



COLDWELL BANKER
ISLAND PROPERTIES

\$50,000 Price Reduction + Buyer Credits at Cottages on Ali'i Drive

Now featuring a \$50K price reduction, Cottages on Ali'i Drive is offering qualified buyers a 4% builder credit, plus a 1% lender credit through PrimeLending, toward the purchase of these homes:

Lot 22 \$1,081,900 | **Lot 23** \$1,227,400 | **Lot 28** \$1,072,000 | **Lot 57** \$1,418,110

Thinking about lowering your monthly payment? A 2-1 Temporary Buydown can reduce your interest rate!
The table below illustrates the savings for Lot 22:

	Year 1	Year 2	Years 3-30
Loan Amount	\$865,520	\$865,520	\$865,520
Interest Rate	3.875%	4.875%	5.875% Points Paid 2,254 (\$19,509)
Annual Percentage Rate	5.911%	5.911%	5.911%
Monthly Payment*	\$4,070.00	\$4,580.40	\$5,119.88
Monthly Savings**	\$1,049.88	\$539.48	\$0.00
Annual Savings	\$12,598.56	\$6,473.76	\$0.00

\$19,072.32 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 an 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 \$1,081,900 with a \$216,380 down payment, 740+ credit score, Annual Percentage Rate of 5.911%. 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 2.254 points (\$19,509) paid at closing, which will continue for the life of the loan thereafter. Rate pulled 2/11/2026, rates subject to change. Additional restrictions may apply. Availability subject to investor guidelines. 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. 1)Eligible sale must be an original contract with Alii Partners, LP signed on or after 2/10/2026 and by 4/30/2026. Offer only applies to following property: Cottages on Alii, Lot 22, Kailua-Kona, HI 96740. Alii Partners, LP to contribute a builder credit of 4% of the loan amount and PrimeLending to contribute a lender credit of 1% of the loan amount when PrimeLending is used as the lender. Must apply for/lock loan with PrimeLending at the Oahu branch by 4/30/2026. Loan must close by 5/30/2026. Amounts dependent on third party loan contribution limits. Incentive can be used towards the cost of a temporary buydown and/or closing costs. Loan amount must be at least \$675,000. Excludes broker and bond products. 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. Alii Partners, LP and PrimeLending reserve the right to change or cancel this promotion at any time. Purchaser is free to choose their own lender, but will not be eligible for offer unless PrimeLending is used as the lender.

Contact the sales team for more information

Jennifer Richardson

Sales Manager
REALTOR® | RB-18623
(808) 895-0199
jennifer.richardson@islandproperties.com

Kelly N Akao

Sales Manager
REALTOR® | RB-24085
(808) 938-1118
kellysellshawaii@gmail.com

Kurtis S. Becker

Sales Team
REALTOR® | RS-78042
(808) 430-6785
kiskonarealestate@gmail.com

Lender information



Lisa Hepa

Production Manager
NMLS# 477422

M: 808.699.6624

E: lisa.hepa@primelending.com

W: lo.primelending.com/lisa.hepa

America Madrid

Senior Loan Originator
NMLS# 1319774

M: 808.295.4641

E: america.madrid@primelending.com

W: lo.primelending.com/america.madrid

75-5799 Ali'i Dr Unit A3, Kailua-Kona, HI 96740

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98-211 Pali Momi St. Ste. 608, Aiea, HI 96701

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