



**STATE OF HAWAII  
DIVISION OF FINANCIAL INSTITUTIONS  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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**2004  
ANNUAL REPORT**

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## **Commissioner's Message**

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The Honorable Linda Lingle  
The Honorable Mark E. Recktenwald

Dear Governor Lingle and Director Recktenwald:

It is my privilege to submit to you the 2004 Annual Report and Directory of State-Chartered Financial Institutions compiled by the Division of Financial Institutions ("DFI").

During 2004 the DFI continued to fulfill its traditional mission of ensuring the safety and soundness of the State of Hawaii's financial services industry.

Although the number of State chartered financial institutions continues to decline, their size, product diversity and technological complexity present significant regulatory and supervisory challenges which have broadened the scope of the traditional financial service examination and administration process. Expanded supervision of the escrow depository and financial service loan company licensees, driven in part by the increased demands of Federal Bank Secrecy Act related activities, has resulted in new demands on examiner training and scheduling. Other areas of possible DFI involvement such as money transmitters, check cashers, mortgage brokers and payday lenders are being evaluated as a part of the legislative process. The addition of some of these industries may require additional staff, training and infrastructure commitments.

DFI and its regulatory partners, the Federal Reserve Bank, the Federal Deposit Insurance Corporation ("FDIC") and the National Credit Union Administration continue to work closely together to provide a seamless supervision and examination framework for all of our State-chartered institutions. Conducting joint examinations with our Federal regulatory colleagues also contributes to improvement in DFI staff proficiency and professionalism. As international events have an impact on the local financial community, DFI has continued to develop and maintain lines of communication with our fellow Pacific Island and Asian regulators. We look forward to expanding these relationships going forward.

DFI staff keeps pace with changes in both law and process through specialty educational opportunities such as the FDIC's State Examiner Training Program, and internet based lessons provided by the Conference of State Bank Supervisors ("CSBS"), our regulatory trade association. This has helped address staff turnover issues and allowed our recently hired examiners to develop new abilities and sharpen existing skills.

The key to any successful organization is the people who work within it. The DFI staff, from its most seasoned veteran to its newest examiner in training, has been and will continue to be that key component. It is therefore appropriate to not only thank them here for their past hard work, but to acknowledge their continuing critical importance in the division's ability to meet its future objectives.

We are all looking forward to meeting 2005's new challenges while continuing to fulfill traditional statutory responsibilities related to protecting consumers and ensuring the safety and soundness of the State of Hawaii's financial services industry.

Respectfully submitted,

D. B. Griffin III  
Commissioner of Financial Institutions

## **Staff**

(as of December 31, 2004)

**D.B. Griffin III**  
Commissioner

**Lynne H. Himeda**  
Deputy Commissioner

**Roy M. Maeda**  
Examination Manager  
Licensing and Regulatory Analysis Branch

**Wayne K. Oshiro**  
Examination Manager  
Field Examination Branch

**Christine M. Daleiden, Esq.**  
Financial Institutions Specialist

**Mary J. Ueki, Esq.**  
Financial Institutions Specialist

**Gary L. Ruby**  
Regulation Analyst

**Secretarial Staff**  
Karen Y. S. Kaneko  
Lillian E. Kogasaka  
Maria Bonita Lim  
Melanie M. Yoshida

### **Licensing and Regulatory Analysis Branch Examiners**

Peter S. T. Lam  
Patrick P. Lo  
Debra R. Takeuchi-Au  
Kelly F. Tran

**Field Examination Branch Supervisor**  
Michael H. Kollmeyer

### **Field Examination Branch Examiners**

Janice M. Ah-Nee  
Marjorie C.M. Bragado  
Lilian L. O. Cheung  
Dennis E. Fern  
Wai Hung "Gary" Lo  
Jamie T. Morikawa  
Sayaka T. Ogg  
Walter Y. Sugiura  
Melvin T. Watanabe

## **Staff Changes**

**Michael H. Kollmeyer** was promoted to Field Examination Branch Supervisor on January 2, 2004.

**Christine M. Daleiden**, Financial Institutions Specialist, was hired on August 16, 2004.

**Randolph M. Kimura**, Field Examination Branch Supervisor, retired on September 30, 2004.

### **Licensing and Regulatory Analysis Branch Examiners**

- **Patrick P. Lo** was hired on February 3, 2004.  
- **Debra R. Takeuchi-Au** was hired on September 20, 2004.

### **Field Examination Branch Examiners**

- **Dennis E. Fern** was hired on February 17, 2004.  
- **Marjorie C.M. Bragado** was hired on July 16, 2004.  
- **Janice M. Ah-Nee** was hired on September 16, 2004.  
- **Charles M. Ng** retired on December 30, 2004.

### **Secretarial Staff**

- **Zarryleen C. Flores** resigned on June 30, 2004.  
- **Lillian E. Kogasaka** was hired on September 16, 2004.  
- **Maria Bonita Lim** was hired on October 18, 2004.

## **Our Mission . . .**

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... to ensure the safety and soundness  
of state-chartered and state-licensed financial institutions,  
and ensure regulatory compliance by state-licensed  
financial institutions and escrow depositories,  
by fairly administering applicable statutes and rules,  
in order to protect the rights and funds  
of depositors, borrowers, consumers and  
other members of the public.

# Statement of Condition

## State-Chartered Banks

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	12/31/03	12/31/04
<b>Number of Banks</b>	<b>4</b>	<b>4</b>
<b>ASSETS</b>	(Dollar amounts in thousands)	
Loans and Leases <sup>1</sup>	\$14,085,456	\$15,433,031
Cash and Due from Banks	1,046,505	714,923
Securities	5,849,808	6,023,338
Fixed Assets	544,175	523,162
Other Real Estate	5,249	1,101
Other Assets	1,973,288	2,114,701
<b>TOTAL ASSETS</b>	<b>\$23,504,481</b>	<b>\$24,810,256</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$17,442,044	\$18,568,000
Other Liabilities	3,072,345	3,213,568
Total Liabilities	20,514,389	21,781,568
Capital	2,990,092	3,028,688
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$23,504,481</b>	<b>\$24,810,256</b>

Percentage of:

Equity Capital to Total Assets	12.72%	12.21%
Total Loans to Total Deposits	80.76%	83.12%
Total Loans to Total Assets	59.93%	62.20%

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<sup>1</sup> Including Fed Funds Sold; Net of Loan Loss Reserve

# Statement of Condition

## Depository Financial Services Loan Companies

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	12/31/03	12/31/04
<b>Number of Depository Financial Services Loan Companies</b>	<b>2</b>	<b>1</b>
<b>ASSETS</b>	(Dollar amounts in thousands)	
Loans and Leases <sup>2</sup>	\$295,491	\$290,950
Cash and Due from Banks	5,876	4,327
Securities	151,199	274,968
Fixed Assets	1,697	1,610
Other Real Estate	58	216
Other Assets	19,858	23,477
<b>TOTAL ASSETS</b>	<b>\$474,179</b>	<b>\$595,548</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$385,262	\$429,264
Other Liabilities	36,414	112,827
Total Liabilities	421,676	542,091
Capital	52,503	53,457
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$474,179</b>	<b>\$595,548</b>

Percentage of:

Equity Capital to Total Assets	11.07%	8.98%
Total Loans to Total Deposits	76.70%	67.78%
Total Loans to Total Assets	62.32%	48.85%

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<sup>2</sup> Net of Loan Loss Reserve



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**Directory of State-Chartered Banks**

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**BANK OF HAWAII**

111 South King Street  
Honolulu, Hawaii 96813  
(PO Box 2900, Honolulu, HI 96846-6000)  
Tel 1-(888) 643-3888  
Tel 1-(888) 643-9888 (TTY – Hearing Impaired)  
Fax (808) 537-8440  
Website [www.boh.com](http://www.boh.com)  
E-mail [webmaster@boh.com](mailto:webmaster@boh.com)

**Allan R. Landon**, Chairman of the Board, Chief Executive Officer, and President; **Peter S. Ho**, Vice Chairman; **Neal C. Hocklander**, Vice Chairman; **Richard C. Keene**, Vice Chairman and Chief Financial Officer; **Alton T. Kuioka**, Vice Chairman; **William C. Nelson**, Vice Chairman and Chief Risk Officer; **Donna A. Tanoue**, Vice Chairman and Chief Administrative Officer; **David W. Thomas**, Vice Chairman; **Scott E. Miller**, Group Executive Vice President; **William J. Barton**, Executive Vice President; **Peter M. Biggs**, Executive Vice President; **Robert I. Crowell**, Executive Vice President; **George J. Fillion**, Executive Vice President; **Kathleen J. Fujihara-Chong**, Executive Vice President; **John E. Gray, Jr.**, Executive Vice President; **Jean H. Hamakawa**, Executive Vice President; **Wayne Y. Hamano**, Executive Vice President; **William P. Henry, Jr.**, Executive Vice President; **Howard H. Hodel**, Executive Vice President; **Roger J. Khlopin**, Executive Vice President; **Thomas J. Koide**, Executive Vice President; **Ronald H. Leach**, Executive Vice President; **Tobias M. Martyn**, Executive Vice President; **Ralph M. Mesick**, Executive Vice President; **Lee Y. Moriwaki**, Executive Vice President; **Derek J. Norris**, Executive Vice President; **Mary E. Sellers**, Executive Vice President; **Dean Y. Shigemura**, Executive Vice President; **Brian T. Stewart**, Executive Vice President; **Mary A. Weisman**, Executive Vice President.

Statement of Condition as of December 31, 2004

(Dollar amounts in thousands)

**Total Assets \$9,814,544**

**Total Capital \$713,433**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aikahi Park	25 Kaneohe Bay Dr	Kailua	Hawaii	96734
Ala Moana	1441 Kapiolani Blvd	Honolulu	Hawaii	96814
Chinatown	101 N King St	Honolulu	Hawaii	96817
Ewa Beach	91-775 Papipi Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-165 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7192 Kalaniana'ole Hwy	Honolulu	Hawaii	96825
Hawaii Kai-Safeway	377 Keahole St	Honolulu	Hawaii	96825
Kahala Mall-Star	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	636 Kailua Rd	Kailua	Hawaii	96734
Kailua-Safeway	200 Hamakua Dr	Kailua	Hawaii	96734
Kaimuki	3600 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	1950 N King St	Honolulu	Hawaii	96819

**Directory of State-Chartered Banks**

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**(Bank of Hawaii – cont.)**

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kamehameha Shopping Ctr-Star	1620 N School St	Honolulu	Hawaii	96817
Kaneohe	45-1001 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Safeway	46-065 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Star	46-023 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe Bay-Marine Base	1196 Fifth St KMCBH	Kailua	Hawaii	96734
Kapahulu	727 Kapahulu Ave	Honolulu	Hawaii	96816
Kapolei	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Kapolei-Safeway	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Keeaumoku	1451 S King St	Honolulu	Hawaii	96814
Laie	55-510 Kamehameha Hwy	Laie	Hawaii	96762
Main	111 S King St	Honolulu	Hawaii	96813
Manoa	2752 Woodlawn Dr, #5-100	Honolulu	Hawaii	96822
Mapunapuna	2969 Mapunapuna Pl, #100	Honolulu	Hawaii	96819
Mililani	95-221 Kipapa Dr	Mililani	Hawaii	96789
Mililani-Safeway	94-780B Meheula Prkwy	Mililani	Hawaii	96789
Moiliili-Star	2470 S King St	Honolulu	Hawaii	96826
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearl Harbor	4404 Malaai St.	Honolulu	Hawaii	96818
Pearlridge	98-211 Pali Momi St	Aiea	Hawaii	96701
University	1010 University Ave	Honolulu	Hawaii	96826
Wahiawa	634 California Ave	Wahiawa	Hawaii	96786
Waiakamilo	1617 Dillingham Blvd	Honolulu	Hawaii	96817
Waiala-Kahala	4634 Kilauea Ave	Honolulu	Hawaii	96816
Waianae	86-120 Farrington Hwy	Waianae	Hawaii	96792
Waikale	94-817 Lumiaina St.	Waipahu	Hawaii	96797
Waikiki	2228 Kalakaua Ave	Honolulu	Hawaii	96815
Waikiki-Kaiulani	120 Kaiulani Ave	Honolulu	Hawaii	96815
Waimalu	98-1277-P Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-712 Farrington Hwy	Waipahu	Hawaii	96797
Ward Plaza	210 Ward Ave	Honolulu	Hawaii	96814

**HAWAII BRANCHES**

Hamakua	45-574 Mamane St	Honokaa	Hawaii	96727
Kaikoo	120 Pauahi St	Hilo	Hawaii	96720
Kamuela	67-1191 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kau (Pahala)	96-3167 Pikaki St	Pahala	Hawaii	96777

**Directory of State-Chartered Banks**

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**(Bank of Hawaii – cont.)**

<u>HAWAII BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kealahou-KTA	81-6638 Mamalohoa Hwy	Kealahou	Hawaii	96750
Kealahou-KTA	78-6831 Alii Dr	Kailua-Kona	Hawaii	96740
Kohala	54-3888 Akoni Pule Hwy	Kapaau	Hawaii	96755
Kona	75-5595 Palani Rd	Kailua-Kona	Hawaii	96740
Kona-Safeway	75-1027 Henry St	Kailua-Kona	Hawaii	96740
Pahoa	15-2906 Puna Rd	Pahoa	Hawaii	96778
Puainako-KTA	50 E Puainako St	Hilo	Hawaii	96720
Waiakea	417 E Kawili St	Hilo	Hawaii	96720

**KAUAI BRANCHES**

Hanapepe	3764 Hanapepe Rd	Hanapepe	Hawaii	96716
Kapaa	1407 Kuhio Hwy	Kapaa	Hawaii	96746
Lihue	4455 Rice St	Lihue	Hawaii	96766
Poipu	2360 Kiahuna Plantation Dr	Koloa	Hawaii	96756
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722
Waimea	9801 Waimea Rd	Waimea	Hawaii	96796

**LANAI BRANCH**

Lanai	460 Eighth St	Lanai	Hawaii	96763
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**MAUI BRANCHES**

Hana	Hana Shopping Ctr, Rm 3	Hana	Hawaii	96713
Kahana Gateway	4405 Honoapiilani Hwy	Lahaina	Hawaii	96761
Kahului	27 Puunene Ave	Kahului	Hawaii	96732
Kahului-Safeway	170 E Kamehameha Ave	Kahului	Hawaii	96732
Kihei	1279 S Kihei Rd – Azeka Place	Kihei	Hawaii	96753
Kihei-Star	1310 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	Lahaina Shopping Ctr	Lahaina	Hawaii	96761
Maui Marketplace	270 Dairy Rd, Bldg J	Kahului	Hawaii	96732
Paia	35 Baldwin Ave	Paia	Hawaii	96779
Piilani-Safeway	277 Piikea Ave	Kihei	Hawaii	96753
Pukalani	5501 Pukalani St	Pukalani	Hawaii	96768
Wailuku	2105 Main St	Wailuku	Hawaii	96793

**Directory of State-Chartered Banks**

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**(Bank of Hawaii – cont.)**

<u>MOLOKAI BRANCH</u>	ADDRESS	CITY	COUNTRY	ZIP CODE
Kaunakakai	20 B Ala Malama St	Kaunakakai	Hawaii	96748

**SOUTH PACIFIC BRANCH**

American Samoa	PO Box 69	Pago Pago	American Samoa	96799
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**WEST PACIFIC BRANCHES**

CNMI/Saipan – Garapan	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
CNMI/Saipan – Susupe	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
Palau-Koror	PO Box 340	Koror Palau Island	Republic of Palau	96940

**GUAM BRANCHES**

Hagatna	134 W Soledad Ave	Hagatna	Guam	96910
Harmon	1340-C N Marine Dr.	Upper Tumon	Guam	96913
Micronesia Mall Payless	1088 W Marine Dr., Suite 214	Dededo	Guam	96929
Oka Payless	291 Farenholt Ave	Tamuning	Guam	96911
Tamuning	683 S Marine Dr.	Tamuning	Guam	96913
Yigo Payless	525 Chalan Ramon Haya	Yigo	Guam	96929

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**Directory of State-Chartered Banks**

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**CENTRAL PACIFIC BANK**

220 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 544-0500 (Oahu)  
Tel (800) 342-8422 (Neighbor Islands)  
Fax (808) 531-2875  
Website [www.centralpacificbank.com](http://www.centralpacificbank.com)  
E-mail [info@centralpacificbank.com](mailto:info@centralpacificbank.com)

**Ronald K. Migita**, Chairman of the Board; **Clint Arnoldus** Chief Executive Officer and Vice Chairman of the Board; **Neal K. Kanda**, President and Chief Operating Officer; **Alwyn Chikamoto**, Executive Vice President; **Blenn Fujimoto**, Executive Vice President; **Dean K. Hirata**, Executive Vice President and Chief Financial Officer; **Denis Isono**, Executive Vice President; **Douglas R. Weld**, Executive Vice President and Chief Credit Officer.

Statement of Condition as of December 31, 2004  
(Dollar amounts in thousands)

**Total Assets \$2,458,791**

**Total Capital \$171,456**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hawaii Kai	6600 Kalaniana'ole Hwy, # 107	Honolulu	Hawaii	96825
Kahala-Times	1173 21st Ave	Honolulu	Hawaii	96816
Kaheka-Daiei	801 Kaheka St	Honolulu	Hawaii	96814
Kailua-Daiei	345 Hahani St	Kailua	Hawaii	96734
Kaimuki	3465 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	2024 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1151 Kamehameha Hwy	Kaneohe	Hawaii	96744
Main	220 S King St	Honolulu	Hawaii	96813
Keeaumoku	818 Keeaumoku St	Honolulu	Hawaii	96814
Mapunapuna	960 Mapunapuna St	Honolulu	Hawaii	96819
Mililani	95-720 Lanikuhana Ave	Mililani	Hawaii	96789
Moilili	2615 S King St	Honolulu	Hawaii	96826
Pearl City-Daiei	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-150 Kaonohi St	Aiea	Hawaii	96701
Royal Kunia-Times	94-615 Kupuohi St	Waipahu	Hawaii	96797
Waikiki	105 Uluniu Ave	Honolulu	Hawaii	96815

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**Directory of State-Chartered Banks**

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**(Central Pacific Bank – cont.)**

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797
Ward	505 Ward Ave	Honolulu	Hawaii	96814

**HAWAII BRANCHES**

Hilo	525 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-1010 Henry St	Kona	Hawaii	96740

**KAUAI BRANCH**

Lihue	4364 Rice St	Lihue	Hawaii	96766
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**MAUI BRANCHES**

Kahului	85 W Kaahumanu St	Kahului	Hawaii	96732
Kihei	207 Piikea Ave, Ste 6-63	Kihei	Hawaii	96753

**WASHINGTON LOAN CENTER**

Tacoma	2112 North 30 <sup>th</sup> St, Ste A	Tacoma	Washington	98403
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**Directory of State-Chartered Banks**

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**CITY BANK**

201 Merchant Street  
Honolulu, Hawaii 96813  
Tel (808) 535-2500  
Website [www.citybankhi.com](http://www.citybankhi.com)

**Ronald K. Migita**, Chairman of the Board; **Clint Arnoldus** Chief Executive Officer and Vice Chairman of the Board; **Neal K. Kanda**, President and Chief Operating Officer; **Alwyn Chikamoto**, Executive Vice President; **Blenn Fujimoto**, Executive Vice President; **Dean K. Hirata**, Executive Vice President and Chief Financial Officer; **Denis Isono**, Executive Vice President; **Douglas R. Weld**, Executive Vice President and Chief Credit Officer.

Statement of Condition as of December 31, 2004  
(Dollar amounts in thousands)

**Total Assets \$1,928,129**

**Total Capital \$174,378**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Bethel	1018 Bethel St	Honolulu	Hawaii	96813
Bishop	1111 Bishop St	Honolulu	Hawaii	96813
Kahala Mall	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	419 Kuulei Rd	Kailua	Hawaii	96734
Kalihi	2119 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1054 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	909 Kapahulu Ave	Honolulu	Hawaii	96816
Kapalama	1535 Dillingham Blvd	Honolulu	Hawaii	96817
Kapiolani	1600 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	1001 Kamokila Blvd, #104	Kapolei	Hawaii	96707
Main	201 Merchant St	Honolulu	Hawaii	96813
Makiki	1338 S Beretania St	Honolulu	Hawaii	96814
McCully	2002 S King St	Honolulu	Hawaii	96826
Wahiawa	935 California Ave	Wahiawa	Hawaii	96786
Waikiki Shopping Plaza	2250 Kalakaua Ave	Honolulu	Hawaii	96815
Waimalu	98-1247 Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797

**Directory of State-Chartered Banks**

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(City Bank – cont.)

<u>HAWAII BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hilo	333 Kilauea Ave	Hilo	Hawaii	96720
Kona	75-1027 Henry St, Ste 111B	Kailua-Kona	Hawaii	96740
 <u>KAUAI BRANCH</u>				
Lihue	4100 Rice St	Lihue	Hawaii	96766
 <u>MAUI BRANCHES</u>				
Kahului	285 W. Kaahumanu Ave, #101	Kahului	Hawaii	96732
Kihei	1819 S Kihei Rd, # D-109	Maui	Hawaii	96753
 <u>MAUI LOAN CENTER</u>				
Lahaina	181 Lahainaluna Rd, Ste F	Lahaina	Hawaii	96761
 <u>CALIFORNIA LOAN CENTER</u>				
Roseville	2281 Lava Ridge Court, Ste 170	Roseville	California	95661



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**Directory of State-Chartered Banks**

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**FIRST HAWAIIAN BANK**

999 Bishop Street  
Honolulu, Hawaii 96813  
(PO Box 3200, Honolulu, HI 96847-0001)  
Tel (808) 525-6340  
Website [www.fhb.com](http://www.fhb.com)

**Walter A. Dods, Jr.**, Chairman; **Donald G. Horner**, President and Chief Executive Officer; **Albert M. Yamada**, Vice Chairman and Chief Financial Officer; **William E. Atwater, III**, Executive Vice President, General Counsel and Secretary; **Anthony R. Guerrero, Jr.**, Vice Chairman; **Gary L. Caulfield**, Vice Chairman; **Gerald Keir**, Executive Vice President; **John Landgraf**, Executive Vice President; **Robin S. Midkiff**, Executive Vice President; **Frederick J. Shine, III**, Executive Vice President and Chief Credit Officer; **Sheila M. Sumida**, Executive Vice President; **Mark H. Felmet**, Executive Vice President and Group Manager; **Robert T. Fujioka**, Executive Vice President and Group Manager; **Raymond S. Ono**, Executive Vice President and Segment Manager; **Edward Y.W. Pei**, Executive Vice President and Group Manager; **Linda B. Cornejo**, Executive Vice President; **Brandt G. Farias**, Executive Vice President; **Corbett K. Kalama**, Executive Vice President; **Robert S. Harrison**, Executive Vice President; **Steve J. William**, Executive Vice President.

Statement of Condition as of December 31, 2004  
(Dollar amounts in thousands)

**Total Assets \$10,608,792**

**Total Capital \$1,969,421**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aina Haina	Aina Haina Shopping Ctr	Honolulu	Hawaii	96821
Chinatown	2 N King St	Honolulu	Hawaii	96817
Eaton Square	444 Hobron Ln	Honolulu	Hawaii	96815
Ewa Beach	91-919 Ft Weaver Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-135 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7110 Kalaniana'ole Hwy	Honolulu	Hawaii	96825
Hickam	30 Hickam Ct, Hickam AFB	Honolulu	Hawaii	96818
Kahala	1348 Hunakai St	Honolulu	Hawaii	96816
Kahuku	56-565 Kamehameha Hwy	Kahuku	Hawaii	96731
Kailua	705 Kailua Rd	Kailua	Hawaii	96734
Kaimuki	3599 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	2250 N King St	Honolulu	Hawaii	96819
Kaneohe	45-480 Kaneohe Bay Dr, Bldg H	Kaneohe	Hawaii	96744
Kaneohe Bay	46-047 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	433 Kapahulu Ave	Honolulu	Hawaii	96815
Kapiolani	1580 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	590 Farrington Hwy	Kapolei	Hawaii	96707
King-Liliha	445 N King St	Honolulu	Hawaii	96817

**Directory of State-Chartered Banks**

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**(First Hawaiian Bank – cont.)**

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Liliha	1420 Liliha St	Honolulu	Hawaii	96817
Main	999 Bishop St	Honolulu	Hawaii	96813
Makiki	1111 S Beretania St	Honolulu	Hawaii	96814
Manoa	2764 Woodlawn Dr	Honolulu	Hawaii	96822
Mililani	95-390 Kuahelani St	Mililani	Hawaii	96789
Moanalua	1000 Mapunapuna St	Honolulu	Hawaii	96819
Pearl City	890 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-1071 Moanalua Rd	Aiea	Hawaii	96701
Sand Island	111 Sand Island Access Rd # R-20	Honolulu	Hawaii	96819
Schofield	Bldg 3321 Schofield Barracks	Wahiawa	Hawaii	96857
University	2411 S King St	Honolulu	Hawaii	96826
Wahiawa	730 California Ave	Wahiawa	Hawaii	96786
Waianae	86-020 Farrington Hwy	Waianae	Hawaii	96792
Waikiki	2181 Kalakaua Ave	Honolulu	Hawaii	96815
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797
Ward	250 Ward Ave, # 140	Honolulu	Hawaii	96814

**HAWAII BRANCHES**

Hilo	1205 Kilauea Ave	Hilo	Hawaii	96720
Honokaa	45-3538 Mamane St at Kika St	Honokaa	Hawaii	96727
Kamehameha	120 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	67-1189 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kealahou	81-6626 Mamalahoa Hwy	Kealahou	Hawaii	96750
Kona	74-5593 Palani Rd	Kailua-Kona	Hawaii	96740
Pahoa	Government Main Rd	Pahoa	Hawaii	96778
Waikoloa	68-1845 Waikoloa Rd	Waikoloa	Hawaii	96738

**KAUAI BRANCHES**

Hanapepe-Eleele	Eleele Shopping Ctr, Bldg 606	Eleele	Hawaii	96705
Kapaa	4-1366 Kuhio Hwy	Kapaa	Hawaii	96746
Koloa	3506 Waikomo Rd	Kauai	Hawaii	96756
Kukui Grove	3-2600 Kaumualii Hwy, # 1023	Lihue	Hawaii	96766
Lihue	4423 Rice St	Lihue	Hawaii	96766
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722
Waimea	4525 Panako Rd	Waimea	Hawaii	96796

**Directory of State-Chartered Banks**

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**(First Hawaiian Bank – cont.)**

<u>LANAI BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Lanai	644 Lanai Ave	Lanai City	Hawaii	96763

**MAUI BRANCHES**

Kahului	20 W Kaahumanu Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St, # 28	Kihei	Hawaii	96753
Lahaina	215 Papalaua St	Lahaina	Hawaii	96761
Napili	5095 Napilihau St	Lahaina	Hawaii	96761
Pukalani	67 Makawao Ave	Pukalani	Hawaii	96768
Wailuku	27 Market St	Wailuku	Hawaii	96793

**PACIFIC ISLANDS BRANCHES**

Dededo	562 Harmon Lp, Compadre Mall	Dededo	Guam	96912
Tamuning	353 Chalan San Antonio Rd	Tamuning	Guam	96911
Maite	400 Route 8	Mongmong	Guam	96927-2003
Gualo Rai	Gualo Rai Commercial Ctr	Gualo Rai	Saipan, MP	96950
Oleai	Oleai Ctr, Beach Rd	Chalan Laulau	Saipan, MP	96950

**WEST INDIES BRANCH**

Cayman Islands	PO Box 500	Georgetown	Grand Cayman, Cayman Islands	
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**Directory of Interstate and Foreign Banks**

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**BANK OF THE ORIENT**

**Administrative Office**

233 Sansome Street  
San Francisco, California 94104  
Tel (415) 338-0853  
Tel (808) 543-3700 (Honolulu)  
Website [www.bankorient.com](http://www.bankorient.com)  
E-mail [davidchiu@bankorient.com](mailto:davidchiu@bankorient.com)

Regional Manager and Senior Vice President – **David Chiu**

**Ernest L. Go**, Chairman of the Board and Chief Executive Officer; **John Ng**, Executive Vice President and Chief Operating Officer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	765 Bishop St	Honolulu	Hawaii	96813
Manoa	2851 E Manoa Rd	Honolulu	Hawaii	96822

**HOMESTREET BANK**

**Honolulu Office**

1221 Kapiolani Boulevard, Suite 644  
Honolulu, Hawaii 96814  
Tel (808) 596-0343  
Fax (808) 593-2540  
Website [www.homestreetbank.com](http://www.homestreetbank.com)

Hawaii Manager and Senior Vice President – **Gary K. Kai**

**Bruce W. Williams**, Chief Executive Office; **Joan L. Enticknap**, President; **Debra L. Johnson**, Executive Vice President; **Richard W. H. Bennion**, Executive Vice President; **Patricia A. Leach**, Executive Vice President.

<u>OAHU BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	2 S King St	Honolulu	Hawaii	96813

**OAHU MORTGAGE CENTER**

Kapiolani	1221 Kapiolani Blvd, Suite 644	Honolulu	Hawaii	96814
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**HAWAII BRANCH**

Hilo	111 Aupuni St, # 102	Hilo	Hawaii	96720
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**Directory of Interstate and Foreign Banks**

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**(HOMESTREET BANK – cont.)**

**HAWAII MORTGAGE CENTER**

Kailua-Kona	75-5759 Kuakini Hwy, # 103A	Kailua-Kona	Hawaii	96740
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**MAUI MORTGAGE CENTER**

Wailuku	871 Kolu St, Suite 102	Wailuku	Hawaii	96793
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**PHILIPPINE NATIONAL BANK**

**Honolulu Agency Office**  
1145 Bishop Street, 2<sup>nd</sup> Floor  
Honolulu, Hawaii 96813  
Tel (808) 521-1493  
Fax (808) 533-2842  
E-mail [pnb.honolulu@verizon.net](mailto:pnb.honolulu@verizon.net)

General Manager – **Luis G. David, Jr.**

**Francisco A. Dizon**, Chairman of the Board; **Lorenzo V. Tan**, Vice Chairman, President and Chief Executive Officer; **Santiago Cua, Jr.**, Senior Executive Vice President; **Anthony Q. Chua**, Executive Vice President (Global Operations); **Mervyn G. Encanto**, Executive Vice President (International Banking Sector); **Federico Y. Cadiz, Jr.**, Executive Vice President (Asset Sales); **Asterio L. Favis, Jr.**, Executive Vice President (Treasury Group); **Carmen G. Huang**, Executive Vice President, Chief Financial Officer, and Chief of Staff; **Omar Byron T. Mier**, Executive Vice President and Chief Credit Officer; **Ismael R. Sandig**, Executive Vice President (Retail Banking Sector).

**Directory of Depository Financial Services Loan Companies**

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**FINANCE FACTORS, LIMITED**

1164 Bishop Street, Suite 300  
Honolulu, Hawaii 96813  
(PO Box 3979, Honolulu, HI 96812-3979)  
Tel (808) 548-3311  
Website [www.financefactors.com](http://www.financefactors.com)  
E-mail [stevet@financefactors.com](mailto:stevet@financefactors.com)

**Daniel B. T. Lau**, Chairman of the Board and Secretary; **Russell J. Lau**, Vice Chairman of the Board and Chief Executive Officer; **Steven J. Teruya**, President and Chief Operating Officer.

Statement of Condition as of December 31, 2004  
(Dollar amounts in thousands)

**Total Assets \$595,548**

**Total Capital \$53,457**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Downtown	1164 Bishop St	Honolulu	Hawaii	96813
Kahala	4224 Waialae Ave	Honolulu	Hawaii	96816
Kailua	602 Kailua Rd, #103	Kailua	Hawaii	96734
Kalihi	1620 N School St	Honolulu	Hawaii	96817
Kapahulu	2927 Kapiolani Blvd	Honolulu	Hawaii	96826
Kapiolani	1600 Kapiolani Blvd, # 109	Honolulu	Hawaii	96814
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
 <u>HAWAII BRANCHES</u>				
Hilo	427 Kilauea Ave	Hilo	Hawaii	96720
Kealahou-Kona	81-6629 Mamalahoa Hwy	Kealahou-Kona	Hawaii	96750
 <u>HAWAII LOAN CENTERS</u>				
Hilo	427 Kilauea Ave, Ste B-10B	Hilo	Hawaii	96720
Kailua-Kona	74-5620 Palani Rd, Ste 210	Kailua-Kona	Hawaii	96740
 <u>KAUAI BRANCH</u>				
Lihue	4393 Kukui Grove St, Ste 101	Lihue	Hawaii	96766

**Directory of Depository Financial Services Loan Companies**

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**(Finance Factors, Limited –  
cont.)**

<u>MAUI BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kahului	140 Hoohana St, Ste 111	Kahului	Hawaii	96732

**MAUI LOAN CENTER**

Kahului	140 Hoohana St, Ste 113	Kahului	Hawaii	96732
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**GUAM LOAN CENTER**

Tamuning	719 S Marine Dr, Ste 103	Tamuning	Guam	96911
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**Directory of Non Depository Financial Services Loan Companies**

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**ASB REALTY CORPORATION**

915 Fort Street, Suite 601  
Honolulu, Hawaii 96813  
Tel (808) 539-7121  
Fax (808) 539-7926  
E-mail [schong@asbhawaii.com](mailto:schong@asbhawaii.com)

**Alvin N. Sakamoto**, Chairman and President; **David K. Todani**, Vice President; **Stanley K. W. Chong**, Secretary; **Gary Horita**, Treasurer.

**AMERICAN GENERAL FINANCIAL SERVICES OF HAWAII, INC.**

94-1040 Waipio Uka Street  
Waipahu, Hawaii 96797  
Tel (808) 671-5664

District Manager - **Alvin Tanaka**

**Frederick W. Geissinger**, Chairman, Chief Executive Officer and President; **Ben D. Hendrix**, Executive Vice President; **Donald R. Breivogel, Jr.**, Senior Vice President and Chief Financial Officer; **Timothy M. Hayes**, Senior Vice President, Secretary and General Counsel; **Bryan A. Binyon**, Vice President and Treasurer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	555 N King St, Bldg A, Sp 106	Honolulu	Hawaii	96817
Kaneohe	46-028 Kawa St, Ste A-9	Kaneohe	Hawaii	96744
Pearl City	98-1268 Kaahumanu St, Ste C-04	Pearl City	Hawaii	96782
Waipahu	94-1040 Waipio-Uka St	Waipahu	Hawaii	96797

<u>HAWAII BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hilo	395 Kilauea Ave, Unit B3	Hilo	Hawaii	96720
Kona	75-5737 Kuakini Hwy, #104	Kona	Hawaii	96740

MAUI BRANCH

Kahului	250 Alamaha St, Ste N15	Kahului	Hawaii	96732
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**BENEFICIAL HAWAII INC.**

826 Fort Street  
Honolulu, Hawaii 96813  
Tel (808) 533-4202  
Fax (808) 533-3425  
Website [www.beneficial.com](http://www.beneficial.com)

**Thomas M. Detelich**, President; **Joseph A. Vozar, Jr.**, Executive Vice President and Chief Financial Officer; **Nancy J. Bromley**, Vice President and Secretary; **Daniel W. Anderson**, Vice President and Treasurer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	1199 Dillingham Blvd, # C-103	Honolulu	Hawaii	96817
Kaneohe	45-955 Kamehameha Hwy	Kaneohe	Hawaii	96744
Main	826 Fort Street Mall	Honolulu	Hawaii	96813
Wahiawa	823 California Ave, # 31-A	Wahiawa	Hawaii	96786

**HAWAII BRANCH**

Hilo	99 Aupuni St, # 101	Hilo	Hawaii	96720
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**KAUAI BRANCH**

Lihue	3-2600 Kaunualii Hwy, Ste B17	Lihue	Hawaii	96766
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**MAUI BRANCH**

Kahului	425 Koloa St, Suite 101A	Kahului	Hawaii	96732
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**CPB REAL ESTATE, INC.**

220 South King Street, Suite 550  
Honolulu, Hawaii 96813  
Tel (808) 544-0500  
Fax (808) 544-0574

**Clinton L. Arnoldus**, Chief Executive Officer; **Neal Kanda**, President and Chief Operating Officer; **Dean K. Hirata**, Executive Vice President and Chief Financial Officer; **Denis K. Isono**, Executive Vice President.

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**Directory of Non Depository Financial Services Loan Companies**

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**CITIFINANCIAL, INC.**

(a Hawaii Corporation)  
700 Bishop Street, Suite 1010  
Honolulu, Hawaii 96813  
Tel (808) 531-2569

**Frank J. Petrecco**, President; **R.T. Brokaw**, Executive Vice President; **Martin J. Wong**, Executive Vice President and Secretary; **Phillip Agnew**, Vice President; **Linda S. Davis**, Senior Vice President; **Robert M. Hurley**, Treasurer; **Teresa M. Baer**, Assistant Secretary.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aiea	98-199 Kamehameha Hwy, # A-1	Aiea	Hawaii	96701
Haleiwa	66-145 Kamehameha Hwy	Haleiwa	Hawaii	96712
Honolulu	197 S Hotel St	Honolulu	Hawaii	96813
Honolulu	1286 Kalani St, # 109	Honolulu	Hawaii	96817
Honolulu	1440 Kapiolani Blvd, # 107	Honolulu	Hawaii	96814
Honolulu	2153 N King St, # 109	Honolulu	Hawaii	96819
Honolulu	2320 S King St	Honolulu	Hawaii	96826
Kailua	116 Hekili St, # 104	Kailua	Hawaii	96734
Kaneohe	45-1117 Kamehameha Hwy, # 103	Kaneohe	Hawaii	96744
Kapolei	890 Kamokila Blvd, # 130	Kapolei	Hawaii	96707
Mililani	95-1249 Meheula Pkwy, # B-7	Mililani	Hawaii	96789
Wahiawa	846 Kilani Ave	Wahiawa	Hawaii	96786
Waipahu	94-866 Moloalo St, Ste D2	Waipahu	Hawaii	96797

**HAWAII BRANCHES**

Hilo	315 Makaala St, # 112	Hilo	Hawaii	96720
Hilo	220 Kamehameha Ave	Hilo	Hawaii	96720
Kona	75-5660 Kopiko St, # D2	Kona	Hawaii	96740

**KAUAI BRANCH**

<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
4370 Kukui Grove St, # 104	Lihue	Hawaii	96766

**MAUI BRANCHES**

Kahului	333 Dairy Rd, # 101-B	Kahului	Hawaii	96732
Lahaina	2580 Kekaa St, # C-3	Lahaina	Hawaii	96761

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**Directory of Non Depository Financial Services Loan Companies**

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**COUNTRYWIDE HOME LOANS, INC.**

55 Merchant Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (808) 275-8900  
Fax (808) 275-2044  
E-mail [customers@countrywide.com](mailto:customers@countrywide.com)

Vice President and Area Manager – **Jon Whittington**

**Angelo R. Mozilo**, Chairman; **Stanford L. Kurland**, President and Chief Executive Officer; **Sandor E. Samuels**, Managing Director, General Counsel and Secretary; **Carlos Manuel Garcia**, Senior Managing Director and Chief of Operations; **Thomas Keith McLaughlin**, Managing Director and Chief Financial Officer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	55 Merchant St, Ste 1600	Honolulu	Hawaii	96813
Honolulu	841 Bishop St, Ste 1530	Honolulu	Hawaii	96813
Honolulu	700 Bishop St	Honolulu	Hawaii	96813
Honolulu	225 Queen St, Ste 100	Honolulu	Hawaii	96813
Kailua	118 Hekili St	Kailua	Hawaii	96734
Pearl City	1000 Kamehameha Hwy, Ste 222	Pearl City	Hawaii	96782
 <u>HAWAII BRANCH</u>				
Hilo	111 E Puainako St, Ste 101A	Hilo	Hawaii	96720
 <u>MAUI BRANCH</u>				
Maui	425 Koloa St, Ste 103	Pukalani	Hawaii	96732

**FHL LEASE HOLDING COMPANY, INC.**

1580 Kapiolani Boulevard, 3<sup>rd</sup> Floor  
Honolulu, Hawaii 96814  
Tel (808) 943-4905  
Fax (808) 943-4975

**Donald G. Horner**, Chairman of the Board and Chief Executive Officer; **Stephen J. Marcuccilli**, President; **Albert M. Yamada**, Vice President and Treasurer; **William E. Atwater**, Vice President and Secretary; **Pamela R. Fern**, Vice President; **Brian Y. C. Lau**, Vice President; **George H. Lumsden**, Vice President and General Auditor.

**FIRST FINANCE COMPANY OF MOLOKAI**

PO Box 615  
Kaunakakai, Hawaii 96748  
Tel (808) 553-5545  
Fax (808) 553-8415  
E-mail [ffcomkk@aloha.net](mailto:ffcomkk@aloha.net)

Manager – **Peter K. Cockett**

**Peter K. Cockett**, President; **Patrick Cummins**, Vice President; **Wilma Souza**, Secretary; **Eric Stack**, Treasurer; **Mary Theresa Reelitz**, Assistant Secretary and Assistant Treasurer.

**FORD MOTOR CREDIT COMPANY**

1585 Kapiolani Boulevard, Suite 922  
Honolulu, Hawaii 96814  
Tel (808) 946-3200  
Fax (800) 781-8225

Hawaii Manager - **Walter Lawson**

**William Clay Ford, Jr.**, Chairman and Chief Executive Officer, WHQ; **Gregory C. Smith**, Chairman and Chief Executive Officer, Ford Financial, FMCC; **Michael M.E. Bannister**, President and Chief Operating Officer, Ford Credit, FMCC; **Terry D. Chenault**, President, Global Operations and Tech., FMCC.

**GMAC MORTGAGE CORPORATION**

629 Kailua Road  
Kailua, Hawaii 96734  
Tel (808) 263-4622  
Fax (808) 263-5935

**David Applegate**, Chairman, President and Chief Executive Officer; **James R. Hillsman**, Executive Vice President and Chief Financial Officer; **Robert H. Patterson**, Senior Vice President and Secretary; **William Casey**, Senior Vice President and Treasurer; **Barry J. Bier**, Executive Vice President; **Ralph J. Hall**, Executive Vice President.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	800 Fort Street Mall, Stes 100 & 102	Honolulu	Hawaii	96813
Kailua	629 Kailua Rd	Kailua	Hawaii	96734
 <u>MAUI BRANCH</u>				
Kahului	430 Kele St, Ste 401	Kahului	Hawaii	96732

**GENERAL MOTORS ACCEPTANCE CORPORATION**

1357 Kapiolani Boulevard, Suite 1070  
Honolulu, Hawaii 96814  
Tel (808) 951-2050

Manager – **Whit Michel**

**Eric A. Feldstein**, Chairman; **William F. Muir**, President; **Sanjiv Khattri**, Executive Vice President and Chief Financial Officer; **John E. Gibson**, Executive Vice President; **Linda K. Zukauckas**, Vice President and Treasurer; **Cathy L. Quenneville**, Secretary.

**HONOWAI INVESTMENT CO., LTD.**

600 Kapiolani Boulevard, Suite 205  
Honolulu, Hawaii 96813  
Tel (808) 533- 4484  
Fax (808) 533-4402

**Jason K. Lau**, President and Treasurer; **Deborah Y. L. Lau**, Secretary.

**HOUSE OF FINANCE, INC.**

1810 North King Street, Suite A  
Honolulu, Hawaii 96819  
Tel (808) 847-8493  
Fax (808) 847-8747  
E-mail [ROLAND@HOFINC.NET](mailto:ROLAND@HOFINC.NET)

**Roland C. Casamina**, President and Chief Executive Officer; **Evelyn Casamina**, Vice President and Secretary; **Marsha Kamao**, Assistant Vice President - Operations.

**INVESTORS FINANCE, INC.**

820 Mililani Street, Suite 300  
Honolulu, Hawaii 96813  
Tel (808) 533-7437  
Fax (808) 521-4712  
E-mail [Monaco@ohanafinance.com](mailto:Monaco@ohanafinance.com)

**Michael S. Monaco**, Chairman and Chief Executive Officer; **Wade W. Richardson**, President; **Geoffrey E. Marr**, Secretary and Corporate Counsel.

**KAUAI ISLAND FINANCE, INC.**

2973 Umi Street  
Lihue, Hawaii 96766  
Tel (808) 245-6968  
Fax (808)246-0141

Manager - **Bernadette H. Sakoda**

**Richard K. Maeda**, President; **Bernadette H. Sakoda**, Executive Vice President and Manager; **Wayne R. Ellis**, Vice President; **Morris Shinsato**, Secretary; **Roy Tanaka**, Treasurer.

**MAUI INDUSTRIAL LOAN & FINANCE COMPANY, INC.**

140 North Market Street, Suite 201  
Wailuku, Hawaii 96793  
Tel (808) 244-9143  
Fax (808) 244-1375

**Lloyd Y. Kimura**, President and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

**MERRILL LYNCH CREDIT CORPORATION**

Pauahi Tower Penthouse  
1001 Bishop Street, Suite 2800  
Honolulu, Hawaii 96813  
Tel (808) 525-7300  
Fax (808) 526-0164

Managing Director – **Judith Perry**

**Lawrence P. Washington**, Chairman of the Board, President, and Chief Executive Officer; **Donna P. Sperling**, Vice President and Treasurer; **George T. Morrison**, Vice President and Secretary.

**MORGAN STANLEY DEAN WITTER CREDIT CORPORATION**

1001 Bishop Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (808) 525-6900  
Fax (808) 525-6901  
E-mail [paul.loo@morganstanley.com](mailto:paul.loo@morganstanley.com)

Manager – **Paul C. T. Loo**

**Thomas F. White**, President and Chief Executive Officer; **S. Michael Smith**, Senior Vice President; **David L. Bianucci**, Vice President and Treasurer; **William H. Clugston**, Secretary.

**Directory of Non Depository Financial Services Loan Companies**

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**MUTUAL FINANCE COMPANY, LIMITED**

1165 Bethel Street, 2<sup>nd</sup> Floor  
Honolulu, Hawaii 96813  
Tel (808) 539-9777  
Fax (808) 521-2714

**Franklin M. Tokioka**, Chairman; **Franklin M. Tokioka II**, President; **Davadass Ramadass**, Executive Vice President; **John Popovich**, Vice President; **Arthur Shida**, Secretary; **Benjamin Salazar**, Treasurer.

**NEW CENTURY MORTGAGE CORPORATION**

841 Bishop Street, Suite 725  
Honolulu, Hawaii 96813  
Tel (808) 550-2300  
Fax (808) 550-2350  
Website [www.ncen.com](http://www.ncen.com)

Branch Manager – **William Stutzmann**

**Bradley A. Morrice**, Chairman of Board and Chief Executive Officer; **Patrick J. Flanagan**, President; **Lawrence E. Moretti**, Senior Vice President and Chief Information Officer; **Patti M. Dodge**, Executive Vice President and Chief Financial Officer; **Stergios Theologides**, Secretary.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	841 Bishop St, Ste 725	Honolulu	Hawaii	96813
Honolulu	841 Bishop St, Ste 2001	Honolulu	Hawaii	96813

**SAFETY LOAN COMPANY, LTD.**

2065 South King Street, Room 105  
Honolulu, Hawaii 96826  
Tel (808) 946-4894  
Fax (808) 946-2077

**Sonny Okada**, Chief Executive Officer; **Judy Okada**, President and Secretary; **Gavin Hubbard**, Vice President; **Wesley Nakamura**, Vice President; **Walter Okada**, Treasurer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	2065 South King St, Room 105	Honolulu	Hawaii	96826
Kalihi	2255 N School St	Honolulu	Hawaii	96819

**Directory of Non Depository Financial Services Loan Companies**

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**STANDARD FINANCIAL CORP.**

705 South King Street, Suite 204  
Honolulu, Hawaii 96813  
Tel (808) 531-6515  
Fax (808) 538-3027

**Allan S. Totoki**, President; **Rona S. Totoki**, Secretary; **Adele Lum**, Vice President-Finance/Treasurer.

**WELLS FARGO FINANCIAL HAWAII, INC.**

26 Hoolai Street  
Kailua, Hawaii 96734  
Tel (808) 262-6584  
Fax (808) 262-7875

District Manager – **Leonard P.R. Fernandes**

**Reed W. Ramsay**, President; **Dean R. Anderson**, Vice President; **Mike J. Arthur**, Vice President; **Patricia Callahan**, Vice President; **Wyetta Hammer**, Vice President; **Lyndon W. Hohwieler**, Vice President; **Craig D. Jones**, Vice President; **Steve McClelland**, Vice President; **Bruce A. Miller**, Vice President; **Gary M. Poetting**, Vice President; **Patrick M. Romig**, Vice President; **Patrick P.L. Tom**, Vice President; **Ruth White**, Vice President; **Steven N. Owenson**, Treasurer; **Faye L. Kunz**, Secretary.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aiea	99-115 Aiea Hts Dr, # 301	Aiea	Hawaii	96701
Ala Moana	1311 Kapiolani Blvd, # 101	Honolulu	Hawaii	96814
Kailua	26 Hoolai St	Kailua	Hawaii	96734
Kapalama	1210 Dillingham Blvd	Honolulu	Hawaii	96817
Pearl City Plaza	719 Kamehameha Hwy	Pearl City	Hawaii	96782
Waipahu	94-300 Farrington Hwy, # G-11	Waipahu	Hawaii	96797
 <u>HAWAII BRANCHES</u>				
Hilo	266 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	64-1035 Mamalahoa Hwy, # G	Kamuela	Hawaii	96743
Kona	75-5722 Hanama Pl	Kona	Hawaii	96740
 <u>KAUAI BRANCH</u>				
Lihue	3122 Kuhio Hwy, # A-14	Lihue	Hawaii	96766
 <u>MAUI BRANCH</u>				
Wailuku	210 Imi Kala St, # 203	Wailuku	Hawaii	96793



**HAWAII CENTRAL CREDIT UNION**

681 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 531-8911  
Fax (808) 531-7048  
Website [www.hccu.info](http://www.hccu.info)

**Stanley Gono**, Chairman of the Board; **Milton W. Y. Lum**, President and General Manager; **Moses Lum Hoy**, First Vice President; **Tracy Woo**, Second Vice President; **Mack Lee**, Secretary; **Fred Tsuda**, Treasurer.

**LIHUE CREDIT UNION**

2973 Kele Street  
Lihue, Hawaii 96766-5165  
Tel (808) 245-2712  
Fax (808) 245-7241

**Timothy Albao**, Chairman of the Board; **Keith A. Uyeno**, President; **Elodie Moniz**, Secretary; **Sherman Shiraishi**, Treasurer.

**OAHU ONE CREDIT UNION**

2219 Pauoa Road  
Honolulu, Hawaii 96813  
Tel (808) 521-6727  
Fax (808) 545-2978  
E-mail [general@oahuonecu.org](mailto:general@oahuonecu.org)

**Thomas F. Seu**, Chairman of the Board; **Thomas W. Metcalf**, Vice-Chairman; **Frank W. Clayton**, Secretary; **David D. Y. Jeong**, Treasurer; **Bart M. Saxton**, General Manager.

Directory of Escrow Depositories

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**DEVELOPERS ESCROW SERVICES, INC.**

2024 North King Street, Room 211  
Honolulu, Hawaii 96819  
Tel (808) 848-2340  
Fax (808) 848-2283

**Miriam Horita**, President and Treasurer; **Elizabeth Umetsu**, Secretary.

**FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.**

201 Merchant Street, Suite 2100  
Honolulu, Hawaii 96813  
Tel (808) 536-0404  
Fax (808) 536-1082  
E-mail [dhastie@fnf.com](mailto:dhastie@fnf.com)

**Dale Hastie**, President and State Manager; **Ann Fukuzaki**, Vice President.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aiea	98-211 Pali Momi St, # 312	Aiea	Hawaii	96701
Honolulu	201 Merchant St, Ste 2100	Honolulu	Hawaii	96813
Honolulu	4211 Waialae Ave, # 111	Honolulu	Hawaii	96816
Kailua	116 Hekili St.	Kailua	Hawaii	96734
 <u>HAWAII OFFICE</u>				
Kailua-Kona	75-1000 Henry St, Ste 203	Kailua-Kona	Hawaii	96740
Hilo	1255 Kilauea Ave, # 200A	Hilo	Hawaii	96720
 <u>KAUAI OFFICE</u>				
Poipu	3417 E Poipu Rd, Suite 104	Koloa	Hawaii	96756
 <u>MAUI OFFICES</u>				
Kahului	285 W Kaahumanu Ave, # 102	Kahului	Hawaii	96732
Kihei	1325 S Kihei Rd, Suite 104	Kihei	Hawaii	96753
Lahaina	181 Lahainaluna Rd, Suite E	Lahaina	Hawaii	96761
Makawao	1043 Makawao Ave, # 110	Makawao	Hawaii	96768

**FIRST AMERICAN TITLE COMPANY, INC.**

333 Queen Street, Suite 700  
Honolulu, Hawaii 96813  
Tel (808) 536-3866  
Fax (808) 545-6187  
Website [www.firstam.com](http://www.firstam.com)  
E-mail [famhawaii@firstam.com](mailto:famhawaii@firstam.com)

**Elia A. Long**, Chairman of the Board; **Joseph L. Dwight IV**, President and Chief Executive Officer; **Patsy H. Kirio**, Senior Vice President and Secretary; **Kinau Kepaa**, Vice President and Treasurer; **Neville Bowler**, Vice President; **David L. Bird**, Vice President; **Kathleen Mizusawa**, Assistant Vice President.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	333 Queen St, Ste 700	Honolulu	Hawaii	96813
Kailua	146 Hekili St, Ste 104	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, Ste 435	Aiea	Hawaii	96701
 <u>HAWAII OFFICES</u>				
Hilo	1438 Kilauea Ave, Ste 1	Hilo	Hawaii	96720
Kailua-Kona	75-1029 Henry St, Ste 202	Kailua-Kona	Hawaii	96740
 <u>MAUI OFFICES</u>				
Kahului	173 Hoohana St, Ste 1	Kahului	Hawaii	96732
Kihei	2439 South Kihei Rd, Ste B102	Kihei	Hawaii	96753

**FIRST HAWAII TITLE CORPORATION**

City Financial Tower  
201 Merchant Street, Suite 2000  
Honolulu, Hawaii 96813  
Tel (808) 521-3411  
Fax (808) 599-8792  
Website [www.firsthawaii.com](http://www.firsthawaii.com)

**Thomas W. Sullivan**, Chairman of the Board; **Lester G. L. Wong**, President; **Lynn Matsushima**, Secretary, Treasurer, and Controller.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aiea	98-211 Pali Momi St, Ste 600	Aiea	Hawaii	96701
Honolulu	201 Merchant St, Ste 2000	Honolulu	Hawaii	96813
Waialae	4211 Waialae Ave, Ste 208	Honolulu	Hawaii	96816

**HAWAII OFFICES**

Kamuela	65-1291 Kawaihae Rd, Ste 104	Kamuela	Hawaii	96743
Kona	75-5722 Kuakini Hwy, Ste 210	Kailua-Kona	Hawaii	96740

**KAUAI OFFICE**

Princeville	5-4280 Kuhio Hwy, Ste B-201	Princeville	Hawaii	96722
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**MAUI OFFICES**

Kahului	33 Lono Ave, Ste 240	Kahului	Hawaii	96732
Kihei	1993 South Kihei Rd	Kihei	Hawaii	96753
Lahaina	910 Honoapiilani Hwy, Ste 5	Lahaina	Hawaii	96761

**GUARDIAN ESCROW SERVICES, INC.**

2347 South Beretania Street, Suite 200  
Honolulu, Hawaii 96826  
Tel (808) 951-6991  
Fax (808) 951-6995  
Website [www.guardianescrow.com](http://www.guardianescrow.com)  
E-mail [ahau@guardianescrow.com](mailto:ahau@guardianescrow.com)

**Frances H. Goo**, President and Secretary; **Edward S. H. Goo**, Vice President; **Augusta Hau**, Treasurer.

**HAWAII ESCROW & TITLE, INC.**

Topa Financial Tower  
700 Bishop Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (808) 532-2977  
Fax (808) 531-1165  
Website [www.hetinc.com](http://www.hetinc.com)  
E-mail [info@hetinc.com](mailto:info@hetinc.com)

**Denise M. Kaehu**, President, Secretary, and Treasurer; **Brenda Cipriano**, Vice President; **Susanne Lunsford**, Vice President; **S.F. Fanciullo**, Vice President.

<u>OAHU OFFICE</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	700 Bishop St, Ste 1600	Honolulu	Hawaii	96813
<u>HAWAII OFFICE</u>				
Kailua-Kona	75-5870 Walua Rd, Ste 200	Kailua-Kona	Hawaii	96740
<u>MAUI OFFICE</u>				
Lahaina	2780 Kekaa Dr, Ste 205	Lahaina	Hawaii	96761

**HAWAII RESORT ESCROW, INC.**

116 South Hotel Street, Suite 207  
Honolulu, Hawaii 96813  
Tel (808) 536-3378

**Brenda K. Daniels**, President; **Warren O. Wheeler**, Vice President and Treasurer; **David H. Flint**, Vice President; **Leo Rose III**, Vice President and Secretary; **Terry H. Sheindlin**, Hawaii Representative.

**INTEGRITY ESCROW AND TITLE COMPANY, INC.**

333 Queen Street, Suite A  
Honolulu, Hawaii 96813  
Tel (808) 447-6000  
Fax (808) 447-6010  
E-mail [info@integrityescrow.com](mailto:info@integrityescrow.com)

**Susan R. Lefritz**, President and Treasurer; **Richard A. Lefritz**, Secretary.

Directory of Escrow Depositories

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**ISLAND TITLE CORPORATION**

1132 Bishop Street, Suite 400  
Honolulu, Hawaii 96813  
Tel (808) 531-0261  
Fax (808) 523-7499

**Lynne Kaneshiro**, President and Chief Executive Officer; **Neal Takeuchi**, Senior Vice President; **Nadine Ogata**, Vice President; **Corrine Agno**, Secretary; **Ross Kondo**, Vice President and Treasurer; **Bradford Ishida**, Vice President.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	1132 Bishop St, Ste 400	Honolulu	Hawaii	96813
Waialae	3465 Waialae Ave, # 370	Honolulu	Hawaii	96816
Waipio	94-1040 Waipio Uka St, # 6	Waipahu	Hawaii	96797

**HAWAII OFFICES**

Hilo	688 Kinoole St, # 121	Hilo	Hawaii	96720
Kailua-Kona	75-5660 Kopiko St, # A-2	Kailua-Kona	Hawaii	96740

**MAUI OFFICE**

Kihei	1325 South Kihei Rd, # 205	Kihei	Hawaii	96753
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**OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.**

Pacific Guardian Center, Hakai Tower  
733 Bishop Street, Suite 2700  
Honolulu, Hawaii 96813  
Tel (808) 566-0100  
Fax (808) 522-1378  
Website [www.ortc.com](http://www.ortc.com)  
E-mail [clago@ortc.com](mailto:clago@ortc.com)

**Rande K. Yeager**, Chief Executive Officer; **R. Wayne Shupe**, President and Chief Operating Officer; **P. Michael Trudeau**, Executive Vice President; **Carleton R. Lago**, Senior Vice President, Secretary, and Assistant Treasurer; **Michael Hardy**, Senior Vice President and Chief Financial Officer; **Gary J. Horn**, Senior Vice President; **Patricia Yee**, Senior Vice President; **David M. Hall**, Senior Vice President; **Richard J. Wallace**, Senior Vice President; **Stephanie Shulman**, Senior Vice President; **Robin Kernutt**, Vice President and Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	733 Bishop St, Ste 2700	Honolulu	Hawaii	96813

**Directory of Escrow Depositories**

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**(Old Republic Title & Escrow  
Hawaii, Ltd. – cont.)**

Honolulu	1314 King St, Ste 662	Honolulu	Hawaii	96814
Honolulu	3660 Waialae Ave, Ste 204	Honolulu	Hawaii	96816
Kailua	116 Hekili St, Ste 7	Kailua	Hawaii	96734
Aiea	98-211 Pali Momi St, Ste 535	Aiea	Hawaii	96701

<u>MAUI OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kahului	33 Lono Ave, Ste 170	Kahului	Hawaii	96732
Kihei	380 Huku Li'i Pl, Ste 206	Kihei	Hawaii	96753
Lahaina	10 Hoohui Rd, Ste 210	Lahaina	Hawaii	96761

**SECURITY TITLE CORPORATION**

1164 Bishop Street, Suite 1611  
Honolulu, Hawaii 96813  
Tel (808) 535-6000  
Fax (808) 532-7151  
Website [www.stchawaii.com](http://www.stchawaii.com)

**David P. Palk**, President, Secretary and Treasurer; **Rachel P. Romena**, Vice President; **Carmen Choi**, Treasurer; **Frank Reuter**, Vice President.

<u>OAHU OFFICE</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	1164 Bishop St, Ste 1611	Honolulu	Hawaii	96713
Kailua	40 Aulike Street, Ste 312	Kailua	Hawaii	96834

**HAWAII OFFICE**

Hilo	204 Waianuenue Ave	Hilo	Hawaii	96720
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**KAUAI OFFICE**

Lihue	4370 Kukui Grove St, # 209	Lihue	Kauai	96766
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**TITLE GUARANTY ESCROW SERVICES, INC.**

235 Queen Street  
Honolulu, Hawaii 96813  
Tel (808) 521-0211  
Fax (808) 521-0280  
E-mail [main@tghawaii.com](mailto:main@tghawaii.com)

**David T. Pietsch, Jr.**, President; **James W. Pietsch**, Executive Vice President; **Michael A. Pietsch**, Executive Vice President; **Glen Y. Ajimine**, Senior Vice President; **Matt Takata**, Senior Vice President; **Mark Renschen**, Senior Vice President; **John Jubinsky**, Secretary; **Lois Kawano**, Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	235 Queen St	Honolulu	Hawaii	96813
Hawaii Kai	6600 Kalaniana'ole Hwy, # 108	Hawaii Kai	Hawaii	96825
Waialae-Kahala	4211 Waialae Ave, # 104	Honolulu	Hawaii	96816
King Street	1350 S King St, Ste 105	Honolulu	Hawaii	96814
Kailua	111 Hekili St	Kailua	Hawaii	96734
Mililani	95-1091 Aina Mauka Dr, Ste 2	Mililani	Hawaii	96789
Pearlridge	98-151 Pali Momi St, Ste 115	Pearl City	Hawaii	96701
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797

HAWAII OFFICES

Hilo	450 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-170 Hualalai Rd, # C210	Kailua-Kona	Hawaii	96740
Kamuela	65-1230 Mamalahoa Hwy, Ste 101	Kamuela	Hawaii	96743
Keahou	78-6831 Ali'I Dr, Ste 110	Kailua-Kona	Hawaii	96740

KAUAI OFFICES

Koloa	3417 Poipu Rd, Ste 106	Poipu	Hawaii	96756
Lihue	4414 Kukui Grove, Ste 104	Lihue	Hawaii	96766
Princeville Shopping Center	4280 Kuhio Hwy, # G-202	Princeville	Hawaii	96722

MAUI OFFICES

Kahului	80 Puunene Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St, Ste 29	Kihei	Hawaii	96753
Lahaina	3350 Lower Honoapiilani Rd	Lahaina	Hawaii	96761
Paia	120 Hana Hwy, Ste 4	Paia	Hawaii	96779
Wailuku	35 S Market St	Wailuku	Hawaii	96793



## TRADE ASSOCIATIONS

### Hawaii Bankers Association

1000 Bishop Street, Suite 301-B  
Honolulu, Hawaii 96813-4203  
Tel (808) 524-5161  
Fax (808) 521-4120

#### OFFICERS

WARREN K.K. LUKE  
President  
(Hawaii National Bank)

DONALD G. HORNER  
Secretary/Treasurer  
(First Hawaiian Bank)

CONSTANCE H. LAU  
Vice President  
(American Savings Bank)

RODNEY R. SHINKAWA  
Executive Vice President  
(Hawaii Bankers Association)

## FEDERAL BANK REGULATORY AGENCIES

### State Chartered Banks

**Federal Deposit Insurance Corporation**  
San Francisco Region  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105  
Tel (415) 546-0160  
Toll Free (877) 275-3342 (Call Center)  
Website [www.fdic.gov](http://www.fdic.gov)

**Federal Reserve Bank of San Francisco**  
101 Market Street  
San Francisco, California 94105  
Tel (415) 974-2000  
Website [www.frbsf.org](http://www.frbsf.org)

### National Chartered Banks, Savings Banks, and Savings and Loan Associations

**Office of the Comptroller of the Currency**  
Western District  
1225 17<sup>th</sup> Street, Suite 300  
Denver, Colorado 80202  
Tel (720) 475-7600  
Fax (720) 475-7690  
Website [www.occ.treas.gov](http://www.occ.treas.gov)

**Office of Thrift Supervision**  
West Region – San Francisco Regional Office  
Pacific Plaza  
2001 Junipero Serra Boulevard, Suite 650  
Daly City, California 94014  
Tel (650) 746-7000  
Fax (650) 746-7001  
Website [www.ots.treas.gov](http://www.ots.treas.gov)

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**Directory of Financial Services Loan Companies**

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**Hawaii Financial Services Association, Inc.**

c/o Marvin S. C. Dang, Esq.  
Attorney for HFSA  
PO Box 4109  
Honolulu, Hawaii 96812-4109  
Tel (808) 521-8521  
Fax (808) 521-8522  
E-mail [dangm@aloha.net](mailto:dangm@aloha.net)

**OFFICERS**

ROLAND CASAMINA  
President  
(House of Finance, Inc.)

ALVIN TANAKA  
Vice President  
(American General Financial Services of Hawaii, Inc.)

BERNADETTE H. SAKODA  
Secretary  
(Kauai Island Finance, Inc.)

MARVIN S. C. DANG, ESQ.  
Executive Secretary/Treasurer/Attorney

**FEDERAL REGULATORY AGENCIES**

**Federal Deposit Insurance Corporation<sup>1</sup>**  
San Francisco Region  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105  
Tel (415) 546-0160  
Toll Free (877) 275-3342 (Call Center)  
Website [www.fdic.gov](http://www.fdic.gov)

Truth in Lending<sup>2</sup>  
**Federal Trade Commission**  
Western Region – San Francisco Regional Office  
901 Market Street, Suite 570  
San Francisco, California 94103  
Toll Free (877) 382-4357 (Consumer Complaints – 9am to 5pm EST)  
Website [www.ftc.gov](http://www.ftc.gov)

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<sup>1</sup> For depository financial services loan companies.

<sup>2</sup> For non depository financial services loan companies.

**Hawaii Credit Union League**

1654 South King Street  
Honolulu, Hawaii 96826-2097  
Tel (808) 941-0556  
Fax (808) 945-0019  
E-mail [info@hcul.org](mailto:info@hcul.org)

**OFFICERS**

DENNIS TANIMOTO  
President

REED KANO  
Vice President

GUIN OKIMOTO  
Vice President

CLARA TEMPORAL  
Vice President

TRACY AIWOHI  
Executive Assistant

MICHAEL LEACH  
Legislative Officer

**CREDIT UNION ADVISORY BOARD**

WAYNE M. SHINTANI  
Chairperson

SHARLENE E. SUGANUMA  
City & County of Honolulu

MICHAEL E. ASAM  
Hawaii County

GARY S. FUKUROKU  
Maui County

TIMMY L. ALBAO  
Kauai County

**FEDERAL AGENCY**

**National Credit Union Administration**

Region V - Tempe  
1230 West Washington Street, Suite 301  
Tempe, Arizona 85281  
Tel (602) 302-6000  
Fax (602) 302-6024  
Website [www.ncua.gov](http://www.ncua.gov)

**Escrow Association of Hawaii**

PO Box 2017  
Honolulu, Hawaii 96805  
Tel (808) 739-1482  
Fax (808) 539-7499

**OFFICERS**

**NEAL TAKEUCHI**  
President  
(Island Title Corporation)

**FRANCES H. GOO**  
Vice President  
(Guardian Escrow Services, Inc.)

**ELIZABETH UMETSU**  
Treasurer  
(Developers Escrow Services, Inc.)

Neither the Division of Financial Institutions nor any party connected therewith makes any warranty or representation or assumes any responsibility with respect to the accuracy or completeness of the within information and statements of condition, either as supplied to this Office or as reported herein.

# The Division of Financial Institutions - Historical Perspective

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**The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.**

## **Deputy Bank Examiner**

M. H. Drummond	1913 - 1919
D. P. Truesdale	1919 - 1926
H. A. Asch	1926 - 1934
W. W. King	1934 - 1941
Albert J. Cantrelle	1941 - 1945
William Lederer, Jr.	1945 - 1953
Charles J. Gillespie	1953 - 1966
Lester G. L. Wee	1966 - 1982

## **Commissioner of Financial Institutions**

Donna A. Tanoue	1982 - 1987
Clifford K. Higa	1987 - 1993
Lynne H. Himeda	February to July 1993
Raymond K. Muraoka	August 1993 to 1994
Lynn Y. Wakatsuki	1995 to 2002
Lynne H. Himeda (Acting)	December 2002 to July 2003
D. B. Griffin III	August 2003 to present