

March 14, 2016

HCDA Office
Attn: Aedward Los Banos, Interim Executive Director
547 Queen Street
Honolulu, Hawaii 96813

Dear Mr. Los Banos,

I would like to lower my monthly mortgage payment and with your approval and consent, I am seeking to refinance and subordinate the shared appreciation amount on my affordable housing unit at Rycroft Terrace, Unit #517. My starting balance was \$137,200.00. The refinanced loan amount is \$133,588.34.

My Loan Officer is:
Shanna Uyeda
NMLS # 1246632
Honolulu HomeLoans – NMLS #314918
745 Fort Street, Suite 1001
Honolulu, Hawaii 96813
Telephone: 808-542-6860
Facsimile: 808-675-5486
Email: suyeda@honhl.com

If you have any questions, please feel free to contact me at (808) 347-9677.

Thank you for taking the time to review this letter.

Sincerely,



Marie Laberge
1550 Rycroft Street, Unit 517
Honolulu, Hawaii 96814