

First Time Home Buyer's Program

Imagine the Possibilities

Imagine waking up each morning and knowing your housing payments are going towards building the equity in your home rather than on rent. Imagine the freedom to decorate your own home to reflect your personal style.

At Bank of Hawaii our First Time Home Buyer's Loan Program is specially designed to help you buy your very first home. Call us today so we can help make your dreams of home ownership come true.

Program Benefits:

- ✓ Reduced closing costs
- ✓ Lower down payment required
- ✓ Flexible qualifying guidelines
- ✓ No prepayment penalty
- ✓ Fixed or adjustable interest rates
- ✓ Variety of terms available



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

h Bank of Hawaii

Downtown	Kahala	Pearlridge	Kapolei	Kahului	Kihei	Lahaina	Wailuku	Kona	Hilo	Kauai
538-4786	733-7447	483-6565	693-1444	871-8210	875-8102	661-5367	243-8188	326-3996	933-7213	632-0006

* Eligible properties include one-unit single family primary residences and condos on Bank of Hawaii's approved list. Certain requirements and restrictions apply. Subject to loan approval. Not valid with any other offers.

boh.com Member FDIC

RL-25 (1/2005)

