



COLDWELL BANKER
ISLAND PROPERTIES

Special New Year Offer

Buyer Credit Opportunity

The Cottages on Ali'i Drive is offering a 4% credit plus PrimeLending is offering a 1% lender credit towards the purchase of these homes:

Lot 22 \$1,131,900 | Lot 23 \$1,277,400 | Lot 28 \$1,122,000 | Lot 57 \$1,468,110

What is a 2-1 Temporary Buydown?

	Year 1	Year 2	Years 3-30
Loan Amount	\$905,520	\$905,520	\$905,520
Interest Rate	3.875%	4.875%	5.875% Points Paid 2.919 (\$26,432)
Annual Percentage Rate	5.788%	5.788%	5.788%
Monthly Payment*	\$4,258.09	\$4,792.09	\$5,356.49
Monthly Savings**	\$1,098.40	\$564.40	\$0.00
Annual Savings	\$13,180.80	\$6,772.80	\$0.00

\$19,953.60 in Savings Over the First Two Years!

There is more than one way for you to get a lower interest rate. One option is a 2-1 Buydown from the builder. Funds are put into a escrow account at the start of the mortgage to reduce the effective interest rate for two years. In turn, this could reduce your monthly mortgage payment temporarily.

1. Home-buyer begins payments with an interest rate 2% lower than the original rate in year 1 and a 1% lower interest rate in year 2.
2. After two years, original interest rate resumes for the life of the loan.

*Scenario shown uses a 2-1 temporary buydown with a Conventional 30 Yr Fixed Mortgage. Scenario assumes a sales price of \$1,131,900 with a \$226,380 down payment, 740+ credit score, Annual Percentage Rate of 5.788%. Mortgage rate for this example will be 3.875% for the first year, 4.875% for the second year, and 5.875% for the third year at cost of 2.919 points (\$26,432) paid at closing, which will continue for the life of the loan. Homeowner is responsible for all closing costs. The 2-1 temporary buydown is only available for the first 2 years of the mortgage. Savings will vary. Loans are subject to borrower qualifications, including income, property evaluation, and final credit approval. Payments shown are principal and interest only and do not include amounts for taxes and insurance premiums (if applicable). The actual payment obligation will be greater.

**Monthly savings based on year 1 and year 2 payments versus year 3. Eligible sale must be an original contract with Ali'i Partners, LP signed on or after 1/1/2022 and by 12/31/2025. Offer only applies to following property: Cottages on Ali'i, Lot 22, Kailua-Kona, HI 96740. Ali'i Partners, LP to contribute a builder credit of 4% of the loan amount when PrimeLending is used as the lender. Must apply for lock loan with PrimeLending at the Oahu branch. Offer only applies to loans with a 30-year term. PrimeLending will then contribute a 1% lender credit to be used towards the cost of a temporary buydown and/or closing costs. Additional restrictions may apply. Availability subject to investor guidelines. Savings will be reflected on the Closing Disclosure. This is not a commitment to lend, availability subject to change without notice or prior obligation. Cannot be combined with any other offer. Ali'i Partners, LP reserves the right to cancel this promotion at any time. Purchaser is free to cancel the offer at any time. PrimeLending is not responsible for any errors or omissions. PrimeLending's offer applies to direct originated loans by PrimeLending at the Oahu branch for first mortgage purchase transactions, and is not available on loans obtained through mortgage brokers. Actual savings amount will be 1% of the loan amount. Amount dependent on third party loan contribution limits. Savings only applies to the following property: Cottages on Ali'i, Lot 22, Kailua-Kona, HI 96740. To qualify for offer, loan amount must be at least \$70,000. Only one lock per transaction. Actual savings amount and availability and savings cannot be combined with any other offer. Excludes broker and bond products. PrimeLending will reflect on closing disclosure at closing. Borrower must apply for loan before 12/31/2025. Purchaser has the option to select any lender of their choice. Credit is only valid if Purchaser closes their loan with PrimeLending.

Contact the sales team for more information

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