

AMERICAN HOME LOANS



Found the ideal spot to build your dream home?

A Vacant Lot loan from American Home Loans provides the opportunity to do just that!

- 25% down payment for loan amount up to \$1,000,000*
- 3-year interest only fixed rate payment*

Plus, we offer a wide range of products and loan programs, including:

- Jumbo Loans
- Construction-Permanent Loans
- Non-Warrantable / Resort Condo Loans
- Condotel Loans... and more!

For more information, call us today.

To be eligible for this offer, borrower(s) must meet program guidelines. If borrower(s) do not meet these criteria, standard portfolio rates will apply. Credit score requirement of 750 or higher must be met at the time of application and throughout the loan process, and from a scorer chosen by the bank. Maximum loan amount is \$1,000,000. Loan to value ratio must be equal to or less than 75%. Offer is valid on Olomana Heights lots only.

*Example: A \$993,750 loan (sale price \$1,325,000 with a 25% down payment): a 3-year interest-only mortgage of 5.625% simple interest, 5.997% APR, at 0.750 points will have 35 monthly interest payments of \$4,594.39 and one final balloon payment of \$998,408.20. Rates and terms are effective as of 11/19/2015 and are subject to change without notice. Certain terms, conditions and restrictions may apply.



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A division of American Savings Bank

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Member FDIC asbhawaii.com

Oahu 593-1226 Maui 872-4999 Kauai 632-5050 Hilo 933-7599 Kona 933-8215 Toll-Free 800-293-2878