



September 16, 2020

Kevin M Barry
Monica S Barry
PO Box 247
Keaau, HI 96749-0247

Re: Uniform Residential Loan Application

We are pleased to inform you that based on the information contained in your Uniform Residential Loan Application, you have been given tentative approval for a construction/permanent loan at the following terms:

Loan Amount: \$500,000.00

Annual Percentage Rate: 3.50%

This tentative approval is subject to verification of income stated in your loan application, clear title of ownership for the purchased property and membership with HFS FCU.

Final loan approval can be given only after we are provided with the necessary loan documentation. Therefore, please note that the rates and terms are subject to change without notice.

Should you have any questions, please feel free to contact the undersigned at 808-930-1775.

A handwritten signature in black ink, appearing to read 'Tammy J K Kagawa', is written over a horizontal line.

Tammy J K Kagawa
Senior Loan Officer
NMLS #445613

EXHIBIT 11