

# Mortgage Rates in Hawaii

## as of Wednesday, June 24, 2009

Latest rates, based on 20 percent down, \$200,000 owner-occupant mortgages. The rates and terms may vary; check with lenders for details. Rate information is provided by the lenders and compiled, as a public service, by the Honolulu Board of Realtors® Research Department.

LENDER	TERM/TYPE	INTEREST RATE	% POINTS	% *APR
Acceptance Capital Mtg 674-8989	15-YR Fixed	4.875	1.000	5.287
	30-YR Fixed	5.375	1.000	5.621
	1-YR ARM	4.500	1.000	7.156
Aina Mortgage 263-2462	15-YR Fixed	4.750	1.000	4.956
	30-YR Fixed	5.250	1.500	5.418
	1-YR ARM	5.250	0.500	5.335
American Bancorp 566-0505	15-YR Fixed	4.500	2.000	4.941
	30-YR Fixed	5.000	2.000	5.263
	1-YR ARM	3.750	2.000	3.520
American Home Finance 534-1945	15-YR Fixed	5.000	0.000	5.120
	30-YR Fixed	5.500	0.000	5.610
	1-YR ARM	7.000	0.000	7.500
American Savings Bank 593-1226	15-YR Fixed	4.500	2.000	4.877
	30-YR Fixed	5.250	1.750	5.457
	1-YR ARM	3.875	1.625	4.163
Ascent Home Loans 447-9629	15-YR Fixed	4.250	2.625	4.889
	30-YR Fixed	4.875	2.500	5.242
	1-YR ARM	5.750	1.250	3.741
Bank of Hawaii 694-1444	15-YR Fixed	4.500	2.000	4.804
	30-YR Fixed	5.250	1.500	5.385
	1-YR ARM	4.000	1.500	4.126
Central Pacific HomeLoans 356-4000	15-YR Fixed	4.375	2.125	4.789
	30-YR Fixed	5.000	2.250	5.259
	1-YR ARM	4.625	2.125	3.614
CUSO of Hawaii 539-0193	15-YR Fixed	4.625	2.500	5.057
	30-YR Fixed	5.000	2.500	5.255
	1-YR ARM	3.750	1.000	3.390
Finance Factors 522-2000	15-YR Fixed	4.500	1.750	4.831
	30-YR Fixed	5.125	1.875	5.327
	1-YR ARM	4.375	1.750	4.096
First Hawaiian Bank 643-4663	15-YR Fixed	4.500	2.000	4.850
	30-YR Fixed	5.125	2.000	5.340
	1-YR ARM	3.750	2.000	4.060
Hawaii National Bank	15-YR Fixed	4.500	2.000	4.804

528-7848	30-YR Fixed	5.125	2.000	5.305
	1-YR ARM	3.875	1.750	3.207
HomeStreet Bank 596-0343	15-YR Fixed	4.500	2.000	4.942
	30-YR Fixed	5.125	2.125	5.402
	1-YR ARM	3.875	1.750	4.262
House of Finance 847-8493	15-YR Fixed	4.500	1.750	4.914
	30-YR Fixed	5.125	1.500	5.351
	1-YR ARM	4.000	1.500	4.159
Imperial Mortgage 263-6363	15-YR Fixed	4.500	1.875	4.804
	30-YR Fixed	4.875	2.250	5.171
	1-YR ARM	4.125	1.500	4.023
Innovative Island Mtg 228-6610	15-YR Fixed	4.500	2.000	4.882
	30-YR Fixed	5.125	2.000	5.352
	1-YR ARM	4.125	2.000	4.339
Lau, Donald Mortgage 732-8893	15-YR Fixed	4.500	2.000	4.915
	30-YR Fixed	5.125	2.000	5.374
	1-YR ARM	5.000	2.000	3.623
Legacy Mortgage 545-2212	15-YR Fixed	4.250	2.406	4.737
	30-YR Fixed	4.875	1.474	5.080
	1-YR ARM	4.000	1.375	5.625
MetLife Home Loans 275-8000	15-YR Fixed	4.500	2.125	4.916
	30-YR Fixed	5.125	1.875	5.350
	1-YR ARM	3.625	1.875	4.121
Miranda, Violet Mortgage 488-7749	15-YR Fixed	4.500	1.750	4.931
	30-YR Fixed	5.000	2.000	5.256
	1-YR ARM	5.000	1.500	3.491
Mortgage Express 532-9555	15-YR Fixed	4.875	0.000	5.022
	30-YR Fixed	5.500	0.000	5.592
	1-YR ARM	4.375	1.000	4.405
Mortgage Resources 521-1744	15-YR Fixed	4.500	1.875	4.900
	30-YR Fixed	5.000	2.250	5.273
	1-YR ARM	4.125	1.500	4.429
Navy Federal Credit Union 254-7889	15-YR Fixed	5.000	1.250	5.245
	30-YR Fixed	5.500	1.250	5.649
	1-YR ARM	4.750	1.250	4.168
New Horizons Financial 483-7400	15-YR Fixed	4.875	0.000	5.166
	30-YR Fixed	5.375	0.000	5.549
	1-YR ARM	4.250	0.000	6.882
NorthStar Alliance 536-3656	15-YR Fixed	4.625	2.000	5.161
	30-YR Fixed	5.125	2.125	5.454
	1-YR ARM	5.625	2.000	4.263
One Stop Financial Svcs 983-3323	15-YR Fixed	4.000	4.789	4.973
	30-YR Fixed	4.500	4.538	5.403
	1-YR ARM	3.875	1.500	4.145
Pyramid Mortgage 527-7249	15-YR Fixed	4.375	1.750	4.735
	30-YR Fixed	4.875	2.000	5.108

	1-YR ARM	3.250	2.000	4.258
Savvy Realty & Loans 926-3700	15-YR Fixed	4.875	1.000	5.251
	30-YR Fixed	5.250	1.000	5.635
	1-YR ARM	4.875	1.000	5.067
Spectrum Mortgage 522-5522	15-YR Fixed	4.625	2.000	5.051
	30-YR Fixed	5.250	2.000	5.507
	1-YR ARM	3.750	2.000	5.083
Territorial Savings 946-1400	15-YR Fixed	4.500	2.125	4.889
	30-YR Fixed	5.125	2.125	5.355
	1-YR ARM	4.500	2.000	3.301
Wells Fargo Home Mortgage 946-8832	15-YR Fixed	4.625	2.000	5.030
	30-YR Fixed	5.125	2.000	5.370
	1-YR ARM	3.625	2.000	4.040

\*APR (Annual Percentage Rate) reflects the cost of interest, points and all other finance charges, based on a \$200,000 owner-occupant loan. The APR shown for 1-Year ARM loans is computed based on the current value of the underlying rate index. Most ARMs have rate caps, both on how much the interest rate may change each year and over the life of the loan.

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Honolulu Board of Realtors® • 1136 12th Avenue, Suite 200 • Honolulu, Hawaii 96816 USA  
Phone: 808-732-3000 • Fax: 808-732-8732 • Email: [hbradmin@hicentral.com](mailto:hbradmin@hicentral.com)

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