



Real Life, Real Answers

LUANA AT KOA RIDGE

Promotions*

- First Time Homebuyers receive one-half (0.50) point off your loan origination points; or
• Purchase promotion receive one-quarter (0.25) point off your loan origination points

Our team is ready to help you finance a residential property at Luana at Koa Ridge.



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See important program information on back.



Member FDIC
NMLS #423168

HOME LOANS FROM AMERICAN SAVINGS BANK

Oahu (808) 593-1226 | Maui (808) 872-4999 | Kauai (808) 632-5050
Hilo (808) 933-7599 | Kona (808) 933-8215 | Toll-free (800) 293-2878

asbhawaii.com

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AMERICAN
Savings Bank

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LUANA 
AT KOA RIDGE

*The mortgage discount offers ("offers") are applicable for home purchase transactions for a Koa Ridge property financed through American Savings Bank residential mortgage programs. Offers are not applicable for brokered out loans or VA Loans. Offers good only with a completed loan application submitted to American Savings Bank and loan locked through 11/30/2020. Offers are subject to automatic payment from a new or existing ASB checking account for this First Time Homebuyer offer of one-half (0.50) point off loan origination points or Purchase offer of one-quarter (0.25) point off loan origination points. The ASB checking account number with the intent to establish automatic payments for the mortgage must be provided prior to final approval. The establishment of automatic payment must be signed at mortgage closing. If the borrower opts out of automatic payment or the ASB checking account is not established at loan closing, this promotion will not apply. See the Personal Deposit Account Terms and Conditions, Disclosures and Fees section, for details about Kalo checking accounts. These offers cannot be combined with any other mortgage promotional discounts, long-term rate lock specials, or new project financing rates unless otherwise specified. Must be owner-occupant. For the purpose of the First Time Homebuyer offer an individual is to be considered a first time home buyer if they (1) are purchasing the security property; (2) will reside in the security property as a principal residence; and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the security property. In addition, an individual who is a displaced homemaker or single parent also will be considered a first time home buyer if he or she had no ownership interest in a principal residence (other than a joint ownership interest with a spouse) during the preceding three year time period. (Source: Fannie Mae). Applicant(s) is/are subject to loan qualification, underwriting guidelines, and credit policy of American Savings Bank. Certain terms and restrictions apply.

**Get \$100 when you 1) set up a new direct deposit to the ASB checking account you use to automatically pay your mortgage from and 2) have a minimum of 2 consecutive calendar months of direct deposit totaling \$1,000 each month, and 3) qualifying direct deposit must post to your account within 3 months after the month of your mortgage note date but no later than 11/30/2020 to receive the \$100 "gift". Direct deposit means electronic government or payroll deposits made to the account. Gift will be deposited into the account used for automatic payment and where the direct deposits have posted. For Mortgage Note dates in September 2020, gift will be credited on January 8, 2021, for Mortgage Note dates in October 2020, gift will be credited on February 5, 2021 and for Mortgage Note dates in November 2020, gift will be credited on March 5, 2021. Eligible ASB checking account must not have any direct deposit posted to the account for a minimum of 3 months prior to the start of the promotion. Value of the gift is considered interest and may be reported to the IRS. Limit of one gift per customer and only one account per customer is eligible.



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