



# FirstChoice<sup>SM</sup>

## Commercial Real Estate Loan

First Hawaiian Bank is pleased to provide a special commercial real estate loan program that can help you save money, save time, and help you achieve your business goals and dreams!

### PROGRAM OVERVIEW

<b>LOAN AMOUNTS</b>	Up to \$5,000,000
<b>LOAN TO VALUE</b>	Up to 75% of appraised value
<b>TERMS</b>	Up to 10 years
<b>AMORTIZATION</b>	Up to 30 years
<b>PROPERTY TYPES</b>	Fee simple properties including retail, industrial, office, multifamily, or mixed-use

### KEY BENEFITS

#### QUICK APPROVAL & CLOSING

- ~ Loan approvals as quick as 4 days
- ~ Loan closing within 45 days of client acceptance

#### DISCOUNTED CLOSING COSTS

- ~ Discounted fees including appraisal, title/escrow, documentation, etc.

#### COMPETITIVE RATES & FEES

- ~ Competitive fixed rate options
- ~ Competitive floating rate options
- ~ No fee option

#### ASSIGNED BUSINESS BANKER

- ~ Your assigned banker can assist you with all of your business and personal financial needs, including loans, deposits, investments, insurance, cash management, leasing, and planning

Visit any First Hawaiian Bank branch, email [FirstChoice@fhb.com](mailto:FirstChoice@fhb.com) or call 525-5075 or 525-5070 for more information.



Certain restrictions apply. Subject to credit approval.  
Other commercial loan programs available. Ask for details.



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### APPLICATION CHECKLIST

REQUIRED INFORMATION	INDIVIDUAL INVESTOR	BUSINESS INVESTOR	BUSINESS OWNER OCCUPANT
<b>FINANCIAL INFORMATION</b>			
Three years Personal tax returns, including all schedules and K-1s ( <i>individual applicant or guarantor</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal financial statement ( <i>individual applicant or guarantor</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Three years fiscal year end business financial statements, including balance sheet and income statement ( <i>applicant</i> )		<input type="checkbox"/>	<input type="checkbox"/>
Interim business financial statements ( <i>applicant</i> )		<input type="checkbox"/>	<input type="checkbox"/>
<b>PROPERTY INFORMATION</b>			
Purchase Contract ( <i>if property is being purchased</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Three years income and expense statement ( <i>property</i> )	<input type="checkbox"/>	<input type="checkbox"/>	
Rent roll	<input type="checkbox"/>	<input type="checkbox"/>	
Tenant leases	<input type="checkbox"/>	<input type="checkbox"/>	
CAM budget ( <i>if available</i> )	<input type="checkbox"/>	<input type="checkbox"/>	
Property Survey ( <i>if available</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OTHER INFORMATION</b>			
Business Credit Application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Entity and/or Trust Documents ( <i>as applicable</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Hazardous Waste Questionnaire ( <i>First Hawaiian Bank forms HW-1761N and HW-1762N as applicable</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>