



First Hawaiian Bank

APPLICATION NOTICE

FIRST HAWAIIAN BANK
Residential Real Estate Division
999 Bishop Street - 7th Floor
Honolulu, Hawaii 96813

Date: 3/11/2021
Loan Number: 6616932
Property Address: 987 Queen Street #1810
Honolulu, HI 96814

I am submitting my application for a loan from First Hawaiian Bank ("FHB"). (The words "I", "me", and "my" in this notice refer to all applicants.) In reference to my application:

1. **Rental Property.** If the loan is for the purpose of purchasing an apartment for rental purposes, I have made a thorough investigation of any rental arrangements which may be available, and have made my decision to purchase in sole reliance upon pertinent financial and other information which I have obtained from the sellers, the sellers' broker, my own broker or other persons. I have not requested, nor have I received, any information from FHB relating to such rental arrangement or investment, and, consequently, have no basis for asserting any claim that I have relied on any representations by or information from FHB relating to such rental agreement. FHB shall have no obligation to obtain and to furnish me with any information or financial data of any kind relating to such rental arrangement. No broker or dealer has acted on my behalf in requesting or arranging for such mortgage loan from FHB.

2. **Construction.** No construction work (including demolition), grading of property, repair work, or delivery of building materials to the property, will start until the proceeds of the loan are disbursed.

If any work or deliveries have started, I will inform FHB immediately. I understand that FHB will request us to stop immediately and my contractor and I must provide adequate indemnity assurances to the title company providing title insurance to FHB.

3. **Adjustable Rate Mortgage (ARM).** If I am applying for an adjustable rate loan, I have received the Consumer Handbook on Adjustable Rate Mortgages and the ARM Program Disclosure.

4. **Home Equity Line of Credit.**

I am interested. If I sign on the line appearing immediately below (which is optional), I would like to be considered for a Home Equity Line of Credit ("HELOC") and I authorize FHB to use the information obtained in connection with my loan application to determine whether I qualify for a HELOC, including any consumer report used by FHB in connection with my loan application.

Yes, please consider me for a HELOC. _____ (optional)

(your signature)

5. **Developer.** If I will be purchasing a home from a real estate developer ("Developer"), I authorize FHB to notify the Developer that I have applied for a mortgage loan with FHB, identify the type of loan being applied for, and provide periodic status reports concerning my loan. The name of the Developer (if applicable) is: _____

(Print name of Developer)

6. **Authorization.** I agree that:

- a. **Financial Condition.** I will tell FHB immediately if there is any change in my financial condition, employment, or the property during the loan processing.

- b. **Credit Information.** FHB can verify or request me to verify any credit or other information it receives concerning me and may obtain any credit information now and in the future. I authorize FHB to release to its agents or to any investor or other person who may make or purchase the loan, any and all information its agents, investors or other persons may request. Such information may include present and past employment history and income, bank account and loan balances, ownership interests in securities (stocks and bonds) and related account balances, credit history and ratings, payment history for current and previous loan payments, copies of income tax returns, and all other information as may be requested or obtained by FHB or its agents. I understand and agree to FHB obtaining copies of my federal tax returns or other tax-related documents. I agree to sign Form 4506-T: Request for Transcript of Tax Return. Verification or reverification of any information contained in this application may be made at any time by FHB either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by FHB, even if the loan is not approved.

- c. **Expenses.** I will pay all expenses incurred by FHB in the processing of my loan request regardless whether this request is approved, rejected, or canceled. I will pay to FHB an initial deposit which will be used to pay a Non-Refundable Application Fee as well as other fees associated with the processing of my loan request (e.g., credit report fee, appraisal fee, etc.). It is possible that the type of loan I apply for, the type of collateral or other circumstances may require FHB to incur expenses in excess of this initial deposit. I understand that FHB can require me to pay such expenses before a decision is made on my loan request. I will not receive a refund for such expenses even if my loan request is denied, withdrawn, or otherwise not originated.

7. **Interest Rates.**

- a. **First Mortgage Loans.** If I am applying for a first mortgage loan, I further understand that FHB quotes interest rates for loans currently closing, through advertising and other means. Interest rates/loan fees for new mortgage loans change on a daily basis. FHB will lock-in the interest rate at some time between the day FHB receives my application (at the earliest), to the day FHB issues final loan approval (at the latest), and it is my responsibility to inform FHB during this period of my desire to lock-in the interest rate. To lock-in the interest rate, I will sign a Lock-In Agreement, subject to confirmation by FHB's Rate Lock Desk. If the loan does not close within the applicable time period, the interest rate/loan fee may be further adjusted or the loan may not be available. I understand that the closing of my loan may be delayed by outside circumstances and actions of third parties, such as natural disasters or strikes, and I agree that FHB has no liability for the effect of such circumstances or actions upon my application, interest rate, or loan.



An extended time period may be necessary to obtain from other parties and review title reports, appraisals, credit reports, termite inspections, employment and deposit verifications, legal documents, releases of prior mortgages, third-party consents and other documents, materials, and information. In some cases, additional delays may be necessary to meet certain legal requirements, including federal law rescission periods. FHB's ability to process the application may also be affected by loan demand at a particular time. For these reasons, FHB can give no assurance that a loan will be approved, and if approved, closed by a specific date. Even if estimates of a closing date are later given, any projected date will be an estimate only that may change and not an agreement to waive any conditions to funding of the loan.

- b. **Consumer Home Equity Loans.** If I am applying for a Consumer Home Equity Loan, the interest rate will be locked at the FHB rate shown on the Loan Estimate that I received with this Application Notice. This Application Notice serves as my written rate lock agreement for that interest rate, effective as of the date of this Application Notice. I will have 60 days from the date of this Application Notice to close the loan.
- c. **Calculating Interest.** In accordance with the standard practice of the banking industry, the interest specified in the promissory note which I will execute to evidence the loan will be computed on the basis of a 360-day year of twelve 30-day months. By signing this notice, I accept this method of interest calculation.
- 8. **Miscellaneous.** I understand that, if FHB approves the loan:
 - a. **Reserves.** If my loan is secured by real property, I will have to pay for the property insurance (fire and all other perils including, but not limited to, wind and hurricane) and also for flood insurance if the property is located in a special flood hazard area. Each monthly loan payment may include an amount to pay for the real property taxes, property insurance and, if applicable, lease rent, flood insurance, private mortgage insurance, and any other special property assessments. If I request to waive the escrow account requirement and it is permissible for my loan, I will pay an Escrow Waiver Fee and will be responsible for making the real property tax and insurance payments. If the property is located in a special flood hazard area, I am required to escrow the flood insurance premium and a request to waive escrow for taxes and/or insurance will not be approved.
 - b. **First Monthly Payment.** The first monthly payment will begin soon after the disbursement of my loan. The first monthly payment may occur more than one month after the initial disbursement. FHB may collect some interest in advance so that this first monthly payment will be the regular amount.
 - c. **Tax Matters.** If my loan is secured by real property, FHB will include the amount of any loan fee ("points") in the mortgage interest statement IRS Form 1098. I understand that no one at FHB is authorized to give tax advice and I should ask my tax adviser regarding any tax question, including whether I can take the "points" as a tax deduction.
 - d. **Insurance Companies.** I have the right to choose the insurance companies that will provide any required insurance. FHB can reject my choice of a particular company only for reasonable cause. If my loan is secured by real property, I have listed below the following companies.

Homeowner's Insurance	Flood Insurance (if required)
Agent's Name	Agent's Name
Phone Number	Phone Number

- e. **Private Mortgage Insurance.** I acknowledge and agree that I may be required to obtain private mortgage insurance, depending on the loan-to-value ratio for my loan and the loan program for which I am applying, and if so, FHB will not make the loan unless FHB receives a written commitment for the private mortgage insurance. I agree to sign any documents required to obtain the private mortgage insurance and I will become obligated to accept the loan only if I sign these documents. I further agree that, if the private mortgage insurance is refused or cancelled before the loan closes, FHB will not have to make the loan. If the private mortgage insurance is refused or cancelled after the loan closes, FHB may demand immediate repayment of the loan, including the entire loan amount and interest.
- f. **Automatic Payment.** If I choose to make automatic monthly payments from a FHB account, by opening a FHB checking or savings account prior to final loan approval (if one does not already exist) and completing the Authorization for Preauthorized Mortgage Loan Payment form prior to loan closing, FHB will provide a \$100.00 lender credit to be applied towards payment of closing costs for this application. If I do not have automatic payments from a FHB account, the \$100.00 lender credit will not be provided. I understand that I am not required to have automatic payments in order to obtain this loan. The \$100.00 lender credit does not apply to loans with Private Banking customer discounts or other promotional automatic payment discounts or other promotional automatic payment discounts.

Acknowledged and Agreed to By:

Qian Zhao Dippler 2021-03-25
 Printed Name Signature Date

Printed Name	Signature	Date
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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 6616932

Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information	
Name (First, Middle, Last, Suffix) Qiyu Zhao	Social Security Number 757-91-7174 (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) 03/01/1987 Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input checked="" type="radio"/> Non-Permanent Resident Alien
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Contact Information Home Phone 778-896-5433 Cell Phone 778-896-5433 Work Phone Ext. _____ Email qzhao873@gmail.com
Current Address Street 987 Queen Street #1810 City Honolulu State HI ZIP 96814 Country US How Long at Current Address? 5 Years 0 Months Housing <input type="radio"/> No primary housing expense <input checked="" type="radio"/> Own <input type="radio"/> Rent (\$) /month	Unit #
If at Current Address for LESS than 2 years, list Former Address Street _____ City _____ State _____ ZIP _____ Country _____ How Long at Former Address? _____ Years _____ Months Housing <input type="radio"/> No primary housing expense <input checked="" type="radio"/> Own <input type="radio"/> Rent (\$) /month	Unit #
Mailing Address – if different from Current Address <input type="radio"/> Does not apply Street 10528 Kozier Dr City Richmond State _____ ZIP _____ Country _____	Unit #
1b. Current Employment/Self Employment and Income <input type="radio"/> Does not apply	
Employer or Business Name Fortinet (NASDAQ: FTNT) Street 899 Kifer Road City Sunnyvale State CA ZIP 94086 Country US	Phone 408-235-7700 Unit # _____
Position or Title Senior Web Developer 2 Start Date 04 / 01 / 2018 (mm/dd/yyyy) How long in this line of work? 3 Years 0 Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss) _____
Gross Monthly Income	
Base \$7,300.00 /month	
Overtime _____ /month	
Bonus _____ /month	
Commission _____ /month	
Military Entitlements \$0.00 /month	
Other _____ /month	
TOTAL \$7,300.00 /month	



1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

 Does not apply

Employer or Business Name _____				Phone _____	Gross Monthly Income _____
Street _____	City _____	State _____	ZIP _____	Unit # _____	Base _____ /month
				Country _____	Overtime _____ /month
					Bonus _____ /month
					Commission _____ /month
					Military Entitlements _____ /month
					Other _____ /month
					TOTAL _____ /month
Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ____ Years ____ Months				Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.		Monthly Income (or Loss)	

1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

 Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____				Gross Monthly Income _____
Street _____	City _____	State _____	ZIP _____	Base _____ /month
				Overtime _____ /month
				Bonus _____ /month
				Commission _____ /month
				Military Entitlements _____ /month
				Other _____ /month
				TOTAL _____ /month
Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) End Date ____ / ____ / ____ (mm/dd/yyyy)				<input type="checkbox"/> Check if you were the Business Owner or Self-Employed

1e. Income from Other Sources

 Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Child Support
- Interest and Dividends
- Notes Receivable
- Royalty Payments
- Unemployment Benefits
- Automobile Allowance
- Disability
- Mortgage Credit Certificate
- Public Assistance
- Separate Maintenance
- VA Compensation
- Boarder Income
- Foster Care
- Mortgage Differential Payments
- Retirement (e.g., Pension, IRA)
- Social Security
- Trust
- Capital Gains
- Parsonage

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source - use list above	Monthly Income
	Provide TOTAL Amount Here

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Certificate of Deposit
- Stock Options
- Bridge Loan Proceeds
- Trust Account
- Savings
- Mutual Fund
- Bonds
- Individual Development Account
- Cash Value of Life Insurance (used for the transaction)
- Money Market
- Stocks
- Retirement (e.g., 401k, IRA)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Savings Account	CIBC	54-76933	\$9,690.00
Checking Account	CIBC	55-18385	\$10,311.00
Stock	CIBC Investorsedge	602-88867	\$29,499.00
Stock	Charles Schwab	1059-0620	\$17,053.00

Borrower Name: Qiyu Zhao

Uniform Residential Loan Application
Freddie Mac Form 65 - Fannie Mae Form 1003
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2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Stock	Charles Schwab	FTNT Equity Award	\$8,763.00
Stock	Charles Schwab	FTNT RSU	\$12,902.00
Stock Options	Charles Schwab	FTNT Equity Award	\$80,320.00
Provide TOTAL Amount Here			\$168,538.00

2b. Other Assets and Credits You Have

Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate
- Proceeds from Sale of Non-Real Estate Asset
- Unsecured Borrowed Funds

Property to be sold on or before closing

Secured Borrowed Funds

- Other

Credits

- Earnest Money
- Relocation Funds
- Sweat Equity

Employer Assistance

Rent Credit

Trade Equity

Asset or Credit Type – use list above

Cash or Market Value

Provide TOTAL Amount Here	

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Revolving	Capital One	2165	\$434.70	<input type="checkbox"/>	\$10.00
Revolving	CIBC	4505530032874602	\$1,428.28	<input type="checkbox"/>	\$15.00
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

2d. Other Liabilities and Expenses

Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

Monthly Payment

Borrower Name: Qiyu Zhao

Uniform Residential Loan Application

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Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. I do not own any real estate

3a. Property You Own If you are refinancing, list the property you are refinancing FIRST.

Address Street		City	State	ZIP	Unit #	Country
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property		
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income	\$
\$						
Mortgage Loans on this Property <input type="checkbox"/> Does not apply						
Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
				<input type="checkbox"/>		
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 368,830.00	Loan Purpose <input type="radio"/> Purchase <input type="radio"/> Refinance <input type="radio"/> Other (specify) _____	Unit # _____		
Property Address Street 987 Queen Street #1810	City Honolulu	State HI	ZIP 96814	County HONOLULU
Number of Units 1	Property Value \$ 526,900.00			
Occupancy <input type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property	FHA Secondary Residence <input type="checkbox"/>			
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) <input type="radio"/> NO <input type="radio"/> YES				
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) <input type="radio"/> NO <input type="radio"/> YES				

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$	\$	\$
<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$	\$	\$

4c. Rental Income on the Property You Want to Purchase

For Purchase Only Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ (2,562.49)



4d. Gifts or Grants You Have Been Given or Will Receive for this Loan **Does not apply**

Include all gifts and grants below. Under Source, choose from the sources listed here:

Community Nonprofit Employer	Federal Agency Local Agency	Relative Religious Nonprofit	State Agency Unmarried Partner	Lender Other
Asset Type: Cash Gift, Gift of Equity, Grant				
Cash Gift	<input type="radio"/> Deposited <input checked="" type="radio"/> Not Deposited	Source – use list above Other	Cash or Market Value \$50,000.00	\$
	<input type="radio"/> Deposited <input checked="" type="radio"/> Not Deposited			

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., <i>money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., <i>installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., <i>the Property Assessed Clean Energy Program</i>)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy:	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input checked="" type="radio"/> NO <input type="radio"/> YES



Section 6: Acknowledgements and Agreements.

This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature

Qiyu Zhao

Date (mm/dd/yyyy)

03/25/2021



Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour _____ / _____ / _____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

Not Hispanic or Latino

I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

American Indian or Alaska Native – Print name of enrolled or principal tribe:

Asian

- Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

Black or African American

Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – Print race:

For example: Fijian, Tongan, and so on.

White

I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES

Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES

Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet



Section 9: Loan Originator Information. To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name First Hawaiian Bank

Address 999 Bishop St., Honolulu, HI 96813

Loan Originator Organization NMLSR ID# 420391

State License ID# _____

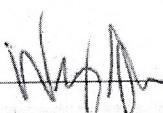
Loan Originator Name Wendy Shao Lum

Loan Originator NMLSR ID# 557123

State License ID# _____

Email wlum@fhb.com

Phone 808-532-9863

Signature 

Date (mm/dd/yyyy) 3/23/2014



Acknowledgement of Intent to Proceed

Borrower(s): **Qiyu Zhao**

Loan Number: **6616932**

Property Address: **987 Queen Street #1810
Honolulu, HI 96814**

Lender/Broker: **First Hawaiian Bank**

Loan Originator: **Wendy Shao Lum**

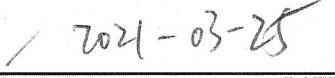
NMLS #: **420391**

NMLS #: **557123**

The undersigned applicants hereby indicate their intention to proceed with the transaction identified in the Loan Estimate dated **March 11, 2021**, provided by **First Hawaiian Bank**.

By signing below, I hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.


QIYU ZHAO


DATE

Ellie Mae, Inc.

GTRIDLEAIPJ_S 0416
GTRIDLEAIPJS (INI)
03/11/2021 10:34 PM PST



Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: Qiyu Zhao	Date of Birth: March 1, 1987	Social Security Number: 757-91-7174
-----------------------------------	--	---

I want this information released because I am conducting the following business transaction:

Seeking a mortgage from the company

Reason (s) for using CBSV: (Please select all that apply)

- Mortgage Service Banking Service
 Background Check License Requirement
 Credit Check Other

with the following company ("the Company"):

Company Name: **First Hawaiian Bank**

Company Address: **999 Bishop St, Honolulu, HI 96813**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is: **CoreLogic**
10277 Scripps Ranch Blvd
San Diego, CA 92131

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature:

Date Signed:

Relationship (if not the individual to whom the SSN was issued):

Contact information of individual signing authorization:

Address: **10528 Kozier Dr**

City/State/ZIP: **Richmond**

Phone Number: **778-896-5433**

**Privacy Act Statement
Collection and Use of Personal Information**

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

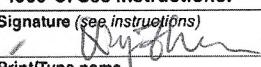
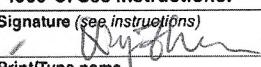
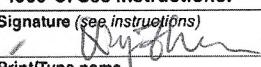
A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send to this address only comments relating to our time estimate, not the completed form.**

.....TEAR OFF.....

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

Form 4506-C (September 2020)	Department of the Treasury – Internal Revenue Service IVES Request for Transcript of Tax Return		OMB Number 1545-1872															
<p>► Do not sign this form unless all applicable lines have been completed. ► Request may be rejected if the form is incomplete or illegible. ► For more information about Form 4506-C, visit www.irs.gov and search IVES.</p>																		
<p>1a. Name shown on tax return (<i>if a joint return, enter the name shown first</i>) Qiyu Zhao</p> <p>2a. If a joint return, enter spouse's name shown on tax return.</p> <p>3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (<i>see instructions</i>) Qiyu Zhao 10528 Kozier Dr, Richmond, BC</p> <p>4. Previous address shown on the last return filed if different from line 3 (<i>see instructions</i>)</p>		<p>1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (<i>see instructions</i>) 757-91-7174</p> <p>2b. Second social security number or individual taxpayer identification number if joint tax return</p>																
<p>5a. IVES participant name, address, and SOR mailbox ID First Hawaiian Bank (Participant #302617 Mailbox: CoreLogic) C/O CoreLogic, 10277 Scripps Ranch Blvd San Diego, CA 92131 866-418-4596</p> <p>5b. Customer file number (<i>if applicable</i>) (<i>see instructions</i>)</p> <p>Caution: This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (<i>see instructions</i>)</p> <p>6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request 1040</p> <p>a. Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years <input type="checkbox"/></p> <p>b. Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns <input type="checkbox"/></p> <p>c. Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years <input checked="" type="checkbox"/></p> <p>7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213</p> <p>Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.</p> <p>8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (<i>see instructions</i>) <input type="text" value="12/31/2020"/> <input type="text" value="12/31/2019"/> <input type="text" value="12/31/2018"/></p> <p>Caution: Do not sign this form unless all applicable lines have been completed.</p> <p>Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.</p> <p><input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Signature (<i>see instructions</i>) </td> <td style="width: 33%;">Date 2021-03-25</td> <td style="width: 33%;">Phone number of taxpayer on line 1a or 2a 778-896-5433</td> </tr> <tr> <td colspan="3">Print/Type name Qiyu Zhao</td> </tr> <tr> <td colspan="3">Title (<i>if line 1a above is a corporation, partnership, estate, or trust</i>)</td> </tr> <tr> <td colspan="2">Spouse's signature</td> <td>Date</td> </tr> <tr> <td colspan="3">Print/Type name</td> </tr> </table>				Signature (<i>see instructions</i>) 	Date 2021-03-25	Phone number of taxpayer on line 1a or 2a 778-896-5433	Print/Type name Qiyu Zhao			Title (<i>if line 1a above is a corporation, partnership, estate, or trust</i>)			Spouse's signature		Date	Print/Type name		
Signature (<i>see instructions</i>) 	Date 2021-03-25	Phone number of taxpayer on line 1a or 2a 778-896-5433																
Print/Type name Qiyu Zhao																		
Title (<i>if line 1a above is a corporation, partnership, estate, or trust</i>)																		
Spouse's signature		Date																
Print/Type name																		



Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

Line 8. Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, *including lines 5a through 8*, are completed before signing



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.



AFFILIATED BUSINESS DISCLOSURE STATEMENT

Borrower(s): Qiyu Zhao

Date: March 11, 2021

Loan Number: 6616932

Property Address: 987 Queen Street #1810
Honolulu, HI 96814

Lender/Broker: First Hawaiian Bank

Loan Originator: Wendy Shao Lum

NMLS #: 420391

NMLS #: 557123

This is to give you notice that First Hawaiian Bank

has a business relationship with the law firm of Kobayashi, Sugita, & Goda, LLP.

The nature of the relationship (and percentage of ownership interest) is one of the principals of Kobayashi, Sugita & Goda, Mr. Bert T. Kobayashi, Jr., is also a director of First Hawaiian Bank, whose ownership interest is 0.00 %.

Because of this relationship, this referral may provide First Hawaiian Bank
a financial or other benefit.

A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on, or purchase, sale, or refinance of, the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES.
YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND
THE BEST RATE FOR THESE SERVICES.

Provider and Settlement Service	Charge or Range of Charges



LOAN #: 6616932

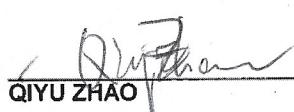
- B.** Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interest in the transaction.

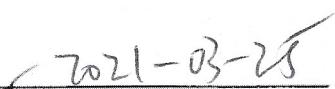
Provider and Settlement Service	Charge or Range of Charges
Kobayashi, Sugita, & Goda for documentation preparation	\$104.00 - \$344.00
*First Hawaiian Bank uses more than one law firm to prepare loan documents. It is not known at the time of this disclosure whether the above settlement services provider will be used.	

ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that **First Hawaiian Bank**

is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.


QIYU ZHAO


2021-03-25
DATE



APPRAISAL NOTIFICATION

Borrower(s): Qiyu Zhao

Date: March 11, 2021

Property Address: 987 Queen Street #1810
Honolulu, HI 96814

Loan Number: 6616932

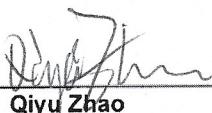
If my loan is secured by real property, an appraisal report may be made on the property used as collateral for my loan. I will cooperate with the appraiser and pay the cost of the appraisal. I hereby release and forever discharge First Hawaiian Bank ("FHB") from claims of any kind arising from use of the appraisal by me or anyone else. I further understand that FHB makes no representation or warranty to the undersigned as to the truth and accuracy of any statement of fact or opinion as to the market value which may be set forth in the appraisal report.

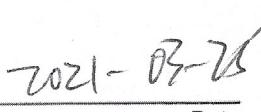
I authorize FHB to provide a copy of the appraisal report to others, as determined by FHB, including but not limited to my insurance agents and insurance companies for use in assisting me in obtaining insurance.

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

You may order an appraisal to determine my property's value in connection with my application for credit, and charge me for the appraisal. You will promptly give me a copy of any appraisal, even if my application is denied or withdrawn. I can pay for an additional appraisal for my own use at my own cost.

Acknowledged By:


Borrower: Qiyu Zhao


Date

Co-Borrower:


Date



CREDIT AUTHORIZATION

Borrower(s): **Qiyu Zhao**

Date: **March 11, 2021**

Loan Number: **6616932**

Property Address: **987 Queen Street #1810
Honolulu, HI 96814**

Lender/Broker: **First Hawaiian Bank**

Loan Originator: **Wendy Shao Lum**

NMLS #: **420391**

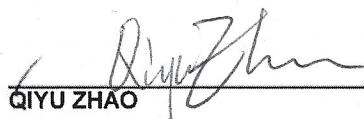
NMLS #: **557123**

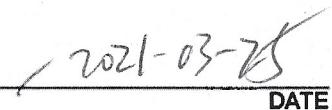
1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned:

Please be advised that the undersigned, and each of them, has made application to:
First Hawaiian Bank

requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or assignee. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.
3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.


QIYU ZHAO


2021-03-11 DATE

Ellie Mae, Inc.

GCREDAUTH_S_0716
GCREDAUTHS (POD)
03/11/2021 10:35 PM PST



BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **First Hawaiian Bank**

("Lender").

- In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any):

VA, FHA and USDA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

- | | |
|------------|---|
| <u>N/A</u> | Department of Veterans Affairs (VA) |
| <u>N/A</u> | Department of Housing and Urban Development |
| <u>N/A</u> | Department of Agriculture (USDA) |

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Sections 3401 et seq.].



QIYU ZHAO

2021-03-25

DATE





First Hawaiian Bank.

Payment Authorization for Initial Deposit

Borrower(s): Qiyu Zhao

Loan Number: 6616932

Property Address: 987 Queen Street #1810
Honolulu, HI 96814

When you receive your Loan Estimate and sign the Acknowledgement of Intent to Proceed form along with your loan application, we ask that you please complete the form below to provide for payment of \$700 as an initial deposit in connection with your loan application.

Please return the completed form to your mortgage loan originator.

By signing below, I hereby authorize **First Hawaiian Bank** to charge my credit or debit card, or withdraw funds from my First Hawaiian Bank checking or savings account, for payment of \$700 as an initial deposit towards expenses such as the cost of obtaining a credit report, appraisal, and a non-refundable application fee in connection with the processing of my loan application. It is possible that the type of loan I apply for, the type of collateral or other circumstances may require FHB to incur expenses in excess of this initial deposit. The approximate cost of these items is shown on the Loan Estimate that I received.

Credit Card	
Credit/Debit Card Type (select one):	
<input checked="" type="checkbox"/> VISA®	
<input type="checkbox"/> MASTERCARD®	
Credit/Debit Card Number: <i>4505 5300 3287 4602</i>	
Expiration Date:	CVV Code:
<i>07/22</i>	<i>222</i>
Name Appearing on Credit Card: <i>Qiyu Zhao</i>	
Authorized Signature: <i>Qiyu Zhao</i>	

First Hawaiian Bank Account	
First Hawaiian Bank Account Type (select one):	
<input type="checkbox"/> CHECKING	
<input type="checkbox"/> SAVINGS	
Account Number:	
Name of Account Holder:	
Authorized Signature:	

Check	
Check Number:	
Check Amount:	



First Hawaiian Bank

999 Bishop St. · Honolulu, HI 96813

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED	3/11/2021	LOAN TERM	30 years
APPLICANTS	Qiyu Zhao 10528 Kozier Dr Richmond, PROPERTY 987 Queen Street #1810 Honolulu, HI 96814	PURPOSE	Purchase
		PRODUCT	5/1 Adjustable Rate
		LOAN TYPE	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
		LOAN ID #	6616932
		RATE LOCK	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES, until <i>Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/23/2021 at 5:00 PM HST</i>
SALE PRICE	\$526,900		

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$368,830	NO	
Interest Rate	3.25 %	YES	<ul style="list-style-type: none"> Adjusts every year starting in year 6 Can go as high as 8.25% in year 8 See AIR Table on page 2 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,605.17	YES	<ul style="list-style-type: none"> Adjusts every year starting in year 6 Can go as high as \$2,572 in year 8
Does the loan have these features?			
Prepayment Penalty	NO		
Balloon Payment	NO		

Projected Payments					
Payment Calculation		Years 1-5	Year 6	Year 7	Years 8-30
Principal & Interest		\$1,605.17	\$1,562 min \$1,974 max	\$1,562 min \$2,368 max	\$1,562 min \$2,572 max
Mortgage Insurance	+ 0	+ 0	+ 0	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 154	+ 154	+ 154	+ 154	+ 154
Estimated Total Monthly Payment	\$1,759	\$1,716-\$2,128	\$1,716-\$2,522	\$1,716-\$2,726	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$694 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues			In escrow? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NO <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>

Costs at Closing	
Estimated Closing Costs	\$12,799 Includes \$10,349 in Loan Costs + \$4,294 in Other Costs - \$1,844 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$144,524 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE · GTRIDLEJ_S 0720
03/11/2021 10:34 PM PST



Page 1 of 3 · LOAN ID # 6616932
GTRIDLEJ (INI)

Closing Cost Details

Loan Costs

A. Origination Charges	\$6,108
% of Loan Amount (Points)	
FHB Appraisal Fee	\$1,025
FHB Condo Review Fee	\$175
FHB Lender Inspection Fee	\$200
FHB Loan Administration Fee	\$750
FHB Non-Refundable Application Fee	\$250
FHB Notary Fee	\$20
Origination Fee	\$3,688

Other Costs

E. Taxes and Other Government Fees	\$1,118
Recording Fees and Other Taxes	\$328
Transfer Taxes	\$790
F. Prepads	\$601
Homeowner's Insurance Premium (months)	
Mortgage Insurance Premium (months)	
Prepaid Interest (\$32.84 per day for 11 days @3.25 %)	\$361
Property Taxes (months)	
Insurance Premium - HO-6 Cond (12 months)	\$240

B. Services You Cannot Shop For

B. Services You Cannot Shop For	\$751
Attorney Doc Prep Fee	\$500
Credit Report	\$110
Flood Certification	\$12
Tax Service	\$79
Verification of Employment Fee	\$50

G. Initial Escrow Payment at Closing

Homeowner's Insurance	per month for	mo.
Mortgage Insurance	per month for	mo.
Property Taxes	\$153.68 per month for 4	mo.

H. Other

H. Other	\$1,960
Homeowner's Dues	\$520
Project Start-Up Fee	\$1,040
Title - Mobile Notary Fee	\$400

C. Services You Can Shop For

C. Services You Can Shop For	\$3,490
Title - Endorsement to Lender Policy	\$400
Title - Escrow's Attorney Doc Fee	\$681
Title - Lender's Title Insurance	\$1,100
Title - Settlement Fee	\$1,309

D. TOTAL LOAN COSTS (A + B + C)

\$10,349

J. TOTAL CLOSING COSTS

J. TOTAL CLOSING COSTS	\$12,799
D + I	\$14,643
Lender Credits	-\$1,844

Calculating Cash to Close

Total Closing Costs (J)	\$12,799
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$158,070
Deposit	-\$26,345
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$144,524

Adjustable Interest Rate (AIR) Table

Index + Margin	LIBOR12M + 3%
Initial Interest Rate	3.25%
Minimum/Maximum Interest Rate	3%/8.25%

Change Frequency

First Change	Beginning of 61st month
Subsequent Changes	Every 12th month after first change

Limits on Interest Rate Changes

First Change	2%
Subsequent Changes	2%



Additional Information About This Loan

LENDER First Hawaiian Bank
NMLS/ ____ LICENSE ID 420391
LOAN OFFICER Wendy Shao Lum
NMLS/ ____ LICENSE ID 557123
EMAIL wlum@fhb.com
PHONE 808-532-9863

MORTGAGE BROKER
NMLS/ ____ LICENSE ID
LOAN OFFICER
NMLS/ ____ LICENSE ID
EMAIL
PHONE

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years

\$107,021 Total you will have paid in principal, interest, mortgage insurance, and loan costs.
\$39,440 Principal you will have paid off.

Annual Percentage Rate (APR)

3.4 % Your costs over the loan term expressed as a rate. This is not your interest rate.

Total Interest Percentage (TIP)

56.772 % The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption

If you sell or transfer this property to another person, we
 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.

Construction Loans

You may receive a revised Loan Estimate at any time prior to 60 days before consummation.

Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

Late Payment

If your payment is more than 15 days late, we will charge a late fee of *5% of the principal and interest overdue*.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Servicing

We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Qiyu Zhao

Date



Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List

You can select these providers or shop for your own providers.

Service	Provider We Identified	Contact Information
Title Insurance	Premier Title & Escrow, Inc.	1601 Kapiolani Boulevard, Suite 1110 Honolulu, HI 96814 808-687-6700
Title Insurance	Title Guaranty of Hawaii, LLC	235 Queen Street Honolulu, HI 96813 808-521-0211
Title Insurance	Old Republic Title & Escrow of Hawaii, Ltd.	737 Bishop Street, Suite 2200 Honolulu, HI 96813 808-566-0100
Title Insurance	First Hawaii Title Corporation	201 Merchant Street, Suite 100 Honolulu, HI 96813 808-521-3411
Title Insurance	First American Title Company, Inc.	1177 Kapiolani Blvd. Honolulu, HI 96814 808-536-3866
Title Insurance	Fidelity National Title & Escrow of Hawaii, Inc.	201 Merchant Street, Suite #2100 Honolulu, HI 96813 808-536-0404
Escrow Settlement and Closing	Premier Title & Escrow, Inc.	1601 Kapiolani Boulevard, Suite 1110 Honolulu, HI 96814 808-687-6700
Escrow Settlement and Closing	Title Guaranty Escrow Services, Inc.	235 Queen Street Honolulu, HI 96813 808-521-0211
Escrow Settlement and Closing	Old Republic Title & Escrow of Hawaii, Ltd.	737 Bishop Street, Suite 2200 Honolulu, HI 96813 808-566-0100
Escrow Settlement and Closing	First Hawaii Title Corporation	201 Merchant Street, Suite 100 Honolulu, HI 96813 808-521-3411
Escrow Settlement and Closing	Fidelity National Title & Escrow of Hawaii, Inc.	201 Merchant Street, Suite #2100 Honolulu, HI 96813 808-536-0404
Escrow Settlement and Closing	First American Title Company, Inc.	1177 Kapiolani Blvd. Honolulu, HI 96814 808-536-3866

APPLICANTS: Qiyu Zhao

DATE ISSUED: 03/11/2021

LOAN ID # 6616932

Ellie Mae, Inc.



GTRIDLESSPNFJ_S 1018
GTRIDLESSPJS (POD)
03/11/2021 10:35 PM PST

ACKNOWLEDGEMENT OF RECEIPT OF RESPA'S HOMEOWNERSHIP COUNSELING ORGANIZATIONS LIST

Borrower(s): Qiyu Zhao

Date: March 11, 2021

Loan Number: 6616932

Property Address: 987 Queen Street #1810
Honolulu, HI 96814

Lender/Broker: First Hawaiian Bank

Loan Originator: Wendy Shao Lum

NMLS #: 420391

NMLS #: 557123

The undersigned hereby acknowledge(s) receiving a list of the ten closest HUD-approved Homeownership Counseling Organizations to the primary borrower's current address. The RESPA Homeownership Counseling Organizations list was provided by **First Hawaiian Bank**

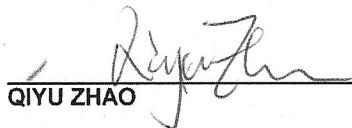
as required by RESPA's Regulation X, 12 C.F.R. § 1024.20.

First Hawaiian Bank

retrieved the list of Homeownership Counseling Organizations from:

- the CFPB's website at www.consumerfinance.gov/find-a-housing-counselor
 HUD's website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of the Homeownership Counseling Organizations List on the date indicated below.


QIYU ZHAO

2021-03-25
DATE

Ellie Mae, Inc.

GACKRHCOL_S_0816
GACKRHCOLS (POD)
03/11/2021 10:35 PM PST



**USA PATRIOT ACT INFORMATION DISCLOSURE
IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES**

Borrower(s): Qiyu Zhao

Date: March 11, 2021

Loan Number: 6616932

Property Address: 987 Queen Street #1810
Honolulu, HI 96814

Lender/Broker: First Hawaiian Bank

Loan Originator: Wendy Shao Lum

NMLS #: 420391

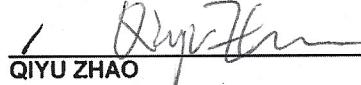
NMLS #: 557123

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies every customer.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.


QIYU ZHAO

2021-03-25
DATE

Ellie Mae, Inc.

GPATRJ 1114
GPATRJ (INI)
03/11/2021 10:34 PM PST



NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s): Qiyu Zhao

Date: March 11, 2021

Loan Number: 6616932

Property Address: 987 Queen Street #1810
Honolulu, HI 96814

Lender/Broker: First Hawaiian Bank

Loan Originator: Wendy Shao Lum

NMLS #: 420391

NMLS #: 557123

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

QIYU ZHAO

2021-03-25

DATE



HAWAII RIGHT TO CHOOSE INSURANCE PROVIDER

Borrower(s): Qiyu Zhao

Date: March 11, 2021

Loan Number: 6616932

Property Address: 987 Queen Street #1810
Honolulu, HI 96814

Lender: First Hawaiian Bank

Loan Originator: Wendy Shao Lum

NMLS #: 420391

NMLS #: 557123

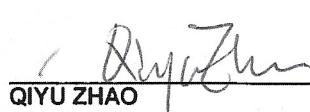
This disclosure is provided to you pursuant to Haw. Rev. Stat. Ann. § 431:13-104(c).

Lender requires that you obtain hazard insurance on the above referenced property as a condition of obtaining an extension of credit.

You have the right to obtain this insurance through an agent or insurer of your choice. You may provide this insurance through an existing policy of insurance or through a policy to be obtained and paid for by you. Lender has the right to reject a given insurance policy based on reasonable standards uniformly applied, relating to the extent of coverage required and the financial soundness and the services of an insurance provider. Such standards shall not discriminate against a particular type of insurance provider or reject a policy because it contains coverage in addition to that required for the extension of credit.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.


QIYU ZHAO

2021-03-25

DATE

Ellie Mae, Inc.



HIINSJ 1009
HIINSJ (INI)
03/11/2021 10:34 PM PST

Lender/Broker: First Hawaiian Bank

Date: March 11, 2021

NMLS #: 420391

Loan Number: 6616932

Lender/Broker Address: 999 Bishop St.
Honolulu, HI 96813

Borrower(s): Qiyu Zhao

Property Address: 987 Queen Street
#1810
Honolulu, HI 96814

**PUBLIC INFORMATION NOTICE REGARDING FORECLOSURE
PURSUANT TO HAWAII REVISED STATUTES SECTION 667-41
WHAT IS FORECLOSURE?**

This notice informs you regarding a lender's right to foreclose in the event of a default on the loan you have applied for or are considering if your home is used to secure its repayment.

The mortgage agreement or contract that you may enter into states that in the event the amounts due under the loan are not paid when they are due, or for other reasons you do not perform your promises in the note and mortgage, all of which are known as defaults, the lender shall have the option to foreclose the mortgage, which will result in a sale of your home.

The entity or person who holds your mortgage ("Mortgagee") may send you a notice informing you that the Mortgagee is starting foreclosure proceedings. You should not wait for that to happen; take steps to prevent a foreclosure as soon as you are having trouble paying your mortgage. You should contact your lender or your lender's loan servicer, or you may contact a budget and credit counselor or housing counselor, to discuss your situation.

STEP ONE: NOTICE OF DEFAULT. The first step in the foreclosure process is the Mortgagee usually sends you a written notice of default, which occurs after you are past due on your mortgage payment. The Mortgagee will tell you in the notice how much time you have to pay the required amount that is past due and, by paying, will return your loan to good standing.

STEP TWO: PROCEEDING TO FORECLOSURE. If you do not pay the required amount past due by the deadline in the notice of default, the Mortgagee may elect to



proceed to collect the balance due on your loan through foreclosure. In Hawaii, there are two types of foreclosures: judicial and nonjudicial.

In a **JUDICIAL FORECLOSURE**, the Mortgagee files a lawsuit against you in order to obtain a court judgment that you owe the balance due under your loan and to obtain an order to sell the property.

The initial legal document you will receive in the lawsuit is called the complaint. You should consult an attorney of your choice who can advise you as to the steps needed to protect your rights. Judicial foreclosure involves the sale of the mortgaged property under the supervision of the court. You will receive notice of the foreclosure case hearings and the sale date and the judicial decision is announced after a hearing in court. The sale of the property must be approved by the court before it can be completed.

In a **NONJUDICIAL FORECLOSURE**, the process follows the procedures spelled out in Chapter 667 of the Hawaii Revised Statutes and in your mortgage. The nonjudicial procedures allow a Mortgagee to foreclose on and sell the property identified in the mortgage without filing a lawsuit or court supervision. This nonjudicial foreclosure is also called a power of sale foreclosure. The Mortgagee starts the process by giving you a written notice of default and of the Mortgagee's intent to sell the property.

After the required time has elapsed, you will be sent a notice of nonjudicial foreclosure sale, which will tell you the date and location of the sale.

In a **NONJUDICIAL** foreclosure, if you own an interest in the property you may have the right to participate in the Mortgage Foreclosure Dispute Resolution Program or to convert the nonjudicial foreclosure into a judicial foreclosure. The nonjudicial foreclosure may not proceed during the dispute resolution process or after it has been converted to a judicial foreclosure.

PLEASE NOTE: Even if a judicial or nonjudicial foreclosure has commenced, you may be able to reinstate the loan and keep your home if you pay the delinquent amount then due and the foreclosure expenses that your Mortgagee has incurred. You must contact the Mortgagee as soon as possible to determine whether reinstatement is possible.

STEP THREE: PUBLIC SALE. The sale of a foreclosed home is usually made through a public auction, where the highest bidder who can make a cash deposit of up to 10% of the bid can buy the property. In a judicial foreclosure, the court appoints a third party commissioner to advertise and conduct the sale. In a nonjudicial foreclosure, the Mortgagee advertises and conducts the sale. In both types of sales, the Mortgagee has the right to buy the property by submitting a credit bid based up on the balance owed on the mortgage, so long as its bid is higher than any other bids. If the Mortgagee buys the property, the Mortgagee has the right to re-sell it in a private sale at a later date.

STEP FOUR: DISBURSEMENT OF PROCEEDS; POTENTIAL DEFICIENCY JUDGMENT. After the foreclosure sale is completed, the proceeds are paid out to



LOAN #: 6616932

lien holders, including the Mortgagee, in the order set by law and lastly to you if there are any proceeds left.

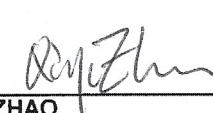
In a JUDICIAL FORECLOSURE, the court tells the commissioner whom to pay and how much. If the property did not sell for enough to pay off the balance due under your loan, the Mortgagee has the right to ask the court for a deficiency judgment against you for the difference.

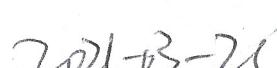
In a NONJUDICIAL FORECLOSURE, the Mortgagee distributes the proceeds from the sale. If you are an owner-occupant, the law prohibits a deficiency judgment against you unless the debt is secured by other collateral.

READ THE NOTE AND MORTGAGE CAREFULLY TO UNDERSTAND WHAT IS REQUIRED AND HOW TO AVOID FORECLOSURE, AND CONSULT WITH AN ATTORNEY REGARDING YOUR LEGAL RIGHTS.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.


QIYU ZHAO


DATE



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): Qiyu Zhao

Date: March 11, 2021

Loan Number: 6616932

Property Address: 987 Queen Street #1810
Honolulu, HI 96814

Lender: First Hawaiian Bank

I/We, Qiyu Zhao

understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

QIYU ZHAO

DATE





Mortgage Service Center, P.O. Box 1959, Honolulu, Hawaii 96805-1959

IMPORTANT:

PLEASE COMPLETE AND SIGN TWO COPIES OF THIS AUTHORIZATION, AND KEEP ONE COPY FOR YOUR RECORDS.

For new Mortgage Loans: Please complete and return this authorization ONLY AFTER: (i) you have received and reviewed the Loan Estimate for your mortgage loan, and (ii) you give First Hawaiian Bank your written notice of intent to proceed with the loan as described in the Loan Estimate.

**CUSTOMER AUTHORIZATION FOR AUTOMATIC PAYMENT
(Home Equity FirstLine or Mortgage Loan)**

I authorize First Hawaiian Bank ("FHB") to begin automatic deductions from my FHB account listed below for payment of my monthly FHB loan payment (including any fees and charges due). I agree that for a mortgage loan this authorization will only become effective after FHB has sufficient time (minimum 10 business days) to process this request, and if a payment is due in the meantime, I will make that payment manually. **For a Home Equity FirstLine, I agree that this authorization will become effective on the due date of my second payment and I will be required to manually make the first payment. This authorization will remain in effect until revoked by me or FHB. I acknowledge that the origination of automatic transactions to my account must comply with United States law.**

Mortgaged Property Address: 987 Queen Street #1810, Honolulu, HI 96814

FHB Loan Number † 6616932

† **For new Home Equity FirstLines:** The FHB Loan Number will be assigned after closing. If returning this form before closing, the number printed above is the Home Equity FirstLine application number.

Name (as shown on loan)

Daytime Phone Number

Name on FHB Deposit Account (if different from above)

Branch

Please debit payment from: FHB Checking Account
 FHB Savings Account

Account Number _____

Authorization Agreement

I authorize FHB to deduct my loan payment (including any fees and charges due) from my First Hawaiian Bank account named above, as described below:

Mortgage Loan Account: Day requested for charge (Select up to the 10th day of the month) _____ *

Optional: Request for additional monthly principal reduction.

Amount of monthly principal reduction \$ _____ (If principal reduction is requested, the amount indicated will be applied as a separate transaction on your mortgage loan account.) If you wish to change the amount of the monthly principal reduction, please contact our Mortgage Service Center at P.O. Box 1959, Honolulu, HI 96805-1959. This amount will not change unless you give us written notice.

Home Equity FirstLine Account: monthly on the due date shown on my monthly statement.*

The Current Amount Due (which includes the Minimum Payment and any fees and charges due) will be deducted.

* If the specified day falls on the weekend or a holiday, the charge will be processed on the next business day.





First Hawaiian Bank

Mortgage Service Center, P.O. Box 1959, Honolulu, Hawaii 96805-1959

CUSTOMER AUTHORIZATION FOR AUTOMATIC PAYMENT

Amount debited may vary: I understand that if my account is a Home Equity FirstLine account, the loan payment amount may change due to fluctuations in my balance, and/or fluctuations in the Index Rate if variable rates apply to my Home Equity FirstLine. I also understand that if my account is a Mortgage loan, the monthly payment may change due to variances in taxes, insurance premiums, etc. If I have an Adjustable Rate Mortgage (ARM) loan, I understand my monthly payment may change periodically based on changes in the interest rate.

Returned payment fee: I understand that if my payment is dishonored for any reason, I will be charged a fee in the amount set forth in FHB's schedule of fees then in effect at the time of dishonor, unless applicable law requires a lower charge or prohibits any charge. I acknowledge that the returned payment fee is presently \$20.00 for mortgage loans and \$25.00 for Home Equity FirstLines, subject to change by FHB from time to time, and I may ask FHB for a copy of the schedule of fees at any time. I understand that any returned payment fee will be added to my next monthly payment and deducted automatically from my account.

Revocation: This authorization remains in full force and effect until: (i) revoked by me in writing at least 10 business days before my next monthly payment is due, (ii) until my entire balance is paid in full and my loan account has been closed, or (iii) revoked by the Bank in writing.

I understand that Hawaii state law will apply to this authorization and all transactions made under it. By signing below, I acknowledge receipt of a copy of this Authorization Agreement, which I may retain for my records.

Authorized Signature (as shown on records)

Authorized Signature (as shown on records)

Print Name

Date

Print Name

Date

