

Summary of Changes from Earlier Public Reports:

This summary contains a general description of the changes, if any, made by the developer since the last public report was issued. It is not necessarily all inclusive. Prospective buyers should compare this public report with the earlier reports if they wish to know the specific changes that have been made.

Except for the information under the topical headings which follow, the information in the Preliminary Public Report of September 17, 1986, has not changed.

II. CREATION OF THE CONDOMINIUM; CONDOMINIUM DOCUMENTS.

The Declaration, Condominium Map and the Bylaws have been executed and recorded. The House Rules have been adopted and are now in effect. See pages 7 and 8 of this Final Public Report.

III. THE CONDOMINIUM PROJECT.

C. Building and Other Improvements.

8. Recreational and Other Common Facilities. (See page 12).

To comply with the requirements of the Park Dedication Ordinance No. 4621 of the City and County of Honolulu, the developer has designated a portion of the front yard of the Project site (about 1,995 square feet) as a private park to be used as a private park for the owners and occupants of apartments of the Project. The private park area will be improved with landscaping, a picnic table and a barbecue grill. The apartment owners will be obligated to maintain the private park in perpetuity. As required by said Park Dedication Ordinance, the developer has executed and has filed with the Department of Land Utilization of the City and County of Honolulu a Declaration of Restrictive Covenants (Private Park). A copy is also available for inspection at the Real Estate Commission. The Declaration of Restrictive Covenants (Private Park) will be recorded in the Bureau of Conveyances.

E. Encumbrances Against Title.

Exhibit E has been changed to show the recordation of the Declaration, Condominium Map and the Bylaws.

Blanket Liens:

The Developer has obtained from GECC Financial Corporation a commitment for a mortgage loan for the construction of the Project. See page 15 and page 18, item C, of this Final Public Report.

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GENERAL INFORMATION ON CONDOMINIUMS

A condominium is a special form of real property. To create a condominium in Hawaii, the requirements of Hawaii's "Horizontal Property Act" (Chapter 514A, Hawaii Revised Statutes) must be followed.

If you are a typical condominium apartment owner, you will have two kinds of ownership: (1) ownership in your individual apartment; and (2) an undivided interest in the common elements.

Common elements are the areas of the condominium project other than the individual apartments. They are owned jointly by all apartment owners and include the land, either in fee simple or leasehold, and those parts of the building or buildings intended for common use such as foundations, columns, roofs, halls, elevators, and the like. Your undivided interest in the common elements cannot be separated from ownership of your apartment.

In some condominium projects, some common elements are reserved for the exclusive use of the owners of certain apartments. These common elements are called limited common elements and may include parking stalls, patios, lanais, trash chutes, and the like.

You will be entitled to exclusive ownership and possession of your apartment. Condominium apartments may be individually bought, sold, rented, mortgaged, or encumbered, and they may be disposed of by will, gift, or operation of law.

Your apartment will, however, be part of the group of apartments that comprise the condominium project. Study the Declaration, Bylaws, and House Rules. These documents contain important information on the use and occupancy of apartments and the common elements as well as the rules of conduct for owners, tenants, and guests.

Some condominium projects are leasehold. This means that the land or the land, building(s) and other improvements are leased to the buyer. The lease for the land usually requires that at the end of the lease term, the lessees (apartment owner/tenant) deliver their interest in the land to the lessor (fee property owner). The lease also usually requires that the lessees either (1) convey to the lessor the building(s) and other improvements, including any improvements paid for by the lessees; or (2) remove or dispose of the improvements. The leases for individual apartments often require that at the end of the lease term, the lessee deliver to the lessor the apartment, including any improvements placed in the apartment by the lessee.

Operation of the Condominium Project

The Association of Apartment Owners is the entity through which apartment owners may take action with regard to the administration, management, and operation of the condominium project. Each apartment owner is automatically a member of the Association.

The Board of Directors is the governing body of the Association. Unless you serve as a board member or an officer, or are on a committee appointed by the board, your participation in the administration and operation of the condominium project will in most cases be limited to your right to vote as an apartment owner. The Board of Directors and officers can take certain actions without a vote of the owners. Some of these actions may significantly impact the quality of life for all apartment owners.

Until there is a sufficient number of purchasers of apartments to elect a majority of the Board of Directors, it is likely that the developer will effectively control the affairs of the Association. It is frequently necessary for the developer to do so during the early stages of development and the developer may reserve certain special rights to do so in the Declaration and Bylaws. Prospective buyers should understand that it is vitally important to all apartment owners that the transition from developer to owner control be accomplished in an orderly manner and in a spirit of cooperation.

SUMMARY OF THE CONDOMINIUM PROJECT

(cite to appropriate pages
in text of report)

Interest to be Conveyed to Buyer: The interest to be conveyed to a buyer will be a fee simple title in and to an apartment and an undivided interest in all common elements of the Project. Each apartment shall have appurtenant thereto a five percent (5%) undivided interest in all common elements of the Project and the same percentage share in all common profits and expenses of the Project and for all other purposes, including voting.

Type of Project:

- 1. New Building(s) Conversion
 Both New Building(s) and Conversion
- 2. Residential Commercial
 Mixed Residential and Commercial
 Other _____
- 3. High Rise (5 stories or more) Low Rise
- 4. Single or Multiple Buildings
- 5. Apartment Description See Exhibit A

| <u>Apt. Type</u> | <u>Qty</u> | <u>BR/Bath</u> | <u>Net Living Area*</u> | <u>Lanai/Patio</u> |
|------------------|------------|----------------|-------------------------|--------------------|
| _____ | <u>8</u> | <u>2/1½</u> | <u>872</u> | <u>37</u> |
| _____ | <u>8</u> | <u>2/1½</u> | <u>925</u> | <u>37</u> |
| _____ | <u>2</u> | <u>2/1½</u> | <u>963</u> | <u>37</u> |
| _____ | <u>2</u> | <u>2/1½</u> | <u>971</u> | <u>37</u> |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

Total Apartments: 20 (The apartments are not classified into types.)

*Net Living Area is the floor area of the apartment measured from the interior surface of the apartment perimeter walls.

Other documents and maps may give floor area figures which differ from those above because a different method of determining the floor area may have been used.

6. Parking:

| | <u>Number of Stalls</u> |
|-------------------------------------|---------------------------------------|
| Assigned Stalls (Individual Units) | <u>30</u> See Exhibit B and item 3 of |
| Guest Stalls | <u>none</u> Attachment at page 22, |
| Unassigned Stalls | <u>none</u> and paragraph (a) of |
| Extra Stalls Available for Purchase | <u>none</u> Exhibit D for more |
| Other: _____ | _____ detailed information. |
| Total Parking Stalls | <u>30</u> |

7. Recreational amenities: Private park. See pages 2 and 12 of this report.

I. PEOPLE CONNECTED WITH THE PROJECT

Developer: Business Investment, Ltd. Phone: 536-1082
Name (Business)
2700, Pacific Tower
Business Address
1001 Bishop St., Honolulu, HI 96813

Names of officers or general partners of developers who are corporations or partnerships:

See Exhibit I

Real Estate Sales Agent: Business Investment, Ltd. Phone: 536-1082
Real Estate Division (Business)
Name
2700, Pacific Tower
Business Address
1001 Bishop St., Honolulu, HI 96813
Ms. Andrea Lehman, Corporate Broker

Escrow: Security Title Corporation Phone: 521-9511
Name (Business)
1200, Pacific Tower
Business Address
1001 Bishop St., Honolulu, HI 96813

Managing Agent: General Management Corporation Phone: 536-1082
Name (Business)
2700, Pacific Tower
Business Address
1001 Bishop St., Honolulu, HI 96813

Attorney for Developer: Hong, Iwai and Hulbert (Attention: Donald K. Iwai)
Name
2200, Pauahi Tower
Business Address
1001 Bishop St., Honolulu, HI 96813

**II. CREATION OF THE CONDOMINIUM;
CONDOMINIUM DOCUMENTS**

A condominium is created by recording in the Bureau of Conveyances and/or filing with the Land Court a Declaration of Horizontal Property Regime, a Condominium Map (File Plan), and the Bylaws of the Association of Apartment Owners.

- A. Declaration of Horizontal Property Regime contains a description of the land, buildings, apartments, common elements, limited common elements, common interests, and other information relating to the condominium project.

The Declaration for this condominium is:

Proposed
 Recorded — Bureau of Conveyances — Book 20101 Page 688
 Filed — Land Court — Document Number _____

Amendment date(s) and recording/filing information:

- B. Condominium Map (File Plan) shows the floor plan, elevation and layout of the condominium project. It also shows the floor plan, location, apartment number, and dimensions of each apartment.

The Condominium Map for this condominium project is:

Proposed
 Recorded — Bureau of Conveyance Condo Map No. 1042
 Filed — Land Court Condo Map No. _____

Amendment date(s) and recording/filing information:

- C. Bylaws of the Association of Apartment Owners govern the operation of the condominium project. They provide for the manner in which the Board of Directors of the Association of Apartment Owners is elected, the powers and duties of the Board, the way in which meetings will be conducted, and other matters which affect how the condominium project will be governed.

The Bylaws for this condominium are:

Proposed
 Recorded — Bureau of Conveyances — Book 20101 Page 730
 Filed — Land Court — Document Number _____

Amendment date(s) and recording/filing information:

D. House Rules. The Board of Directors may adopt house rules to govern the use and operation of the common elements and individual apartments. House rules may cover matters such as parking regulations, hours of operation for common facilities such as recreation areas, use of lanais, keeping of pets, and occupancy limits. These rules must be followed by owners, tenants, and guests. They do not need to be recorded or filed to be effective. The initial house rules are usually adopted by the developer.

The House Rules for this condominium are:

Proposed Adopted

Developer does not plan to adopt house rules.

E. Changes to Condominium Documents

Changes to the Declaration, Condominium Map, and Bylaws are effective only if they are duly adopted and recorded and/or filed. Changes to House Rules do not need to be recorded or filed to be effective.

1. Apartment Owners: Minimum percentage of apartment owners who must vote for or give written consent to changes:

| | <u>Minimum Set by Law</u> | <u>This Condominium</u> |
|--------------------------------|-------------------------------|---|
| Declaration (and Condo Map) | 75% | <u>75%</u> |
| Bylaws | 65% | <u>65%</u> |
| House Rules | — | <u>The Board of Directors shall have the power to adopt, amend or repeal the House Rules.</u> |

The percentages for individual condominium projects may be more than the minimum set by law.

2. Developer: The developer has reserved the following rights to change the Declaration, Condominium Map, Bylaws, or House Rules: The developer reserves the right to modify the Declaration, Bylaws, Apartment Deed and Escrow Agreement; provided that no such modification shall (a) increase buyer's share of common expenses, (b) require a substantial change of the building, (c) reduce substantially the size of an apartment, or (d) substantially impair or modify any of the obligations in respect of the building given or undertaken by the developer. The developer further reserves the right to make minor changes to any apartment and to the common elements; provided that no changes shall be made which shall affect the physical location or reduce the number of apartments in the Project or substantially change the design.

The Condominium Statute (Chapter 514A, HRS), the Declaration, Bylaws, and House Rules control the rights and obligations of the apartment owners with respect to the common elements, to each other, and to their respective apartments. The provisions of these documents are intended to be, and in most cases are, enforceable in a court of law.

III. THE CONDOMINIUM PROJECT

A. Interest to be Conveyed to Buyer:

Fee Simple: Individual apartments and the underlying land will be in fee simple.

Leasehold or Subleasehold: Individual apartments and the underlying land will be leasehold.

The leases for the individual apartments and the underlying land usually require that at the end of the lease term, the lessee (tenant) deliver to the lessor (fee property owner) possession of the leased premises and all improvements, including improvements paid for by the lessee.

Exhibit _____ contains further explanations.

Lease Term Expires: _____

Rent Renegotiation Date(s): _____

Lease Rent Payable: Monthly Quarterly
 Semi-Annually Annually

Exhibit _____ contains a schedule of the lease rent for each apartment per
 Month Year.

Individual Apartments in Fee Simple, Underlying Land in Leasehold or Subleasehold:

The leases for the underlying land usually require that at the end of the lease term, the lessees (apartment owners -- tenants) deliver to the lessor (fee property owner) their interest in the land and that they either (1) remove or dispose of the building(s) and other improvements; or (2) convey the building(s) and improvements to the lessor, often at a specified price.

Exhibit _____ contains further explanations.

Lease Term Expires: _____

Rent Renegotiation Date(s): _____

Lease Rent Payable: Monthly Quarterly
 Semi-Annually Annually

Exhibit _____ contains a schedule of the lease rent for each apartment per
 Month Year.

Other:

For Subleascholds:

Buyer's sublease may be cancelled if the master lease between the sublessor and fee owner is
 Cancelled Foreclosed.

As long as the buyer is not in default, the buyer may continue to occupy the apartment and/or land on the same terms contained in the sublease even if the master lease is cancelled or foreclosed.

B. Underlying Land:

Address: 1520 Liholiho Street Tax Map Key: 2-4-20:42 & 43
Honolulu, Hawaii 96822 (TMK)

Address TMK is expected to change because _____

Land Area: 16,000 ± square feet acre(s) Zoning: A-2 (Punchbowl District)

Fee Owner: Business Investment, Ltd.
name
2700, Pacific Tower
address
1001 Bishop St., Honolulu, HI 96813

Sublessor: _____
name

address

C. Buildings and Other Improvements:

1. New Building(s) Conversion of Existing Building(s)
 Both New Building(s) and Conversion

2. Buildings: 1 Floors Per Building: 5

Exhibit _____ contains further explanations.

3. Principal Construction Material:

Concrete Hollow Tile Wood

Other Gypsum boards and studs, wooden doors, and wooden and aluminum frames for glass windows

4. Permitted Uses:

| | <u>No. of Apts.</u> | | <u>No. of Apts.</u> |
|---|---------------------|---------------------------------------|---------------------|
| <input type="checkbox"/> Commercial | _____ | <input type="checkbox"/> Industrial | _____ |
| <input checked="" type="checkbox"/> Residential | <u>20</u> | <input type="checkbox"/> Agricultural | _____ |
| <input type="checkbox"/> Timeshare/Hotel | _____ | <input type="checkbox"/> Recreational | _____ |
| <input type="checkbox"/> Other: | _____ | | _____ |

5. Special Use Restrictions:

The Declaration, Bylaws, and House Rules may contain restrictions on the use and occupancy of apartments. Restrictions for this condominium project include but are not limited to:

[x] Pets: No more than 2 pets in any apartment and the approval of the Board of Directors is required before any dog may be kept in an apartment.

[] Number of Occupants: _____

[X] Other: See Item 1 of Attachment at page 21

[] There are no special use restrictions.

6. Interior (fill in appropriate numbers):

Total Apartments 20

Elevators 1 Stairways 2 Trash Chutes 1

| Apt. Type | Qty | BR/Bath | Net Living Area* | Lanai/Patio |
|-----------|----------|-------------|------------------|-------------|
| _____ | <u>8</u> | <u>2/1½</u> | <u>872</u> | <u>37</u> |
| _____ | <u>8</u> | <u>2/1½</u> | <u>925</u> | <u>37</u> |
| _____ | <u>2</u> | <u>2/1½</u> | <u>963</u> | <u>37</u> |
| _____ | <u>2</u> | <u>2/1½</u> | <u>971</u> | <u>37</u> |

(These apartments are not classified into types.)

*Net Living Area is the floor area of the apartment measured from the interior surface of the apartment perimeter walls.

Other documents and maps may give floor area figures which differ from those above because a different method of determining floor area may have been used.

Boundaries of Each Apartment: Each apartment shall be deemed to include (a) all walls and partitions which are not load-bearing within its perimeter or party walls, (b) the interior decorated or finished surfaces of all perimeter or party walls and load-bearing walls, floors and ceilings, the entry doors and door frames, including the exterior unfinished surfaces thereof and all floor coverings, (c) all windows, window glass and frames, (d) the lanai, and (e) all fixtures contained or installed in the apartment. An apartment will not be deemed to include the perimeter or party walls or the interior load-bearing walls or the floors and ceilings surrounding the apartment, or any pipes, wires, conduits or other utility or service lines running through the apartment which are utilized for or serve more than one apartment.

Permitted Alterations to Apartments: Alterations or additions solely within an apartment or within an appurtenant limited common element may be made with the approval of the Board of Directors, other apartment owners who may be directly affected and by the apartment owner's mortgagee. See item 2 of Attachment commencing from page 21.

7. Parking Stalls:

Total Parking Stalls: 30

| | <u>Regular</u> | | <u>Compact</u> | | <u>Tandem</u> | | <u>TOTAL</u> |
|---------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | <u>covered</u> | <u>open</u> | <u>covered</u> | <u>open</u> | <u>covered</u> | <u>open</u> | |
| Assigned (for individual units) | <u>9</u> | <u>6*</u> | <u>8</u> | <u>7*</u> | <u>none</u> | <u>none</u> | <u>30</u> |
| Guest Unassigned | <u>none</u> | <u>none</u> | <u>none</u> | <u>none</u> | <u>none</u> | <u>none</u> | <u> </u> |
| Extra Available for Purchase | <u>none</u> | <u> </u> | <u>none</u> | <u> </u> | <u>none</u> | <u> </u> | <u> </u> |
| Other: | <u> </u> |
| Total Covered & Open | <u>15</u> | <u> </u> | <u>15</u> | <u> </u> | <u>0</u> | <u> </u> | <u> </u> |

* See note below

Each apartment will have the exclusive use of at least 1 parking stall(s).
Buyers are encouraged to find out which stall(s) will be available for their use.

[] Commercial parking garage permitted in condominium project.

[X] Exhibit D contains additional information on parking stalls for this condominium project.

*NOTE: Of the 6 open regular stalls, 3 are partially covered.
Of the 7 open regular stalls, 5 are partially covered.

8. Recreational and Other Common Facilities:

[] There are no recreational or common facilities.

[] Swimming pool

[] Storage Area

[X] Recreation Area

[] Laundry Area

[] Tennis Court

[X] Trash Chute

[] Other: _____

9. Present Condition of Improvements

(For conversions of residential apartments in existence for five years):

a. Condition and Expected Useful Life of Structural Components, Mechanical, and Electrical Installations

b. Compliance with Building Code and Municipal Regulations; Cost to Cure Violations

10. Conformance to Present Zoning Code

a. No variances to zoning code have been granted.

Variance(s) to zoning code was/were granted as follows:

b. Conforming/Non-Conforming Uses, Structures, Lot

In general, a non-conforming use, structure, or lot is a use, structure, or lot which was lawful at one time but which does not now conform to present zoning requirements.

| | <u>Conforming</u> | <u>Non-Conforming</u> | <u>Illegal</u> |
|------------|-------------------|-----------------------|----------------|
| Uses | _____ | _____ | _____ |
| Structures | _____ | _____ | _____ |
| Lot | _____ | _____ | _____ |

If a variance has been granted or if uses, improvements, or lot are either non-conforming or illegal, buyer should consult with county zoning authorities as to possible limitations which may apply.

Limitations may include restrictions on extending, enlarging, or continuing the non-conformity, and restrictions on altering and repairing structures. In some cases, a non-conforming structure that is destroyed or damaged cannot be reconstructed.

The buyer may not be able to obtain financing or insurance if the condominium project has a non-conforming or illegal use, structure, or lot.

D. Common Elements, Limited Common Elements, Common Interest:

1. Common Elements: Common Elements are those parts of the condominium project intended to be used by all apartment owners. They are owned jointly by all apartment owners.

Exhibit C describes the common elements.

2. Limited Common Elements: Limited Common Elements are those common elements which are reserved for the exclusive use of the owners of certain apartments.

[] There are no limited common elements in this project.

[X] The limited common elements and the apartments which may use them are:

[X] described in Exhibit D

[] as follows:

3. Common Interest: Each apartment will have an undivided fractional interest in all of the common elements. This interest is called the "common interest." It is often used to determine each apartment's share of the maintenance fees and other common profits and expenses of the condominium. It may also be used for other purposes, including voting on matters requiring action by apartment owners.

[] Exhibit _____ describes the common interests for each apartment.

[X] as follows: The percent common interest for each apartment in the Project is five percent (5%).

E. Encumbrances Against Title: An encumbrance is a claim against or a liability on the property.

Exhibit E describes the encumbrances against the title contained in the title report dated _____.

Blanket Liens:

A blanket lien is a mortgage on a condominium project that secures a construction loan. It is usually released on an apartment-by-apartment basis upon payment of specified sums so that individual apartments can be conveyed to buyers free and clear of the lien.

[] There are no blanket liens affecting title to the individual apartments.

[X] There are blanket liens which may affect title to the individual apartments.

Blanket liens (except for improvement district or utility assessments) must be released before the developer conveys the apartment to a buyer. Buyer's interest will be affected only if the developer defaults prior to conveying the apartment to buyer.

| <u>Type of Lien</u> | <u>Effect on Buyer's Interest If Developer Defaults</u> |
|---------------------|--|
| Mortgage | The developer has obtained a commitment for a construction loan from GECC-Financial Corporation. The proceeds of such loan will be used to pay in full the present mortgage on the land and to pay for the construction of the Project. If the developer defaults under the interim construction loan prior to conveyance of the apartment to buyer the mortgagee may or may not honor the buyer's contract. If the mortgagee cancels buyer's contract, buyer will be entitled to a refund. If the developer defaults after the apartment is conveyed to buyer, buyer's interest will not be affected. |

F. Management of the Common Elements: The Association of Apartment Owners is responsible for the management of the common elements and the overall operation of the condominium project. The Association may be permitted, and in some cases may be required, to employ or retain a managing agent to assist the Association in managing the condominium project.

Initial Managing Agent: When the developer or the developer's affiliate is the initial managing agent, the management contract must have a term of one year or less and the parties must be able to terminate the contract on notice of 60 days or less.

The initial managing agent for this condominium is:

[] not affiliated with the Developer.

[X] the Developer or the Developer's affiliate.

[] other _____

G. Estimate of Initial Maintenance Fees:

The Association will make assessments against your apartment to provide funds for the operation and maintenance of the condominium project. If you are delinquent in paying the assessments, your apartment may be liened and sold through a foreclosure proceeding.

Initial maintenance fees are difficult to estimate and tend to increase as the condominium ages. Maintenance fees may vary depending on the services provided to each apartment.

Exhibit F contains a schedule of maintenance fees and maintenance fee disbursements.

H. Utility Charges for Apartments:

Each apartment will be billed separately for utilities except for the following checked utilities which are included in the maintenance fees:

- | | |
|--------------------------------------|---|
| <input type="checkbox"/> Electricity | <input type="checkbox"/> Television Cable |
| <input type="checkbox"/> Gas | <input checked="" type="checkbox"/> Water & Sewer |
| <input type="checkbox"/> Other _____ | |

I. Construction Warranties:

Warranties for individual apartments and the common elements, including the beginning and ending dates for each warranty, are as follows:

1. **Building and Other Improvements:** The developer anticipates but does not warrant that the construction contract with the general contractor for the Project shall contain a warranty clause similar to Section 13.2.2 of AIA Document A201 which generally provides as follows:

If within one year after the date of substantial completion of the work, any of the work is found to be defective or not in accordance with the contract documents, the contractor shall correct it promptly after receipt of a written notice from the developer to do so unless the developer has previously given the contractor a written acceptance of such condition. The developer shall give such notice promptly after discovery of the condition.

The developer makes no warranties itself, but, if buyer shall give the developer written notice of any such condition promptly after discovery thereof, and during the unexpired term of the contractor's warranty, the developer will forward such notice together with the written notice to the contractor to correct such condition.

2. **Appliances:** A description of warranties on the appliances to be installed in each apartment is presently unavailable inasmuch as the purchase contracts therefore have not been executed by the developer. The developer will attempt to assign to buyers the unexpired term, if any, of any manufacturer's or dealer's warranties covering any fixtures or appliances in the apartment. By such assignment the developer will be merely passing through to buyers any such manufacturer's or dealer's warranties, and the developer will not be adopting any such warranties or acting as co-warrantor.

J. Status of Construction and Estimated Completion Date: Construction of the Project has not started. Construction of the Project will begin only after the pre-sale requirement of the construction lender is satisfied. See item C., Financing of Project on page 18 of this report. When construction does start, it is estimated that the Project will be completed in eight (8) months.

K. Project Phases:

The developer has has not reserved the right to add to, merge, or phase this condominium.

Summary of Developer's Present Plans for Future Development:

L. Sales Documents Filed with the Real Estate Commission:

Sales documents on file with the Real Estate Commission include but are not limited to:

Notice to Owner Occupants

Specimen Sales Contract

Exhibit G contains a summary of the pertinent provisions of the sales contract.

Escrow Agreement dated August 14, 1986

Exhibit H contains a summary of the pertinent provisions of the escrow agreement.

Other Affidavit of Intent to Purchase a Unit Designated for Owner-Occupant; Receipt for Public Report(s) and Notice of Right to Cancel; Apartment Deed

IV. ADDITIONAL INFORMATION NOT COVERED ABOVE

- A. Location of Project: The Project will be located on approximately 16,000 square feet of land at 1520 Liholiho Street, Honolulu, Hawaii 96822.
- B. Apartment Numbering and Location: The apartment building will be facing in the Diamond Head or easterly direction. The apartments will be numbered serially 01 to 10, inclusive, preceded by a number indicating the floor in which the apartment is located. The apartments numbered 01 to 05, inclusive, will be located on the mauka side of the building and the apartments numbered 06 to 10, inclusive, will be located on the makai side of the building. Each of the apartments will consist of two (2) floors, the apartments numbered 201 to 210, inclusive, will each have a living room, dining room, kitchen, one-half bathroom and a lanai on the second floor and two (2) bedrooms and a bathroom on the third floor. The apartments numbered 501 to 510, inclusive, will each have two (2) bedrooms and a bathroom on the fourth floor and a living room, dining room, kitchen, one-half bathroom and a lanai on the fifth floor. The entrance to each of the apartments numbered 201 to 210, inclusive, is on the second floor. The entrance to each of the apartments numbered 501 to 510, inclusive, is on the fifth floor. There are no corridors on the third and fourth floors and there are no entrances to or exits from the apartments on the third and fourth floors.
- C. Financing of Project: The developer has obtained a written commitment from GECC-Financial Corporation for an interim construction loan and intends to pay for the construction and other developmental costs of the Project by means of the proceeds of such interim construction loan, developer's own funds, and to the extent permitted by law and only after all statutory requirements have been met, buyer's funds held in escrow. The interim construction loan will be effected and a mortgage therefor executed and recorded when 16 of the 20 apartments in the Project are sold under binding sales contracts. The interim construction mortgage will have a partial release provision which would enable a buyer to take conveyance of an apartment free and clear of such interim construction mortgage. Construction of the Project will not commence until the above-described pre-sale requirement has been met and the mortgage executed and recorded.

Buyer's Right to Cancel Sales Contract:

A. Rights Under the Condominium Statute:

Preliminary Report: Sales made by the Developer are not binding. A prospective buyer who cancels the sales contract is entitled to a refund of all moneys paid, less any escrow cancellation fee up to \$250.00.

Supplementary Report to a Preliminary Report: Same as for Preliminary Report.

Final Report, Supplementary Report to a Final Report: Sales made by the Developer are binding if:

1. The Developer delivers to the buyer a copy of:
 - a. Either the Final Public Report OR the Supplementary Public Report which has superseded the Final Public Report;
AND
 - b. Any other public report issued by the Commission prior to the date of delivery, if the report was not previously delivered to the buyer and if the report has not been superseded;
2. The buyer is given an opportunity to read the report(s); and
3. One of the following has occurred:
 - a. The buyer has signed a receipt for the report(s) and waived the right to cancel; or
 - b. Thirty (30) days have passed from the time the report(s) were delivered to the buyer; or
 - c. The apartment is conveyed to the buyer within 30 days from the date the report(s) were delivered to the buyer.

Material Change: Binding contracts with the Developer may be rescinded by the buyer if:

1. There is a material change in the condominium which directly, substantially, and adversely affects (a) the use or value of the buyer's apartment or its limited common elements; or (b) the amenities available for buyer's use; and
2. The buyer has not waived the right to rescind.

If the buyer rescinds a binding sales contract because there has been a material change, the buyer is entitled to a full and prompt refund of any moneys the buyer paid.

B. Rights Under the Sales Contract:

Before signing the sales contract, prospective buyers should ask to see and carefully review all documents relating to the condominium. These include but are not limited to the:

1. Condominium Public Reports issued by the Hawaii Real Estate Commission.
2. Declaration of Horizontal Property Regime and Condominium Map.
3. Bylaws of the Association of Apartment Owners.
4. House Rules.
5. Escrow Agreement.
6. Hawaii's Condominium Law (Chapter 514A, HRS, as amended; Hawaii Administrative Rules, Chapter 16-107, adopted by the Real Estate Commission).
7. Other Apartment Deed

If these documents are not in final form, the buyer should ask to see the most recent draft.

Copies of the condominium and sales documents and amendments made by the developer are available for review through the developer and are on file at the Department of Commerce and Consumer Affairs. Reprints of Hawaii's Condominium Law (Chapter 514A, HRS and Hawaii Administrative Rules Chapter 16-107) are available at the Department of Commerce and Consumer Affairs.

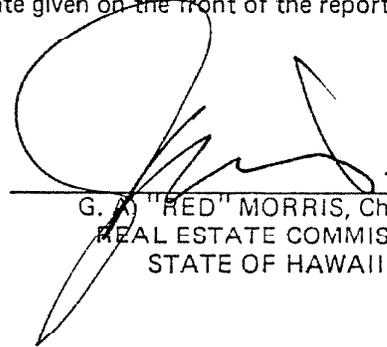
This Public Report is a part of Registration No. 1794 filed with the Real Estate Commission on September 4, 1986.

Reproduction of Report. When reproduced, this report must be on:

yellow paper stock white paper stock pink paper stock

Expiration Date of Reports. Preliminary Public Reports and Final Public Reports automatically expire thirteen (13) months from the date of issuance unless a Supplementary Public Report is issued or unless the Commission issues an order extending the effective period for the report.

Supplementary Public Reports expire on the expiration date given on the front of the report.



G. A. "RED" MORRIS, Chairman
REAL ESTATE COMMISSION
STATE OF HAWAII

Distribution:

Bureau of Conveyances
Department of Finance, City and County of Honolulu
Planning Department, City and County of Honolulu
Federal Housing Administration
Escrow Agent

V. ATTACHMENT

1. Other Special Use Restrictions: The apartments shall be occupied and used only as dwellings by the respective owners thereof, their tenants, families, domestic servants and social guests, and for no other purpose. The apartments shall not be rented for transient or for hotel purposes, which are defined as (a) rental for any period less than 30 days, or (b) any rental in which the occupants of such apartments are provided customary hotel services on a daily basis, such as room service for food and beverages, maid service, laundry and linen or bellboy service. The apartments shall not be used, leased, rented or any undivided interest therein conveyed for time-sharing purposes or under any time-sharing arrangement. Except for such transient, hotel or time-sharing purposes, the owners of the respective apartments shall have the absolute right to lease such apartments subject to all provisions of the Declaration.

2. Permitted Alterations to Apartments: Any alterations or additions solely within an apartment or within a limited common element appurtenant to and for the exclusive use of an apartment, or of certain apartments, shall be undertaken by an apartment owner or owners only pursuant to the written approval thereof, including the plans therefor, by the holders of mortgages affecting such apartment, the Board, and all other apartment owners thereby directly affected (as determined by the

Board in its sole discretion). Upon completion of such alterations or additions the apartment owners directly affected shall duly record and file of record an amendment to the Declaration together with the approved plans showing only such alterations or additions within an apartment space or within a limited common element as aforesaid. Such amendment to the Declaration need only be executed by the apartment owners directly affected and their mortgagees.

3. Reassignment of Parking Stalls. The parking stall assignment is shown in Exhibit B and for the present all parking stalls are assigned to one apartment, to-wit, Apartment No. 508. It is intended, however, that as and when sales of apartment spaces are effected parking stalls will be assigned to the apartments sold, and for that purpose the developer reserves the right to designate some of said parking stalls as guest parking and part of the common elements and to reassign some or all of the parking stalls to other apartments in the Project as and when sales of apartments are effected to the intent and purpose that when such reassignment of parking stalls is completed, each apartment will have one or more parking stalls for the exclusive use of such apartment. Subject to the limitation that each apartment shall at all times have at least one parking stall appurtenant to it, apartment owners will have the right to change the assignment (but not the numbering) of parking stalls by amendment of the Declaration and the respective apartment

deeds involved, such amendment to the Declaration and apartment deeds to be in writing and executed only by the owners of the apartments seeking such change (and their respective mortgagees, if any) and to be effective only upon recording the same in the Bureau of Conveyances in the State of Hawaii. The Developer may assign all of the parking stalls to the apartments, in which event there will be no parking stalls for guests.

APARTMENT DESCRIPTION

The apartments are not designated into types. The floor area, number of rooms and other description of each of the apartment are as follows:

| <u>Apt. Nos.</u> | <u>BR/Bath, etc.</u> | <u>Net Living Area (s.f.)</u> | <u>Lanai (s.f.)</u> |
|---|--|-------------------------------|---------------------|
| 201, 205, 206, 210, 501, 505, 506, 510 | 2 BR, LR, DR, K, 1-1/2 Bath & lanai | 872 | 37 |
| 202, 204, 207, 209, 502, 504, 507, 509 | 2 BR, LR, DR, K, 1-1/2 Bath, storage & lanai | 925 | 37 |
| 203, 503 | 2 BR, LR, DR, K, 1-1/2 Bath, storage & lanai | 963 | 37 |
| 208, 508 | 2 BR, LR, DR, K, 1-1/2 Bath, storage & lanai | 971 | 37 |

The floor areas of the apartment spaces set forth hereinabove are in square feet and in terms of "net living area," and "lanai area." Net living area represents the approximate area of the space within the interior finished surfaces of the perimeter non-party walls and party walls of the apartment space, including all partitions and walls (load-bearing and nonload-bearing), all air shafts, and all plumbing, mechanical and electrical chases within such perimeter and party walls. The net living area is the area of the apartment (exclusive of the lanai area) measured in accordance with the regulations of

the Real Estate Commission of the State of Hawaii. Although the areas of the net living area and the lanai, respectively, are set forth separately, by definition the lanai is included as part of an apartment.

The dimensions of the apartment spaces shown on the Condominium Map are not in accordance with the above-mentioned regulations of the Real Estate Commission but in accordance with local architectural practice and show the apartment spaces measured from the interior half of the party walls and the exterior of perimeter non-party walls, and includes all partitions and walls (load-bearing and nonload-bearing), all air shafts, and all plumbing, mechanical and electrical chases within such perimeter walls and party walls.

ALL FLOOR AREAS OF APARTMENT SPACES HEREINABOVE SET FORTH ARE APPROXIMATE ONLY. THE AREAS OF THE APARTMENT SPACES UPON COMPLETION ARE LIKELY TO VARY SOMEWHAT.

THE LIHOLIHO TOWNHOUSES
PARKING STALL ASSIGNMENT

Apartment No.

508

Parking Stall No.

1 to 30, inclusive*

NOTE: Parking stalls numbered 1, 4, 5, 8, 9, 15, 18, 19, 20, 21, 22, 23, 24, 27 and 28 are designed for compact cars. These compact stalls are indicated on the Condominium Map with the letter "C."

* However, see item 3 on page 22 of this report

EXHIBIT B

EXHIBIT C

Common Elements

The common elements shall include, but are not limited to, the following:

1. The Land in fee simple;
2. All foundations, beams, floors, slabs, supports, perimeter walls, party walls, load-bearing walls, floors and ceilings (except for the decorated or finished interior surfaces of such perimeter walls, party walls, load-bearing walls, floors and ceilings within each apartment and except as expressly provided otherwise), roofs and stairways of the building;
3. All areas, structures or facilities of the Project, within or outside of the building, which are for common use or which serve more than one apartment, such as the electrical room, machine, mechanical and equipment rooms and the equipment and facilities therein, the hallways, the elevator shaft and elevator, the walkway and common ways, landscaping, yards, storage areas, mail area, social and recreational areas and facilities, fences, retaining walls, refuse collection areas and parking area;
4. All central and appurtenant installations serving more than one apartment for power, light, gas, water, ventilation, refuse, telephone, radio and television signal distributions and all pipes, wires, conduits, ducts, vents and other service utility lines which serve more than one apartment;

5. All tanks, pumps, motors, fans and in general, all apparatus and installations for common use, and all other parts of the Project necessary or convenient to its existence, maintenance or safety and normally in common use;

6. All other parts of the Project, which are not included in the definition of an apartment.

LIMITED COMMON ELEMENTS

Certain of the common elements are designated as "limited common elements" and are set aside and reserved for the use of certain apartments, which apartments shall have appurtenant thereto an exclusive easement for the use of such limited common elements. The limited common elements so set aside and so reserved are as follows:

(a) Parking Stalls. The parking stalls and the apartment to which the same appertain are set forth in Exhibit B. The developer reserves the right to designate some of said parking stalls as guest parking and part of the common elements and/or to reassign some or all of said parking stalls to other apartments in the Project as and when sales of apartments are effected to the intent and purpose that when such reassignment of parking stalls is completed, each apartment will have one or more parking stalls for the exclusive use of such apartment. Each apartment will have, at all times, one or more parking stalls for the exclusive use of such apartment. Subject to the limitation that each apartment shall at all times have at least one parking stall appurtenant to it, apartment owners will have the right to change the assignment (but not the numbering) of parking stalls by amendment of this Declaration and the respective apartment deeds involved, such amendment to the Declaration and apartment deeds to be in writing and executed only by the

EXHIBIT D

owners of the apartments seeking such change (and their respective mortgagees, if any) and to be effective only upon recording the same in the Bureau of Conveyances of the State of Hawaii.

(b) Mailboxes. The mailbox assigned to an apartment shall be limited to the use of such apartment. Each apartment shall at all times have at least one mailbox appurtenant to it.

(c) Other. All other common elements of the Project which are rationally related to less than all of the apartments shall be limited to the use of such apartment or apartments to which the same are related.

ENCUMBRANCES AGAINST TITLE

A Commitment For Title Insurance issued by First American Title Insurance Co., dated December 3, 1986, shows the following encumbrances on the land:

1. For real property taxes as may be due and owing, inquiry should be made with the Department of Finance, Real Property Assessment Division, City and County of Honolulu.

2. Reservation in favor of the State of Hawaii of all mineral and metallic mines.

3. Restrictive covenants contained in those certain Deeds: (a) dated June 23, 1915, recorded on November 4, 1915 in the Bureau of Conveyances of the State of Hawaii in Liber 432, Page 168, and (b) dated August 26, 1916, recorded as August 31, 1916 in said Bureau of Conveyances in Liber 442, Page 468, to-wit.

"That no malt, vinous, spirituous or intoxicating liquors of any kind shall ever be sold or exposed for sale or manufactured on the granted premises or any part thereof."

4. Mortgage dated July 30, 1986, recorded on August 1, 1986 in the Bureau of Conveyances of the State of Hawaii in Liber 19729, Page 474, made by Business Investment, Ltd., a Hawaii corporation, as Mortgagor(s), to GECC Financial Corporation, a Hawaii corporation, as Mortgagee(s), to secure the repayment of the sum of \$425,000.00, any additional advances and other amounts secured thereby, all according to the terms of that certain promissory note of said mortgagor(s) therein referred to.

5. The covenants, agreements, obligations, conditions and other provisions set forth in that certain Declaration of Horizontal Property Regime of The Liholiho Townhouses dated December 1, 1986, recorded in said Bureau of Conveyances in Liber 20101, Page 688.

Bylaws of Association Of Apartment Owners of The Liholiho Townhouses dated December 1, 1986, recorded in said Bureau of Conveyances in Liber 20101, Page 730.

6. Condominium Map No. 1042 recorded in said Bureau of Conveyances.

EXHIBIT _____

ESTIMATE OF INITIAL MAINTENANCE FEES
AND
ESTIMATE OF MAINTENANCE FEE DISBURSEMENTS

Estimate of Initial Maintenance Fees:

| <u>Apartment</u> | <u>Monthly Fee</u> x 12 months = | <u>Yearly Total</u> |
|------------------|----------------------------------|---------------------|
| 201, 202,) | | |
| 203, 204,) | | |
| 205, 206,) | | |
| 207, 208,) | | |
| 209, 210,) | \$80.00 | \$1,600.00 |
| 501, 502,) | | |
| 503, 504,) | | |
| 505, 506,) | | |
| 507, 508,) | | |
| 509, 510) | | |

[] Revised on _____

The Real Estate Commission has not reviewed the estimates of maintenance fee assessments and disbursements for their accuracy or sufficiency.

Estimate of Maintenance Fee Disbursements:

Monthly x 12 months = Yearly Total

Utilities and Services

| | | | |
|--|-----|-----------|-------------|
| Air Conditioning | N/A | | |
| Electricity | | \$ 300.00 | \$ 3,600.00 |
| <input checked="" type="checkbox"/> common elements only | | | |
| <input type="checkbox"/> common elements and apartments | | | |
| Gas | N/A | | |
| Refuse Collection | | 70.00 | 840.00 |
| Telephone | N/A | | |
| Water and Sewer | | 250.00 | 3,000.00 |

Maintenance, Repairs and Supplies

| | | | |
|----------|--|--------|----------|
| Building | | 200.00 | 2,400.00 |
| Grounds | | 250.00 | 3,000.00 |

Management

| | | | |
|---------------------------|-----|--------|----------|
| Management Fee | | 200.00 | 2,400.00 |
| Payroll and Payroll Taxes | N/A | | |
| Office Expenses | | 50.00 | 600.00 |

| | | | |
|-----------|--|--------|----------|
| Insurance | | 110.00 | 1,320.00 |
|-----------|--|--------|----------|

| | | | |
|----------|--|--------|----------|
| Reserves | | 100.00 | 1,200.00 |
|----------|--|--------|----------|

| | | | |
|----------------------------------|--|-------|--------|
| Taxes and Government Assessments | | 30.00 | 360.00 |
|----------------------------------|--|-------|--------|

| | | | |
|-------|--|--------------|---------------|
| Other | | <u>40.00</u> | <u>480.00</u> |
|-------|--|--------------|---------------|

| | | | |
|-------|--|-------------------|--------------------|
| TOTAL | | <u>\$1,600.00</u> | <u>\$19,200.00</u> |
|-------|--|-------------------|--------------------|

TOTAL

I/We, General Management Corporation, as managing agents for the condominium, hereby certify that the above estimates of initial maintenance fee assessments and maintenance fee disbursements were prepared in accordance with generally accepted accounting principles.

GENERAL MANAGEMENT CORPORATION

By Colin de S...
its Chairman
Date: December 1, 1986

EXHIBIT G

Summary of Provisions of the Sales Contract

The Sales Contract establishes the developer's willingness to sell and a buyer's willingness to purchase an apartment.

Among other provisions, the Sales Contract includes the following:

1. Each Sales Contract executed prior to the issuance of a Final Public Report for the Project shall constitute a "reservation" and not a "binding contract" for the purchase of an apartment.

2. The developer may cancel the Sales Contract if the buyer's application for eligibility for a mortgage loan is rejected or not preliminarily approved within thirty (30) days after application.

3. The buyer will pay for the following closing costs: acknowledgments of buyer's signatures on all documents, cost of credit reports, drafting of buyer's mortgage, mortgage insurance premiums, financing and other fees in connection with buyer's mortgage, title insurance, recording fees not paid by the developer, and one-half of the escrow fees.

4. The developer makes no warranties, express or implied, with respect to the apartments, the Project, or consumer products or other things installed therein, including warranties

of merchantability, habitability, workmanlike construction, or fitness for a particular purpose.

5. The developer and its agent have no program at this time nor is any program planned or contemplated to offer a rental service of any kind to the owners of apartments in the Project, either individually or in any form of pooling arrangement, or by a third-party designated or arranged for by the developer, nor have any representations been made by the developer or its agent as to the feasibility of renting the apartment, or otherwise generating income or deriving any other economic benefit from ownership of the apartment. The developer and its agent have made no representations (nor is anyone authorized to do so) contrary to this paragraph with respect to either benefits to be derived from the rentals or other tax treatment of any buyer of an apartment.

6. The buyer agrees that the developer shall have the right to conduct construction activities for the completion of the improvements and correction of defects in the Project, and such rights shall terminate 18 months after the later of (a) the date of recording in the Bureau of Conveyances of the State of Hawaii of the first Apartment Deed to an apartment in the Project, or (b) "substantial completion" (as the term is used in Chapter 507, Part II, Hawaii Revised Statutes) of the improvements to be completed or corrected.

7. The buyer further agrees that the developer shall have the right to conduct sales activities on the Project, including the use of model apartment units, sales offices, signs and extensive sales displays and activities, and the use of two (2) parking spaces in the Project for parking for prospective purchasers, until the earlier to occur of (a) 18 months from the filing as aforesaid of the first Apartment Deed to an apartment in the Project, or (b) the sale of the last unsold apartment in the Project. In the latter case, such sales activities must be conducted in an unobtrusive manner and which will not interfere with the use, possession and aesthetic enjoyment of the Project by the buyer.

8. The buyer is advised that the developer intends to pre-close Sales Contracts by having all documents and funds necessary for final closing signed and deposited with Escrow prior to the date set for final closing and the buyer agrees to sign all necessary documents, including buyers' mortgage and escrow instructions, and deposit all monies required for final closing. If buyer does not sign all documents and deposit the necessary monies in escrow as aforesaid within 5 days after the developer has requested the buyer to do so, the developer will have the option to assess the buyer the costs and damages arising out of such delay.

9. The buyer agrees that his rights under the Sales Contract is subordinated to a mortgagee who makes a construction

loan for the Project. This does not mean that the buyer is or will be in any way responsible for the payment of such loan. It merely means that if the developer defaults under the construction loan mortgage before the apartment is conveyed to the buyer (i.e. before final closing of the Sales Contract) and the mortgagee forecloses the mortgage, the Sales Contract which the buyer has signed for the purchase of an apartment may or may not be honored by the mortgagee. What will determine the action of the mortgagee in such a case will depend upon all of the circumstances then existing and cannot be predicted at this time. If the developer defaults after the apartment is conveyed to the buyer (i.e. after final closing of the Sales Contract), buyer's interest in the apartment will not be affected at all.

The foregoing are only excerpts from certain paragraphs in the Sales Contract. It is incumbent upon the prospective buyer that he reads with care the entire Sales Contract.

EXHIBIT H

Summary of Provisions of the Escrow Agreement

The Escrow Agreement establishes how the proceeds from the sale of the apartments are placed in trust as well as the retention and disbursements of said funds.

Among other provisions, the Escrow Agreement includes the following:

1. Escrow shall deposit any or all funds received and held in escrow in interest bearing accounts in federally-insured savings and loan institutions or federally-insured banking institutions designated by the developer or may use such funds for the purchase of time certificates. Any and all interest earned on such funds during the holding thereof shall accrue to the credit of the developer in accordance with the agreements and instructions contained in the Sales Contracts.

2. Subject to such deductions as may be provided in the Sales Contract and the escrow cancellation fee, the buyer shall be entitled to a return of his funds, and Escrow shall pay such funds to such buyer, if one of the following has occurred:

(a) The developer notifies Escrow to return to the buyer the funds of the buyer then being held thereunder by Escrow; or

(b) The developer notifies Escrow of the developer's exercise of the option to rescind the Sales Contract pursuant to

any right of rescission stated therein or otherwise available to the developer; or

(c) The conditions provided for a refund under Sections 514A-62, 514A-63 or 514A-105 of the Horizontal Property Act (as amended on the date upon which the Sales Contract becomes binding and effective) have been met, and written notice thereof has been provided to the developer, and the developer and the buyer shall advise Escrow to refund buyer's funds. Upon the return of said funds to the buyer as aforesaid, Escrow shall return to the developer such buyer's Sales Contract and any conveyancing documents theretofore delivered to Escrow pursuant to such Sales Contract; and thereupon the buyer shall no longer be obligated under the Sales Contract.

3. Escrow shall make no disbursements of any buyer's funds, except by way of refunds thereof as provided above, until such buyer's Sales Contract has "become effective" and the requirements of Section 514A-39, 514-62 and 514A-63 of the Horizontal Property Act have been met. No disbursements of any buyer's funds shall be made by Escrow for payments of construction costs unless bills are submitted with the request for such disbursements which have been approved or certified for payment by the developer's mortgagee or a financially disinterested person.

4. Subject to the provisions of paragraphs 2 and 3 above, and upon written request of the developer, disbursements

of buyer's funds shall be made by Escrow from time to time to pay for construction costs in proportion to the valuation of the work completed by the contractor as certified by a registered architect or professional engineer, and approved by the developer's mortgagee, and to pay for architectural, engineering, finance and legal fees and other incidental expenses of the Project as approved by the developer's mortgagee. No disbursements of any buyer's funds shall be made from the balance of the escrow funds after payment of the foregoing costs until Escrow receives satisfactory evidence that all mechanics' and materialmen's liens have been cleared, unless sufficient funds are set aside for any bona fide dispute.

The foregoing are only a summary of certain provisions in the Escrow Agreement. It is incumbent upon the prospective buyer that he reads the entire Escrow Agreement with care.

OFFICERS OF DEVELOPER

| <u>Name</u> | <u>Title</u> | <u>Address</u> |
|------------------|-------------------------------------|--|
| Colin de Silva | President | 2700 Pacific Tower 1001 Bishop Street Honolulu, HI 96813 |
| Kaye Hall | 1st Vice President and Secretary | 2700 Pacific Tower 1001 Bishop Street Honolulu, HI 96813 |
| Camille Kuwabara | 2nd Vice President and Treasurer | 2700 Pacific Tower 1001 Bishop Street Honolulu, HI 96813 |
| Andrea Lehman | Vice President | 2700 Pacific Tower 1001 Bishop Street Honolulu, HI 96813 |
| Cheryl Brendle | Vice President | 2700 Pacific Tower 1001 Bishop Street Honolulu, HI 96813 |