

Territorial Savings Bank

2/18/25 11:07 AM

1003 Bishop Street #500  
Honolulu, HI 96813

808.951.1249 (fax)

30-day Lock (listed)  
45-day Lock (add 0.250 to points):  
60-day Lock (add 0.500 to points):

3/20/2025  
4/4/2025  
4/21/2025

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 ORIGATION 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.

PORTFOLIO PROGRAMS

30 YR FIXED

Rate

30 Day

6.125%

1.875

6.250%

1.375

6.375%

0.875

6.500%

0.625

6.625%

0.250

Portfolio Rate Floor is  
2.750%

Minimum FICO Score for all  
Portfolio products is 675

VACANT LAND LOAN

EQUITY LOAN

Rate

30 Day

7.125%

2.250

EQUITY

Investor

FEE (+)

1.000

RATE (+)

0.875

30\_YR\_FIXED

Construction

FEE (+)

0.500

RATE (+)

0.500

Investor

0.250

ARM INDEX

30 day SOFR

4.35%

\*\*\*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

OWNER-OCCUPANT

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

INVESTOR

Loan Amount: ≤ \$970,800

Purchase & No C/O Refi - MAX LTV: ≤ 70%

C/O Refinance - MAX LTV ≤ 70%

CONSTRUCTION

Fee Simple Owner occupant only

80% & ≤ \$970,800

ARM

OWNER-OCCUPANT

Loan Amount: ≤ \$970,800

Purchase ≤ 80% LTV

Cash-out Refi: ≤ 70% LTV

Foreign National

Not allowed

EQUITY (SECOND MORTGAGE)

OWNER-OCCUPANT

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

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%

\*\*\*NO LEASEHOLD ON PORTFOLIO PRODUCTS\*\*\*

Rhonda Vadset @ 356-5158  
Cell: (808) 342-3540 Fax: (808) 951-1249  
Rhonda.Vadset@territorialsavings.net  
NMLS 1659750

Jaimee Manago @ (808) 356-1380  
Cell: (808) 551-0111 Fax: (808) 356-5125  
jaimee.manago@territorialsavings.net NMLS  
493140


Howard Pak @ (808)356-1389  
Cell: (808) 554-6024 Fax: (808) 356-5125  
howard.pak@territorialsavings.net  
NMLS 776659



Member  
FDIC

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 loan is subject to the Credit and Policy Requirements of Territorial Savings Bank. Rates and programs must conform to product guidelines. Pricing for loans 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.

Page 1 of 7



Territorial Savings Bank

2/18/25 11:07 AM

30-day Lock (listed)  
45-day Lock (add 0.250 to points):  
60-day Lock (add 0.500 to points):

3/20/2025  
4/4/2025  
4/21/2025

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 ORIGATION 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.

EXPANDED APPROVAL PROGRAMS (DU REQUIRED)

NOT AVAILABLE

JUMBO PORTFOLIO PROGRAMS

30 YR FIXED

Rate	30 Day
6.125%	1.875
6.250%	1.375
6.375%	0.875
6.500%	0.625
6.625%	0.250

Portfolio Rate Floor is 2.750%

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



Member FDIC

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 loan is subject to the Credit and Policy Requirements of Territorial Savings Bank. Rates and programs must conform to product guidelines. Pricing for loans 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

 <b>Territorial Savings Bank</b>		2/18/25 11:07 AM	30-day Lock (listed) 45-day Lock (add 0.250 to points): 60-day Lock (add 0.500 to points):	3/20/2025 4/4/2025 4/21/2025
1003 Bishop Street #500 Honolulu, HI 96813		808.951.1249 (fax)	<u>WHOLESALE RATE SHEET</u>	
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 ORIGATION 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.				
<b>New TSB Portfolio Summer Special (Effective 07/01/2024 to 02/28/2025)</b> For all new applications originated as of July 01, 2024. <b><u>NO REBATE PRICING ALLOWED</u></b> <ul style="list-style-type: none"><li>- Up to 0.50 points off of all refinance loans-portfolio (including Jumbo loans)</li><li>- Up to 0.50 points off of all purchase loans-portfolio (including Jumbo loans)</li><li>- <b><u>Cannot</u></b> be used to offset fee add-ons</li><li>- Free 45 day lock-conforming and portfolio loans (includes jumbo loans)</li><li>- This Special <b><u>cannot</u></b> be combined with any other Special, Promotion or point waiver without an approved exception</li><li>- Use <b>PROMO CODE: 20</b></li></ul>				
<b>Maui Revitalization TSB Special (Effective 11/21/2023 to 02/28/2025)</b> Up to 1.00% point off on purchase & refinance portfolio loans only. Cannot be used to offset fee add-ons <ul style="list-style-type: none"><li>- <b>No</b> rebate pricing allowed</li><li>- Max Loan Amount \$1,000,000. <b>Waive processing and underwriting fee (Total savings \$750)</b></li><li>- <b>No</b> Condotel, Leasehold, Resort condo/Short term rental projects</li><li>- Max Debt to Income ratio 45%. <b>Minimum FICO 675. Refer to rate sheet for LTV requirements</b></li><li>- Special cannot be combined with any other Special Promotion or point waiver without an approved exception</li><li>- <b>Maui Residential Loans only</b> No Conventional LLPA add-ons. <b>Free 45-day lock</b> Use <b>PROMO CODE: 18</b></li></ul>				
<b>Portfolio Loans (Effective 11/12/15)</b> <ul style="list-style-type: none"><li>- For all portfolio loans (including Jumbo's) there will be no add-on for 45 day rate lock until further notice.</li></ul>				
<b>New TSB Conforming Summer Special Offer (Effective 07/01/2024 to 02/28/2025)</b> For all new applications originated as of July 01, 2024. <b><u>NO REBATE PRICING ALLOWED</u></b> <ul style="list-style-type: none"><li>- Up to 0.250 points off of all refinance loans-conforming</li><li>- Up to 0.250 points off of all purchase loans-conforming</li><li>- Free 45 day lock-conforming and portfolio loans (includes jumbo loans)</li><li>- This Special <b><u>cannot</u></b> be combined with any other Special, Promotion or point waiver without an approved exception</li><li>- <b><u>Cannot</u></b> be used to offset fee add-ons</li><li>-</li><li>-</li><li>-</li><li>- <b>USE PROMO COD 21</b></li></ul>				
<b>New Jumbo Portfolio Promo (Effective 09/01/24 to 02/28/25)</b> <ul style="list-style-type: none"><li>- For all new Apps originated as of September 01, 2024 (<b>NO REBATE PRICING ALLOWED</b>)</li><li>- No Add ons fees on loan amounts &gt;\$1,000,000 to ≤ \$1,500,000.</li><li>- Up to 0.50 points off refinance / purchase Jumbo loans</li><li>- Investor add on <b><u>still</u></b> applies This Special <b><u>cannot</u></b> be combined with any other Special, Promotion or point waiver without approved exception</li><li>- Free 45 Day Lock</li><li>-</li><li>-</li></ul> <p>Use Promo Code <b>22</b></p>				



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 loan is subject to the Credit and Policy Requirements of Territorial Savings Bank. Rates and programs must conform to product guidelines. Pricing for loans 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.

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 ORIGATION 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.

30 YR FIXED		15 YR FIXED	
Rate	30 Day	Rate	30 Day
6.375%	1.875	5.625%	1.875
6.500%	1.375	5.750%	1.500
6.625%	0.875	5.875%	1.250
6.750%	0.625	6.000%	1.000
6.875%	0.250	6.125%	0.750
7.000%	-0.250	6.250%	0.500
		6.375%	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%

**Rhonda Vadset @ 356-5158**  
**Cell: (808) 342-3540 Fax: (808) 951-1249**  
**Rhonda.Vadset@territorialsavings.net**  
**NMLS 1659750**

**Jaimee Manago @ (808) 356-1380**  
**Cell: (808) 551-0111 Fax: (808) 356-5125**  
**jaimee.manago@territorialsavings.net**  
**NMLS 493140**

**Howard Pak @ (808)356-1389**  
**Cell: (808) 554-6024 Fax: (808) 356-5125**  
**howard.pak@territorialsavings.net**  
**NMLS 776659**

ADDITIONAL CONFORMING PRODUCT NOTES

- . Minimum Credit Requirement ≥ 640
  - . **NO Leasehold**
  - . ≥ 95% LTV on Purchase & no cash out Reti
- \*\*\*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.

\*\*



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 loan is subject to the Credit and Policy Requirements of Territorial Savings Bank. Rates and programs must conform to product guidelines. Pricing for loans 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.

Standard Price Adjustments applicable to all SALABLE Loans

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 ORIGATION 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.

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



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 loan is subject to the Credit and Policy Requirements of Territorial Savings Bank. Rates and programs must conform to product guidelines. Pricing for loans 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.

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 ORIGATION 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.

A MINUS PROGRAMS (LP REQUIRED)


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




 <b>Territorial Savings Bank</b>		2/18/25 11:07 AM		30-day Lock (listed)	3/20/2025
				45-day Lock (add 0.250 to points):	4/4/2025
				60-day Lock (add 0.500 to points):	4/21/2025
1003 Bishop Street #500 Honolulu, HI 96813		808.951.1249 (fax)		<u>WHOLESALE RATE SHEET</u>	
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 ORIGATION 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.					
<b>HOME POSSIBLE PROGRAMS (LP REQUIRED)</b>					
<b>30 YR FIXED</b>		<b>15 YR FIXED</b>		<u>FEE (+)</u>	
<u>Rate</u>	<u>30 Day</u>	<u>Rate</u>	<u>30 Day</u>	See additional Agency fee on Page 1	
				*except for	
				Cash out (not allowed)	
6.500%	1.875	5.750%	1.875	<u>SECONDARY FINANCING</u>	
6.625%	1.375	5.875%	1.500	Mortgage with Subordinate	
6.750%	0.875	6.000%	1.250	Financing	
6.875%	0.625	6.125%	1.000		0.500
<b>ADDITIONAL HOME POSSIBLE PRODUCT NOTES</b>		<b>80% AREA MED INCOME</b> (By County)		<u>OTHER ADJUSTMENTS</u>	
. Max 90-95% LTV		Hawaii \$76,160		LTV > 80% & FICO < 680 1.500	
. Cash-out refi not allowed		Honolulu \$90,640		LTV ≤ 80% & All FICO scores 1.500	
. "A-" fees don't apply		Kalawao \$109,760			
. Homeownership Education		Kauai \$85,600			
. Cert (or comparable) req'd		Maui \$80,880			
. NOO not allowed		(based on qualifying income)			
. Custom/Reduced MI not allowed					
. Income cannot exceed 170% AMI					
. All borrowers must be Owner-Occupants					
***Applies to All Programs***					
Lender paid Compensation is included in points. For					
Borrower Paid Compensation minus 1.50% from Discount point. On					
Conforming loans Rebate pricing cannot exceed a total of -1.25 points;					
Promo's can't be combined with Rebates.					
<b>MY COMMUNITY MORTGAGE (DU REQUIRED)</b>					
Not Available					



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 loan is subject to the Credit and Policy Requirements of Territorial Savings Bank. Rates and programs must conform to product guidelines. Pricing for loans 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.