

How to Read Your Mortgage Loan Statement

Account Number

A

When making an inquiry regarding your loan, please refer to entire account number.

Payment Due Date



Date that payment is due.

Minimum Payment Due



Amount due by the payment due date: sum of principal, interest, escrow fees (if any) and late fees (if applicable).

Late Fee



Amount of late fee assessed if payment is received after the grace period.

Add'l Principal



Additional principal payment made towards the principal balance of a loan (optional).

Amount Enclosed



Sum of minimum payment due and additional principal.

Payment Coupon



This section should be completed, detached and returned in the enclosed envelope when making payments via check. Please make check payable to "Central Pacific Bank" and reference your account number on the check. For automatic payments, your checking account will be debited on the date shown in the Automatic Payment Transfer information section below.

Contact Information



Customer Service Center toll-free phone number and web address.

Account Information



The current loan balance as of the statement date, the current interest rate and if any prepayment penalty will apply.

Explanation of Amount Due



The total monthly payment amount and breakdown of how the payment will be applied to the principal, interest, escrow, fees and charges, and any amount past due.

Automatic Payment Transfer Information



If an automatic payment has been set up, the account number, payment amount and payment date will appear

Past Payments Breakdown



List of amounts paid last month and since the beginning of the year.

Partial Payment (Unapplied)



The following message will appear on statements when a partial payment is made: "Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment the funds will then be applied to your mortgage."

Important Message



Messages or remarks will appear here when applicable.

Transaction Activity



List of all transactions posted since the last statement.

Housing Counselor Information



Contact information for the U.S. Department of Housing and Urban Development and U.S. Consumer Financial Protection Bureau.

Final Payment/Payoff
Contact Information



Phone number to call for final payment/payoff quote.

Mortgage Payment Records

Keep track of your payment records and be sure to keep the Annual Mortgage Loan Summary for tax purposes (this will be sent to you on an annual basis).

Customer Service

Should you have any questions regarding your mortgage, please call Loan Servicing, Monday - Friday, 8:00 a.m. - 5:00 p.m. at (808) 532-3022 or toll-free at 1-800-342-8422. Please refer to your account number when calling.

Please direct all written correspondence to: Attn: Loan Servicing Central Pacific Bank P. O. Box 3590 Honolulu, HI 96811-3590

Automatic Payment

Interested in signing up for automatic payment? Simply visit any CPB branch or call Customer Service to request form ATA002L, then complete, sign and submit the form with a voided check or deposit slip. Completed request forms received by CPB by the 10th day of the month will normally be processed in time to automatically pay your loan payment due on the first of the following month.



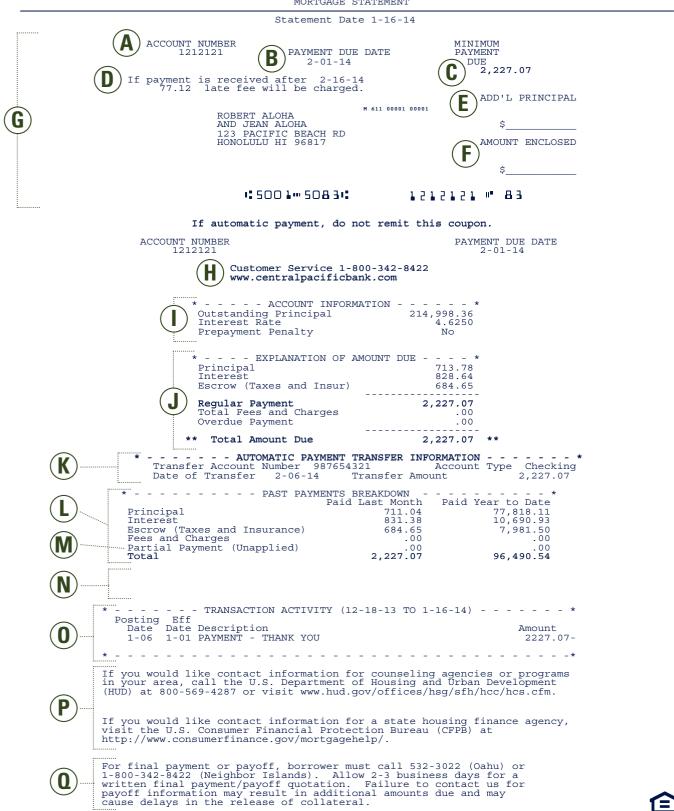




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Loan Statement

MORTGAGE STATEMENT



Member FDIC LENDE