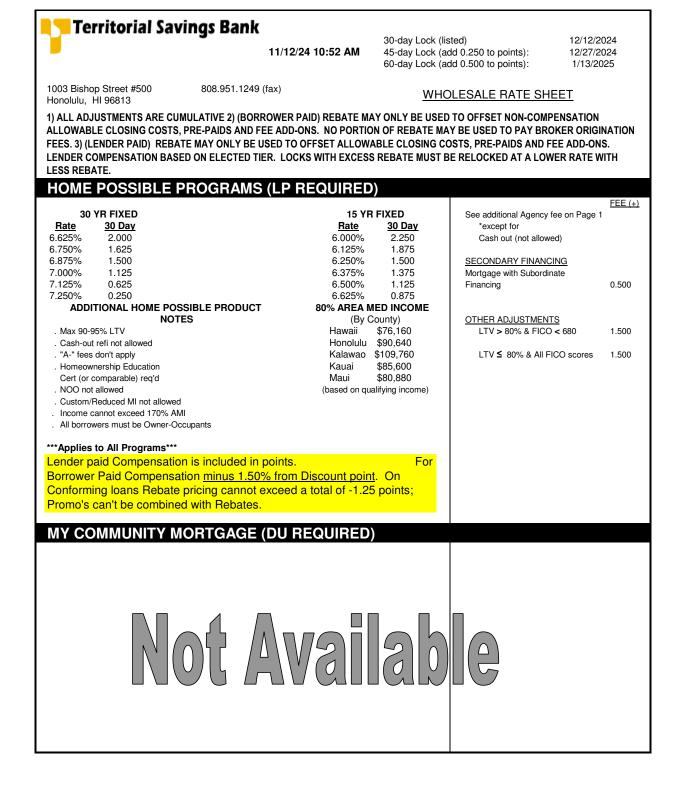
Territorial Savings Bank	10:52 AM	30-day Lock (listed) 45-day Lock (add 0.250 to points): 60-day Lock (add 0.500 to points):	12/12/2024 12/27/2024 1/13/2025
1003 Bishop Street #500 808.951.1249 (fax) Honolulu, HI 96813		WHOLESALE RATE SH	<u>EET</u>
1) ALL ADJUSTMENTS ARE CUMULATIVE 2) (BORROWER PAI ALLOWABLE CLOSING COSTS, PRE-PAIDS AND FEE ADD-ON FEES. 3) (LENDER PAID) REBATE MAY ONLY BE USED TO OF LENDER COMPENSATION BASED ON ELECTED TIER. LOCKS LESS REBATE.	S. NO PORTIC FSET ALLOW WITH EXCESS	N OF REBATE MAY BE USED TO PAY BR ABLE CLOSING COSTS, PRE-PAIDS AND F S REBATE MUST BE RELOCKED AT A LOV	OKER ORIGINATION EE ADD-ONS.
EXPANDED APPROVAL PROGRAMS	(DU REQ	UIRED)	
JUMBO PORTFOLIO PROGRAMS			
30 YR FIXED	30 YEAR F	IXED	
Rate <u>30 Day</u> Portfolio Rate Floor is		on loan 0.50 add to rate and points	
6.375% 2.000 2.750% 6.500% 1.625		ond homes / leaseholds	
6.625% 1.500 6.750% 1.125		rtgage Policies for C/O Refinance requireme bject to Increase	nts
6.875% 0.625 7.000% 0.250	. Loan a	mounts ≤\$1,000,000: Listed	
		LTV: 80.000%** /O Refinance LTV ≤ 80.000%,	
 * On 6/15/16 add on for 45 day lock waived until further notice (portfolio only) 	. Loan and 0.1	nounts >\$1,000,000, ≤\$1,500,000:add .250 to 25 to Interest rate LTV: 75.000%** C/O Refinance not allowed	o points
See Portfolio Program for Investor adder to Rate & LTV limits	Loan a	mounts >\$1,500,000, ≤\$2,000,000:add .375 to	points
Minimum FICO Score for all products is 675	and 0.1	25 to Interest rate LTV: 65.000%** C/O Refinance not allowed	
		mounts >\$2,000,000: add 0.75 to points	
Applies to All Programs Lender paid Compensation is included in points.		0 to Interest rate. LTV: 60.000%** C/O Refinance not allowed	
Borrower Paid Compensation minus 1.50% from Discount point. Rebate pricing not allowed	. Don't q	uote rebate pricing call to confirm	







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