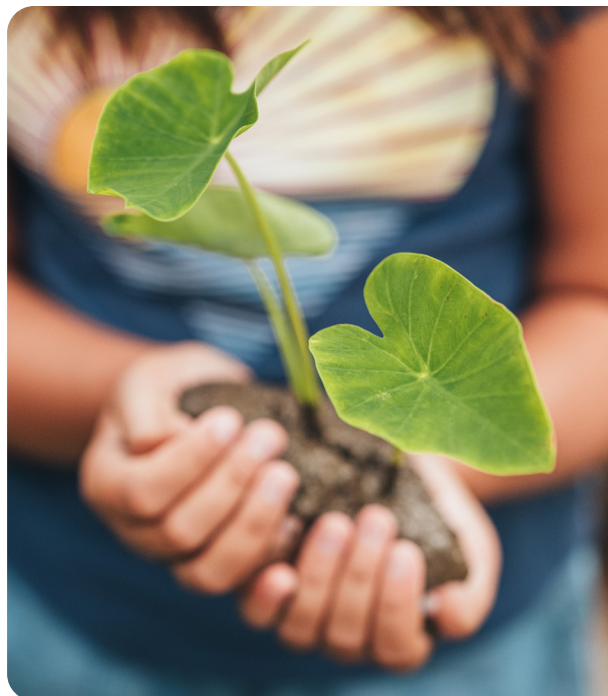


The roots you plant today will sustain future generations.

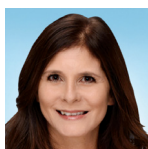
Now offering new loan programs for Department of Hawaiian Home Lands (DHHL) beneficiaries



Introducing ASB's Hawaiian Home Lands Loan Program, designed to help Native Hawaiian families buy their forever home in Hawaii.

We offer programs with features that include:

- ▶ Down payments as low as 1.25%
- ▶ Low, one-time 1% guarantee fee in place of mortgage insurance may be required
- ▶ Up to 97.75% Loan to Value
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Lisa Carillo
Vice President
Executive Residential Loan Officer
NMLS #685883
(808) 463-2296
lcarrillo@asbhawaii.com



Alan Magno
Vice President
Executive Residential Loan Officer
NMLS #477326
(808) 425-2974
amagno@asbhawaii.com



Contact us today to learn more about your financing options, or visit **www.asbhawaii.com/DHHL**