



# Timeshare Finance Hawaii

## Step 1: Qualifying Timeshare Project:

- Is your timeshare project located in Hawaii?
- Is the construction of your timeshare unit(s) completed?
- Do you have a deed to your Hawaii timeshare project?

*Note: Timeshare loan will be secure by a first mortgage on the timeshare unit.*

If your answers to all are "yes", go to Step 2

## Step 2: Determine Loan Amount

- The loan request will be 50% of the purchase price.
- Minimum of \$10,000, maximum of \$50,000.
- If refinancing, your current loan must be in good standing.

*Note: No prepayment penalty.*

## Step 3: Select Payment Term

- 5 years @ 9.70% fixed (10.62% Annual Percentage Rate\*)
- 7 years @ 9.80% fixed (10.48% Annual Percentage Rate \*)
- 9 years @ 10.40% fixed (10.96% Annual Percentage Rate \*)

\* Annual Percentage Rate based on automatic payment. Rate will be 0.25% APR higher without automatic payment.

## Step 4: Apply Now!

Complete the Timeshare Loan Application and send it back by:

<u>Mail</u>	or	<u>Fax</u>
Pacific Rim Bank		808-457-3910
500 Ala Moana Blvd., #2A		
Honolulu, HI 96813		
ATTN: Timeshare Loans		

APR calculation based on the following assumptions.

Loan Amount	Term	Interest Rate	Est. Monthly Pmt	Est. Closing Costs**	APR
\$ 25,000	5 years	9.70%	\$ 527	\$ 760	10.62%
\$ 25,000	7 years	9.80%	\$ 412	\$ 760	10.48%
\$ 25,000	9 years	10.40%	\$ 357	\$ 760	10.96%

\*\* Payable at closing. Includes \$525 of prepaid finance charges.



# Timeshare Loan Application



Please complete the application below and send it to: Pacific Rim Bank  
 Two Waterfront Plaza  
 500 Ala Moana Blvd., #2A  
 Honolulu, HI 96813

OR Fax to: 808-457-3910

I would like to:	Purchase Date	Purchase (Resale) Price	Current Balance (Refinance)	Loan Term (years)	Company purchasing the timeshare unit through	Contact Person
Refinance my Timeshare		\$		5 7 9		
Purchase a Timeshare			\$	5 7 9		

Individual (own income or assets)	Individual (own income or assets plus income or assets from other sources)	Joint – We intend to apply for joint credit (please initial)
		Applicant _____ Joint Applicant _____

Resort Name ( <b>TIMESHARE MUST BE IN HAWAII</b> )	Unit #	Rooms	Bath	View Mountain Ocean	Timeshare Use: Every year Every other year	Timeshare is on a: Fixed week Floating Week
Resort Address	Resort City	Resort Zip	Is your Timeshare a completed project? Yes No			

**Automatic Payment Authorization (Optional)** If my timeshare loan request is approved, I will authorize Pacific Rim Bank to withdraw the minimum payment(s) due from (check one):

Pacific Rim Bank Checking Account                      Checking Account at Other Financial Institution  
 Pacific Rim Bank Checking Account                      Savings Account at Other Financial Institution

Primary Applicant	Joint Applicant
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GENERAL INFORMATION																							
Last Name			First Name			MI			Last Name			First Name			MI								
Taxpayer ID Number (SSN/TIN)			Date of Birth (mm/dd/yyyy)			Taxpayer ID Number (SSN/TIN)			Date of Birth (mm/dd/yyyy)			Home Address			Home Phone Number								
City	State	Zip Code	At address since (mm/yyyy)	Own Rent	City	State	Zip Code	No. of Years There	Own Rent	City	State	Zip Code	No. of Years There	Own Rent	City	State	Zip Code						
Driver's License Number			Expiration Date (mm/dd/yyyy)			Driver's License Number			Expiration Date (mm/dd/yyyy)			Email Address			Preferred Method of Contact								
Email Address			Preferred Method of Contact			Email Address			Preferred Method of Contact			Previous Address (if less than 2 years at current address)			City			State			Zip Code		
Previous Address (if less than 2 years at current address)			City			State			Zip Code			Previous Address (if less than 2 years at current address)			City			State			Zip Code		

EMPLOYMENT INFORMATION									
Employer (If self-employed or retired, attach income tax returns for the past two years)					Employer (If self-employed or retired, attach income tax returns for the past two years)				
Business Industry					Business Industry				
Employer Address		City	State	Zip Code	Employer Address		City	State	Zip Code
Employer Phone	No. of Years	Job Title/Military Rank			Employer Phone	No. of Years	Job Title/Military Rank		
Previous Employer (If less than two years)					Previous Employer (If less than two years)				
Previous Employer Address		City	State	Zip Code	Previous Employer Address		City	State	Zip Code
Previous Employer Phone	No. of Years	Job Title/Military Rank			Previous Employer Phone	No. of Years	Job Title/Military Rank		

INCOME INFORMATION					
Monthly Gross Income	Monthly Other Income*	Source of Other Income	Monthly Gross Income	Monthly Other Income*	Source of Other Income
\$	\$		\$	\$	

\* Alimony or child support or separate maintenance income are optional information and need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

OTHER INFORMATION			
Yes		No	
Have you ever filed for bankruptcy within the past 10 years?	Yes	No	
Are there any outstanding judgments or liens against you?	Yes	No	
Are you a guarantor/co-signer on any leases, contracts, or loans?	Yes	No	
If you have answered "Yes" to any of the above questions, please attach an explanation of the circumstances or situation.			

