

Ho'olako Pono for DHHL Lessees

American Savings Bank is privileged to offer the Ho'olako Pono loan program, which provides expanded financing options available to Department of Hawaiian Home Lands (DHHL) lessees.

Ho'olako Pono Loan Program Benefits:

Conventional loans up to \$625,500

103% financing available (some restrictions apply)*

Fixed interest rates – principal and interest payments will not change

Cash out refinances (some restrictions apply)*

Loans are serviced locally – no need to call out of state with questions. A toll-free phone number is available for neighbor island borrowers

One-time-close construction loan

Here is what a couple of our Ho'olako Pono customers had to say.

“As first time homebuyers, my wife and I were a bit reluctant going into the whole process, but our friendly loan officer, Rosie, explained details and even provided options for us. She kept us informed every step of the way. Thanks to the Ho'olako Pono loan program at American Savings Bank, we were finally able to buy a home of our very own.”

– Ricky and Kamomi Carvalho

“We'd considered other lenders in the past, but none offered the convenient combination of a construction and home loan at the time. Getting our first loan from American Savings Bank was like being helped by 'ohana. Vianne, our loan officer, answered our questions, eased our concerns and accommodated our busy schedules to make the process as easy as possible.”

– Harold and Wendy Vidinha

Speak to one of our loan officers or apply online today.

Oahu 593-1226 • **Maui** 872-4999

Kauai 632-5050 • **Hilo** 933-7599 • **Kona** 933-8215

Toll Free 1-800-272-2566

*Call us for details.



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JOB#: **ASBH-16899**

LAIRD CHRISTIANSON ADVERTISING

CLIENT: American Savings Bank

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LIVE: