

Hawaii-Western Management Group is pleased to announce their affiliation with Opes Advisors/Flagstar Bank to deliver valuable purchase and refinance mortgage services and products to its participating providers.

NO DOWN PAYMENT OPTIONS

Professional loans designed for attorneys, CPAs, dentists, doctors, nurses, pilots, and veterinarians¹

- Purchase and rate/term refinance for primary residence
- Competitive rates on loans of all sizes
- No mortgage insurance
- 5/1 and 7/1 Adjustable Rate Mortgages (ARMs)²

Down Payment Assistance for affordable homes and first-time home buyers through the Chenoa Fund Loan Program³

- Available with conventional and FHA mortgages
- Second mortgage to cover the down payment for a primary residence
- May be repayable (at no or low interest) or forgiven after 36 consecutive, on-time payments

Please present this flyer when you apply for your loan.

Up to **\$1,000** lender credit at closing³

Contact Lisa Sapolu for advice and assistance with your home loan.

Programs for qualified borrowers. Subject to credit approval, underwriting approval and lender terms and conditions. Programs subject to change without notice. Some restrictions may apply.

1. Borrower must open a checking or savings account with Flagstar to participate. No down payment on loans to \$850,000 and low down payment on loans up to \$1.5M. Eligible borrowers include: a Medical Resident (with educational license), Doctor of Medicine (MD), Doctor of Dental Surgery (DDS), Doctor of Dental Medicine or Surgeon (DMD), Doctor of Optometry (OD), Doctor of Ophthalmology (MD), Doctor of Osteopathic Medicine (DO), Doctor of Podiatric Medicine (DPM), Nurse Anesthetist, Nurse Practitioner, Clinical Nurse Specialist, Attorney, Certified Public Accountant (CPA), Veterinarian, and ATP (Airline Transport Pilot).
2. With an adjustable-rate mortgage (ARM), your 5/1 loan will have an initial fixed-rate period of 60 months and your 7/1 loan will have an initial fixed-rate period of 84 months. After the fixed rate period, your interest rate will adjust up or down according to market rates at the time of the reset. Rate is variable after the fixed-rate period and subject to change once every year for the remaining life of the loan.
3. Opes Advisors uses the Chenoa Fund (Chenoa) for this initiative. Chenoa is an affordable housing program funded through CBC Mortgage Agency (CBCMA), a federally chartered government lender. CBCMA does not originate mortgage loans. This is not an offer to lend money nor a solicitation of a mortgage application by CBCMA. At least one of the borrowers must be a first-time home owner. Homeowner education may be required. No income limits in low-income census tract. Borrower will have a first mortgage payment and a second mortgage payment. Minimum FICO score varies by program.

Exclusively for participating providers of Hawaii-Western Management Group. Loan amounts up to \$250,000=\$250 discount, loan amounts \$250,000-500,000=\$750 discount, loan amounts over \$500,000=\$1,000 discount. **Offer expires on June 1, 2019.** This offer has no cash value and must accompany loan application, and for purchase transactions, a copy of a signed sales agreement. Appraisal and credit report or application fees are collected prior to closing. Up to \$1,000 will be credited toward purchase or refinance loan costs if your first lien loan funds with Opes Advisors. Offer valid only through Mortgage Advisor (contact info below). Limit one coupon per customer per loan. No substitutions allowed. Not valid with any other promotional offers. For customer use only, not for real estate or mortgage professional use. Offer subject to underwriting guideline limits which limit third party contributions. Program available to qualified borrowers.



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