

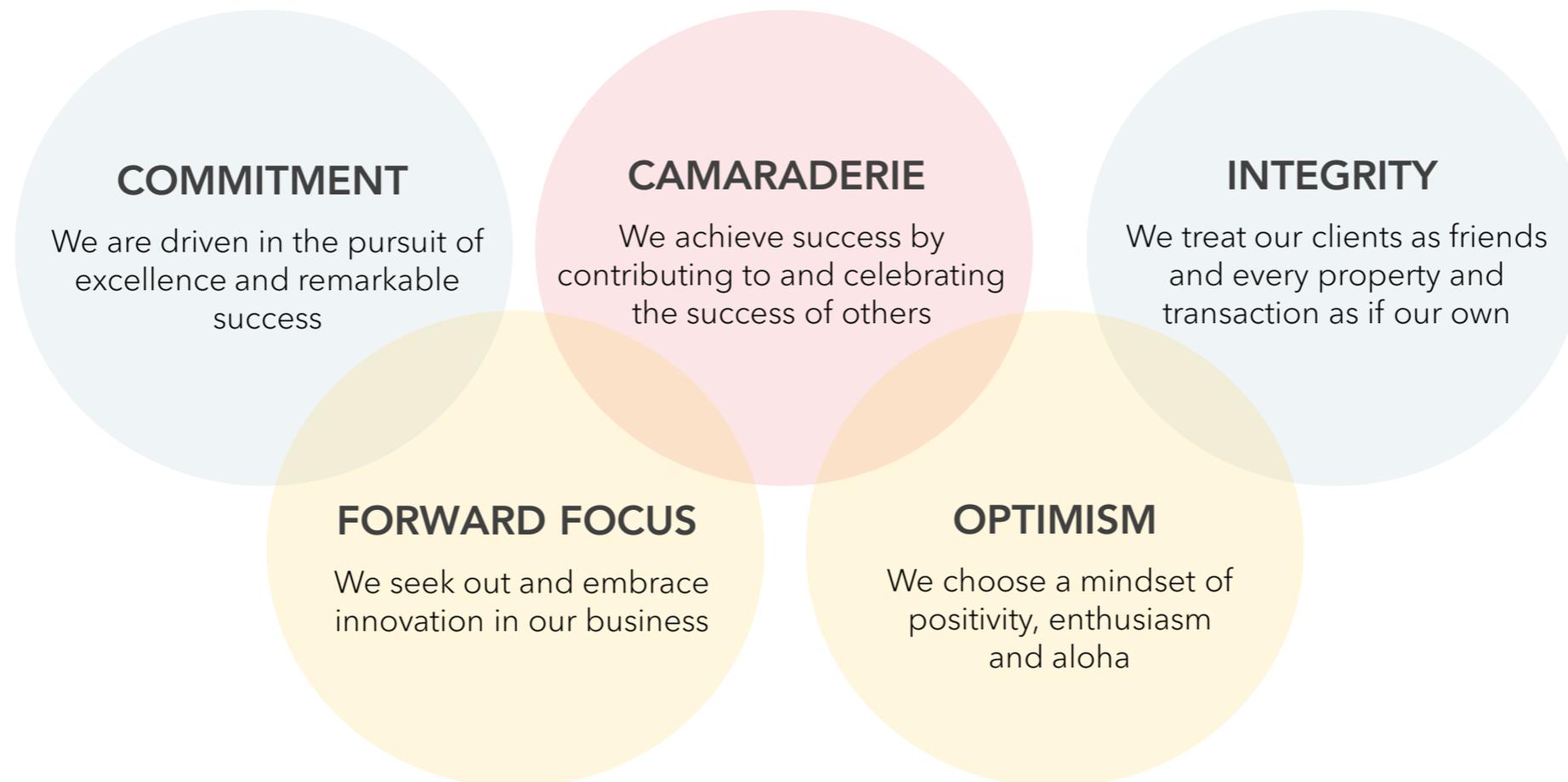


The Guide to Buying a Home in Hawaii

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Our Values

Corcoran Pacific Properties offers clients the promise of flawless, personalized real estate - with five-star full-service representation, industry-best insight, and a no-surprises, relationship-first approach. Together, these create a stress-free real estate purchase experience.



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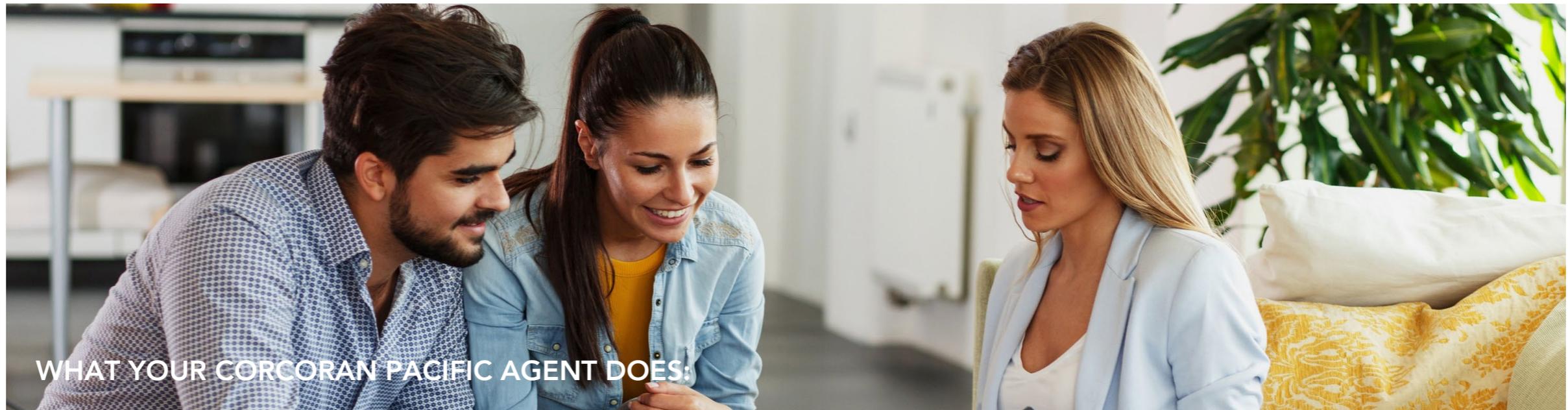


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Contract To Closing

HAVING YOUR OFFER ACCEPTED IS JUST THE BEGINNING OF WHAT A FULL-SERVICE REAL ESTATE FIRM OFFERS

The services of a Corcoran Pacific associate can help put your mind at ease and bring order to a process that frequently overwhelms even the most organized. The process of purchasing a home can be complex and emotional. Proactive management and attention to detail will help make your purchase efficient and seamless.



WHAT YOUR CORCORAN PACIFIC AGENT DOES:

1. Distributes documents to all relevant parties, including the title company, insurance and financial professionals.
2. Creates and maintains a timeline of all contingencies and remain in contact regarding upcoming deadlines.
3. Coordinates due diligence for home, pest and other inspections desired by the buyer.
4. Facilitates needed bids and repairs.
5. Communicates with your lender to ensure timely financing.
6. Interacts with the listing agent to ensure both parties are on the same page.
7. Schedules necessary walk-throughs.
8. Confirms contingencies have been satisfied according to the contract.
9. Coordinates your closing and moving schedules.

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Hawaii Home Buying Process

The buying process in Hawaii is unlike many other states. There are many nuances to land ownership, zoning laws, rental restrictions, property condition and the escrow process. Your Corcoran Pacific agent will guide you every step of the way.

PLANNING FOR YOUR HOME SEARCH

By planning for your home search, you'll be in a much better position to ensure you don't miss any properties that might be of interest. Your Corcoran Pacific agent will share the current market conditions with you, as well as what you can expect from the home search process. This, along with your loan pre-approval, will help you be more prepared to make a competitive offer when you see the right property.

OFFER AND DUE DILIGENCE

During this phase, you and your agent will prepare an offer to purchase and negotiate the terms of the agreement. After having your offer accepted, you'll thoroughly inspect the property to ensure you understand the condition of the property you intend to purchase.

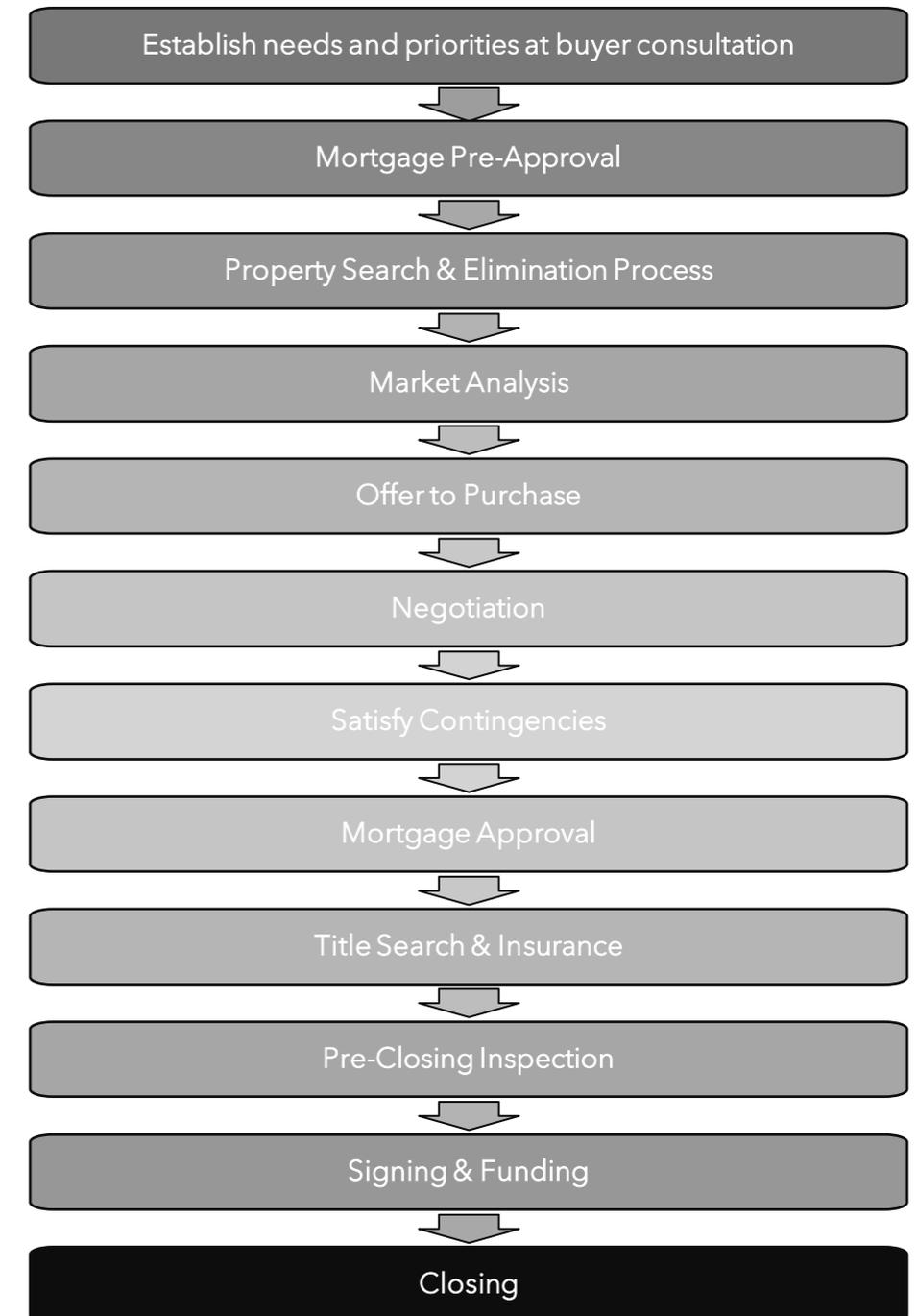
PREPARING FOR CLOSING

During this time you will also review your final settlement statements, prepare additional funds for closing and conduct your final walk through of the property. Your Corcoran Pacific agent will be there every step of the way to make sure you understand the process and what is needed to close on the home.

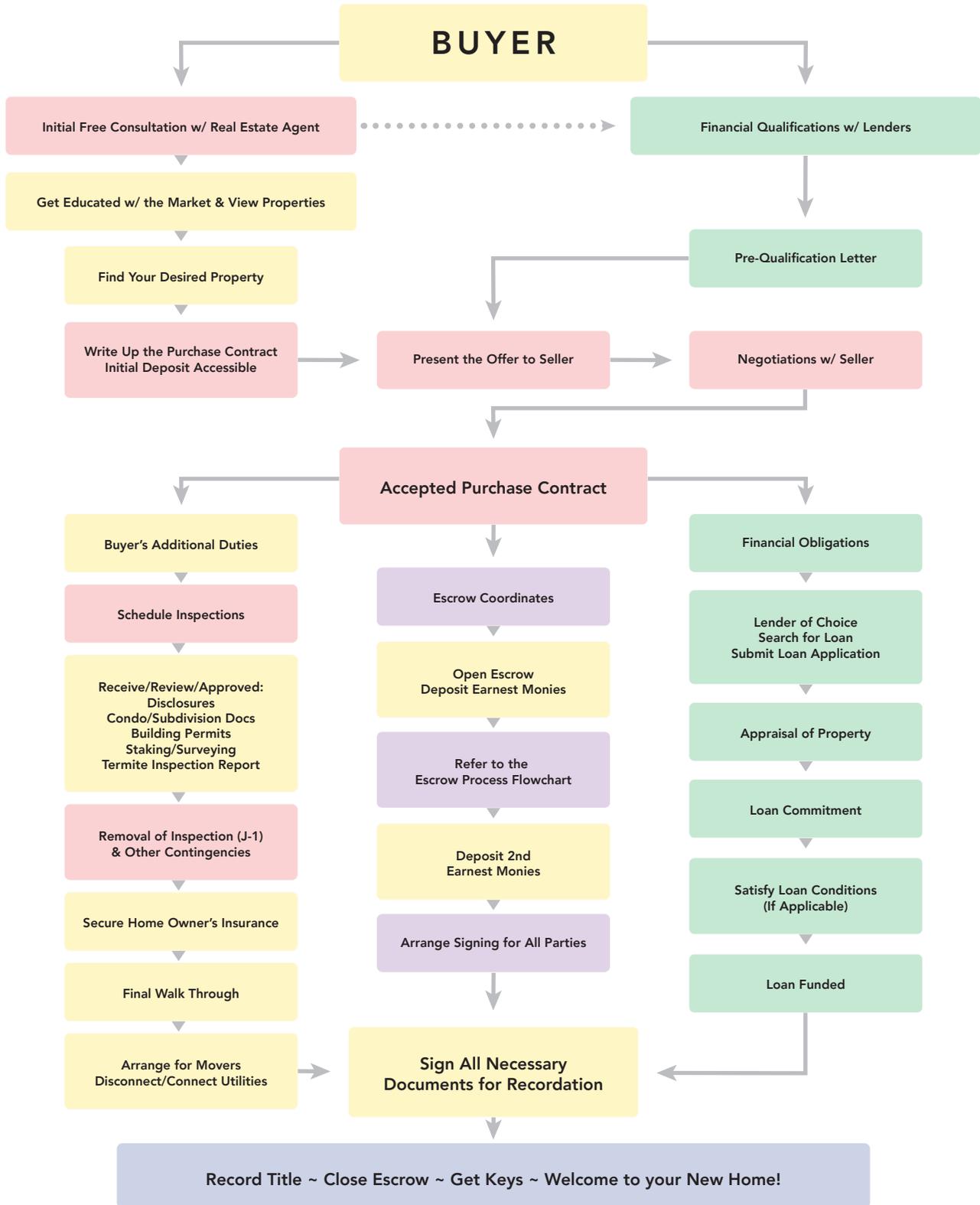
Your agent will help you confirm that all contingencies have been met to your satisfaction before you sign the final paperwork and exchange keys.

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BUYER'S FLOWCHART OF EVENTS



Buyer

Realtor

Financing/Lender

Escrow

Our Commitment to You

Having an experienced professional by your side is our competitive advantage, and the best way to ensure you're making the best decision possible. After working with tens of thousands of buyers, we work to ensure that:

1

You see all the properties that match your criteria

2

You find the right home for you

3

You don't overpay

4

Your property is in good condition

Our agents are among the best trained and most experienced in the industry. We strive to provide first class customer service and a "let us handle that for you" approach to the sale. We've refined our process to ensure every detail is taken care of.

Because we are locally owned and operated, we're deeply planted in our communities. Corcoran Pacific guarantees local market knowledge and insight. We select only the best agents in Hawaii and provide a full team of experts to help them offer you outstanding service. As a result, we've represented clients in thousands of transactions, and our agents have by far the highest average sales of all major firms in Hawaii.

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The Buying Experience

Buying a home represents one of the biggest decisions you'll ever make.

WE WILL:

- Help you with find your perfect home, in your desired location, and at the right price
- Update you on current listings that match your criteria
- Find off-market properties in the neighborhood(s) of your choice
- Set up private showings
- Preview virtual tours and listings on your behalf
- Provide you with resources on preferred lenders, inspectors, neighborhood and school information
- Communicate with you on a weekly basis
- Guide you through the offer process and assist you with creating a successful offer
- Assist with inspections
- Communicate all aspects of the transactions between parties
- Be there for you anytime to answer questions you may have prior to, during, and after any transaction

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How We Work Together to Purchase Your Property

Pre-Approval

As your agent, I will supply you with a list of preferred lenders to get you pre-approved.

You will decide what monthly payments you are comfortable with, and advise us on your price range, desired location and property type you are interested in.

Property Search

You will advise us on any homes you may have found and are interested in.

I will search for homes using numerous resources, such as: MLS Active Listings and New Listings as they come on the market, potential properties not yet on the market, new construction, "For Sale by Owner" listings.

Writing & Negotiating Offers

I will provide detailed information on your chosen property, days on market, recent sales & market stats to help determine fair market value to help you determine your offer prices and any contingencies to include in your offer.

I will assist with gathering all the appropriate documents to be included with an offer (i.e. proof of fund, pre-approval letter, inspection and financial contingencies).

I will present and negotiate your offer to the seller or listing agent. Once your offer is accepted, we will assist you with the escrow process.

Disclosure & Inspections

I will provide any available seller reports and disclosure for us to review.

Together, we will determine inspections as required and conduct a final walkthrough prior to closing.

Closing

Congratulations on your new home! (signing, keys)

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What features are most important to you in your property search?

FEATURES: Home & Community	BENEFITS: Why these features?
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

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Beginning the Search Process

It is important to know what you're looking for when you start your home search. Many new homebuyers fantasize about the features they see on television or Pinterest and start looking at the countless homes listed for sale with rose-tinted glasses. Do you really need that farmhouse sink in the kitchen in order to be happy with your home choice?

AFTER PRE-APPROVAL, THE NEXT STEP IS TO LIST ALL THE FEATURES OF A HOME THAT YOU WOULD LIKE, AND TO QUALIFY THEM AS FOLLOWS:

MUST HAVES

IF THIS PROPERTY DOES NOT HAVE THESE ITEMS, THEN IT SHOULDN'T EVEN BE CONSIDERED (E.G. DISTANCE FROM WORK OR FAMILY, NUMBER OF BEDROOMS/ BATHROOMS)

SHOULD HAVES

IF THE PROPERTY HITS ALL OF THE 'MUST-HAVES' AND SOME OF THE 'SHOULD-HAVES' IT STAYS IN CONTENTION, BUT DOES NOT NEED TO HAVE ALL OF THESE FEATURES

WISH LIST

IF WE FIND A PROPERTY IN OUR BUDGET THAT HAS ALL OF THE 'MUST-HAVES' MOST OF THE 'SHOULD HAVES' AND ANY OF THESE, IT'S A WINNER!

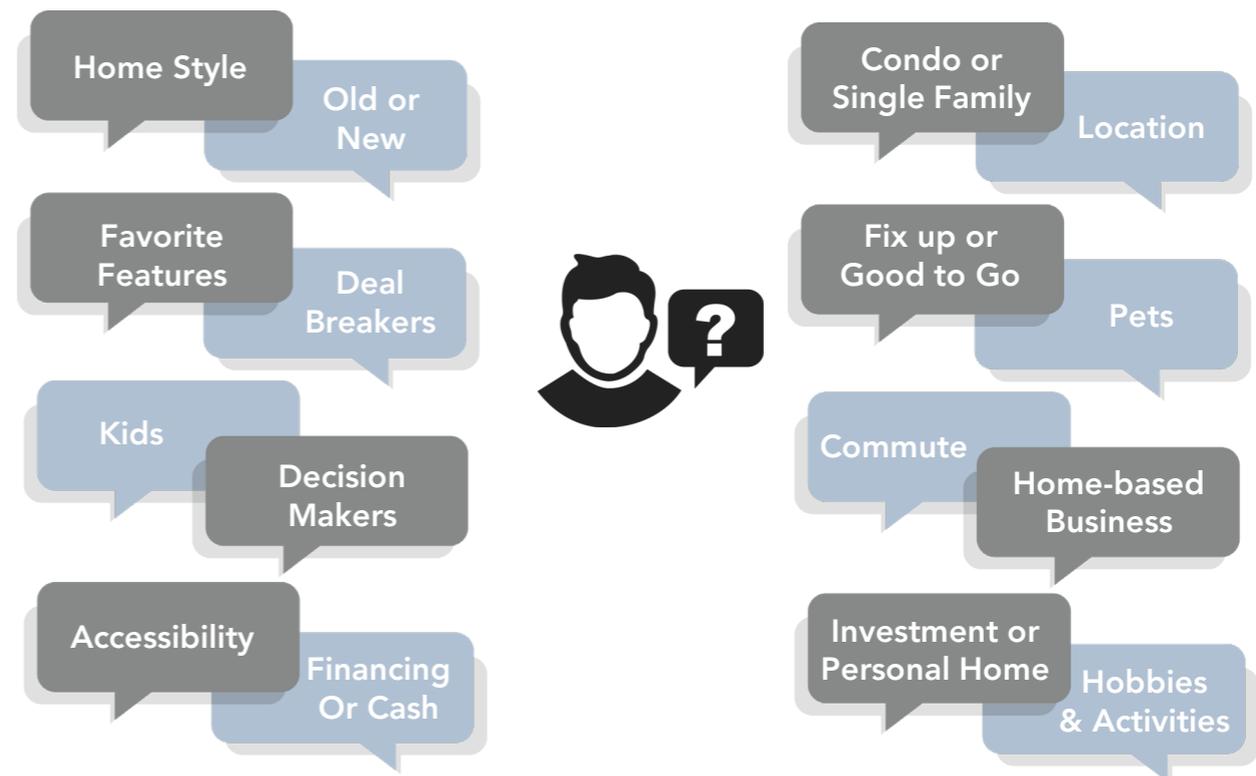
YOUR NEEDS AND PRIORITIES

A successful real estate buying experience is dependent upon a proactive relationship with your Corcoran Pacific agent. Be ready for many questions.

There simply is no better way to learn about your needs and priorities. Want to start preparing? Here are questions you can begin to answer.

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Home Search: See It All To Find The Best



SIGNS YOU'VE FOUND YOUR HOME:

- You'd be upset if it were gone tomorrow
- You get the butterflies
- You feel pride in the house
- You can imagine it with your touches
- You forgive flaws
- It doesn't have your deal breakers
- You can afford it!

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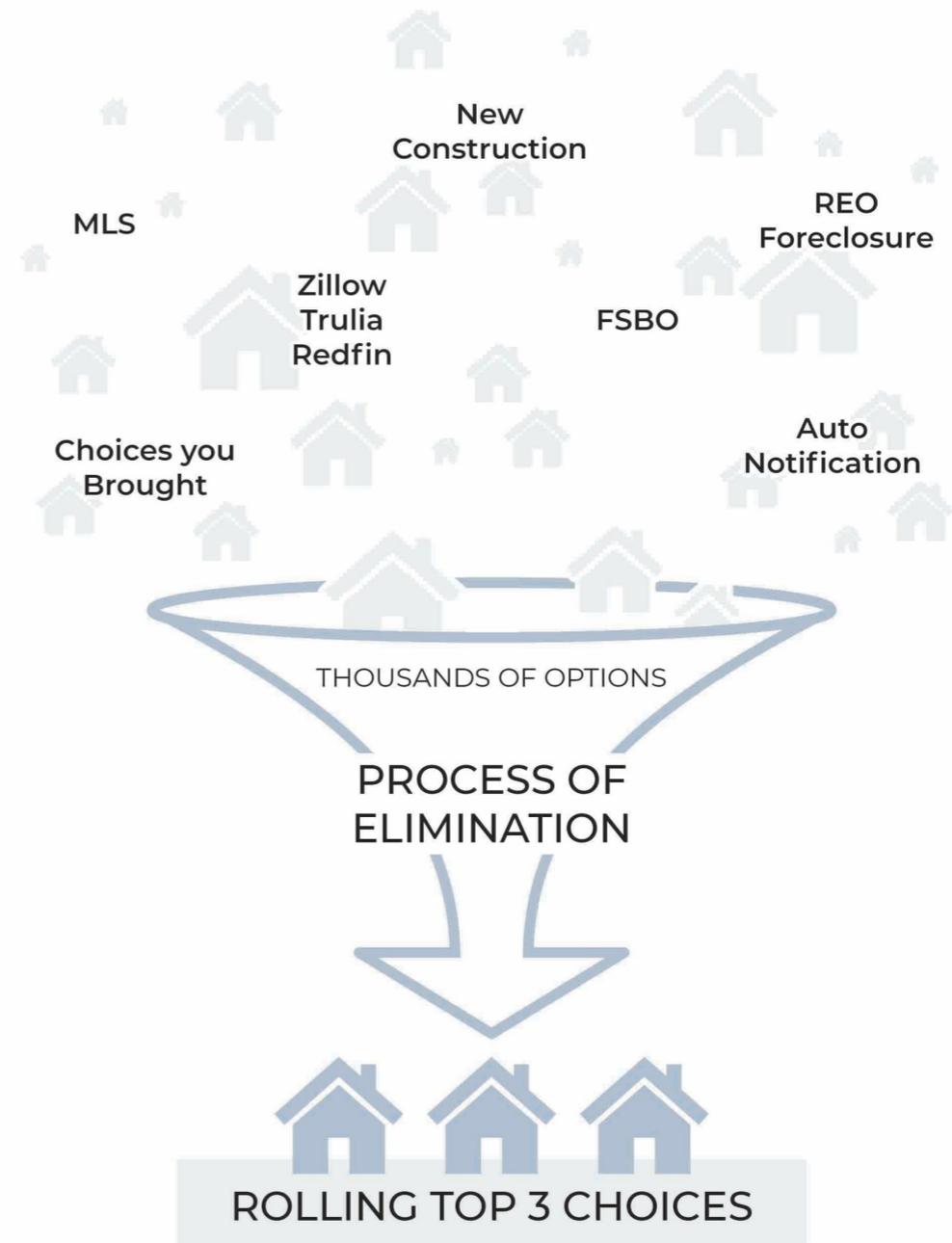
Property Search

CORCORAN PACIFIC'S FUNNEL PROCESS

We're here to help you find the right home, make sure you don't miss seeing a home you'd like to consider and make sure you don't overpay. With thousands of searchable homes online at any give point in time, the goal is to go from 1,000s to 100s to dozens to a rolling top three.

With Corcoran Pacific's sophisticated website search engine, your agent's deep community and property knowledge, as well as their ability to listen to your needs, you will find the home that's right for you. Your rolling top three represents the three homes that best meet your needs and priorities as they become available.

No home is perfect, even if you start from scratch and build something brand new. Our goal is to make sure your top priorities are taken into consideration, and you find a property with the benefits you are looking for. If you find a home that has 80% of what you are seeking, you should make an offer.



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5 Tips For Making An Offer

Understand How Much You Can Afford - While it's not nearly as fun as house hunting, fully understanding your finances is critical in making an offer. You will need to know if you are financially able and prepared to make any repairs to the house (e.g. new roof, new appliances).

Whether buying your first home or your fifth, having a local real estate professional who is a market expert is your greatest asset.

Price is certainly important; however, there are dozens of other terms that you and the seller will need to agree upon. The proper handling of negotiations can substantially affect your home purchase. Your Corcoran Pacific agent is focused on achieving your real estate goals and ensuring a smooth process along the way. We recommend all of our clients review a sample Purchase Contract with their agent soon after beginning the buying process.

Act Fast - The inventory of homes listed for sale has remained well below the six-month supply that balances the market between buyers and sellers. Buyer demand has continued to outpace the supply of homes for sale in many markets. As soon as you decide that you want to make an offer, work with your agent to present it as soon as possible.

Make a Solid Offer - Your offer should be comparable to other sales and listings in the neighborhood. Make a solid offer based on advice from your Corcoran Pacific agent, recent sales of similar homes, and the condition of the house.

Be Prepared to Negotiate - You will likely get at least one counter-offer from the sellers. The two most common items to be negotiated are the selling price and closing date. Your agent will be key in the negotiation process, giving you guidance on the counter-offer and making sure that the agreed-to contract terms are met.

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Property Condition & Home Inspections



A home inspection evaluates the visible and accessible systems and components of a home and is intended to give you an understanding of their condition.

Your Corcoran Pacific agent will assist you in arranging the inspection after you have an accepted offer. The inspection is typically a cost charged to the buyer and paid at the time of service. This inspection period is your opportunity to examine every aspect of the property, and a home inspection by a professional home inspector is typically the most important element.

It's important to remember it's the inspector's job to find issues, no matter how small, and that there is no such thing as a perfect home. Every home inspection will reveal minor issues, even in new construction and luxury homes.

In general, you should not ask for repairs or credits, unless there is a major discovery that is inconsistent with the general age and visible condition of the

property. Section J-1 (General Inspection) does not require the seller to repair or replace anything or give a credit for repairs as a result of the inspection. You may ask for repairs, but the seller is not contractually required to even respond to your request.

Your Corcoran Pacific agent's job is to make sure you are comfortable with the condition of the property so that you can make the best financial decisions for you and your family. We have an excellent vendor database of licensed professionals who can help you address any repair needs that may arise.

Whenever possible, be present. The inspector will review with you the results of the inspection (submitted to you afterward as a written report) and point out any problems. Usually the inspection of the home can be completed in two to three hours (the time can vary depending upon the size and age of the dwelling).

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HOME INSPECTORS TYPICALLY INSPECT:



- STRUCTURAL COMPONENTS (floors, walls, roofs, foundations, etc.)



- MECHANICAL SYSTEMS (plumbing, electrical, air conditioning)



- INSTALLED APPLIANCES and other MAJOR COMPONENTS on the property

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WHAT HOME INSPECTIONS DON'T COVER:

Inspections don't address the cost of repairs. Working with your agent and reputable contractors, estimates can be developed during your due diligence period.

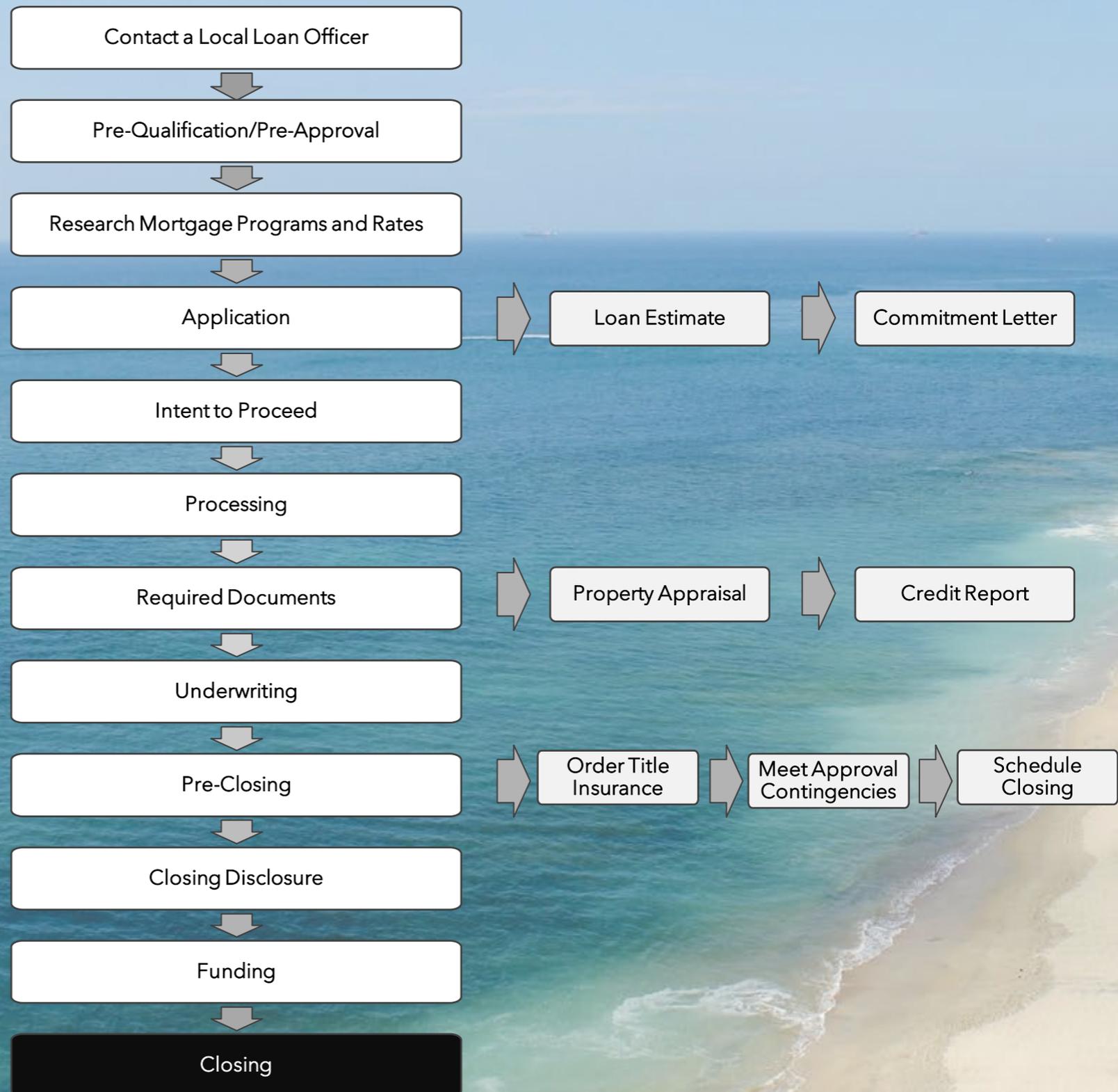
An inspection doesn't guarantee that the home complies with building codes (subject to periodic change).

Inspections don't protect you in the event an item inspected fails in the future. Home inspections are an evaluation of the property on the day it is inspected, taking into consideration normal wear and tear.

Home inspectors are not required to report on wood-destroying insects, environmental contamination, pools and spas, detached structures, or cosmetic issues.

Ask the home inspector if he or she covers specific things that are important to you. If not, you and your agent can work together to arrange for an inspection of these items by the appropriate professionals.

Mortgage Process: Pre-Approval is Key



4 Cs That Determine How Much You Can Borrow

Once you have selected a lender, you will need to fill out a loan application and provide important information regarding your credit, debt, work history, down payment and residential history. There are 4 Cs that help determine the amount you will be qualified to borrow.

CAPACITY

YOUR CURRENT AND FUTURE ABILITY
TO MAKE YOUR
PAYMENTS

CAPITAL

OR CASH RESERVES: THE MONEY,
SAVINGS & INVESTMENTS YOU HAVE
THAT CAN BE SOLD QUICKLY FOR
CASH

COLLATERAL

THE HOME OR TYPE OF HOME THAT
YOU WOULD LIKE TO PURCHASE

CREDIT

YOUR HISTORY OF PAYING BILLS AND
OTHER DEBTS

Many homebuyers overestimate the down payment and credit scores needed to qualify for a mortgage today. If you are ready and willing to buy, you may be surprised at your ability to do so.

LOAN DOCUMENTATION CHECKLIST

You are not required to provide any of this information until a property address has been identified and you have declared your intent to proceed with your loan application.

- Last two years' federal tax returns (personal & business - all pages)
- W-2s/1099s/K-1s for the last two years
- Most recent paystub(s) showing year-to-date income of at least 30 days
- Two months of most recent asset statements for bank, brokerage and retirement accounts (all pages)
- Documentation of Social Security or pension income
- Divorce Decrees/Separation Agreements to document alimony, child support or division of debts/assets
- HUD(1)/Closing Disclosure from any recent property sales
- Driver's license(s)
- Recent mortgage statements, property tax bills, home insurance declarations and homeowner's association bills for all real estate owned

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The Mortgage Process

Our mission is to make the process of financing real estate easy and enjoyable, which is why we work with a team of vetted, professional loan officers, dedicated to prompt, personal service -from application through closing. Taking out a home loan can be stressful, which is why our team of professionals is always available to answer your questions and to ensure the level of service you deserve. Our Agents work with lenders who offer a broad menu of financing options, very competitive rates and customer service that is second to none. Work with your Corcoran Pacific Agent to find the best lender for your purchasing needs:

- Conventional loans with fixed or adjustable rates
- FHA and VA loans
- 100% financing loans
- First-time homebuyer program
- Extended interest rate lock-in and more

One way to show sellers you are serious about buying your dream home is to get pre-approved for a mortgage. Knowing your budget will give you the confidence that a home is in your reach. Pre-approval will tell you how much home you can afford and can help you move faster and with greater confidence in competitive markets.

ADVANTAGES TO OBTAINING YOUR PRE-APPROVAL AT THE BEGINNING OF YOUR HOME SEARCH PROCESS

1

REDUCE THE "UNKNOWN'S" BY IDENTIFYING CONCERNS EARLY. TIME ALLOWS YOU AND YOUR LOAN OFFICER TO DEVELOP SOLUTIONS AND HAVE THEM REVIEWED BY UNDERWRITING.

2

CONFIDENCE IN YOUR FINANCIALS TRANSLATES INTO MORE EFFECTIVE NEGOTIATIONS.

3

REDUCE THE TIME FROM CONTRACT TO CLOSING, MAKING YOUR OFFER MORE ATTRACTIVE.

4

HELPS TO PROTECT THE MONEY YOU SPEND ON APPRAISALS, INSPECTIONS, AND MOST IMPORTANTLY, EARNEST MONEY DEPOSITS.

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4 Mortgage Mistakes to Avoid

Once you have selected a lender, you will need to fill out a loan application and provide important information regarding your credit, debt, work history, down payment and residential history.

NEW CREDIT

AVOID APPLYING FOR ANY OTHER CREDIT BEFORE AND DURING THE MORTGAGE APPLICATION PROCESS

NEW ASSETS

YOUR MONEY HAS TO HAVE BEEN IN YOUR ACCOUNT FOR AT LEAST A FEW MONTHS

JOB CHANGE

DON'T SWITCH JOBS RIGHT BEFORE OR WHILE APPLYING FOR A MORTGAGE

NOT LOCKING A RATE

IF YOU'RE HAPPY WITH YOUR RATE, LOCK IT. THERE'S NO WAY TO KNOW IF YOU'RE AS LOW AS YOU CAN GO

Why So Much Paperwork For A Mortgage Loan Application

The friends and family who bought homes more than 15 years ago experienced a simpler mortgage process, but also paid a higher interest rate (the average 30-year fixed rate mortgage was 8.12% in the 1990's and 6.29% in the 2000's).



THE GOVERNMENT HAS SET NEW MORTGAGE GUIDELINES

During the housing crisis, many families lost their homes. The government wants to make sure this can't happen again, and now requires banks to prove beyond any doubt that you can pay the mortgage.

BANKS DON'T WANT TO BE IN THE REAL ESTATE BUSINESS

During the housing crisis, banks were forced to take responsibility for millions of foreclosures and short sales.

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Positively DifferentSM

Full product offering with top lending institutions

Guaranteed Rate's fast and transparent mortgage process features:

- Inhouse underwriting & closing
- 24 hour underwriting turn times
- Jumbo financing experts
- Online REAL loan approval - fast & easy
- 96% companywide customer service rating
- Licensed in all 50 states and Washington D.C.

Conforming

- 97% financing options
- Direct lender with Fannie Mae and Freddie Mac
- 95% financing options on 2-4 unit properties

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Government Lending (FHA, VA, USDA, HUD)

- 7 correspondent lenders available
- Direct lender with Ginnie Mae

Jumbo

- Non-warrantable condo options
- In-house delegation to \$3M
- Interest only available
- Non-bank jumbo lender

Renovation Lending

- FHA 203(K)
- Fannie Mae HomeStyle

Broker

- Foreign national programs
- 20+ wholesale lenders available

New Construction

- FHA, VA, Conforming and Jumbo Extended Lock options up to 12 months
- 2-1 temporary rate buydown
- Escrow holdback waiver program
- Financing options for post-closing upgrades

Condo

- Dedicated condo department
- Non-warrantable and warrantable options for non-conforming and conforming loans



D. J. Dole

SVP of Mortgage Lending

Dj.dole@rate.com
www.rate.com/djdole
C: (808) 375-1783
NMLS ID: 716937

1001 Bishop St. #1000
Honolulu, HI 96813

CLOSING COSTS

If you have your down payment and are ready to start your home search, another piece of the puzzle is to make sure that you have money for closing costs.

Closing costs are monies that need to be paid when you obtain a mortgage. These are fees charged by people involved in your purchase, including your lender and other third parties involved in the transaction. Closing costs are typically between 2-5% of your purchase price.

If you think about it, with a low down payment program such as (FHA), your closing costs could equal the amount that you saved for your down payment. Sometimes, your lender may have options to help you cover the closing costs through obtaining a slightly higher interest rate.

FEES/COSTS THAT MAY BE INCLUDED IN CLOSING COSTS:

Closing costs are additional funds required to complete the transaction and close on the sale of your home. Some of these costs are in relation to obtaining your loan, others are charges from the escrow company, and then there are the prorated costs of ownership: like property taxes, insurance, maintenance fees and more. Work with your lender and Corcoran Pacific agent so you aren't caught off guard by these costs.

TYPICAL BUYER FEES

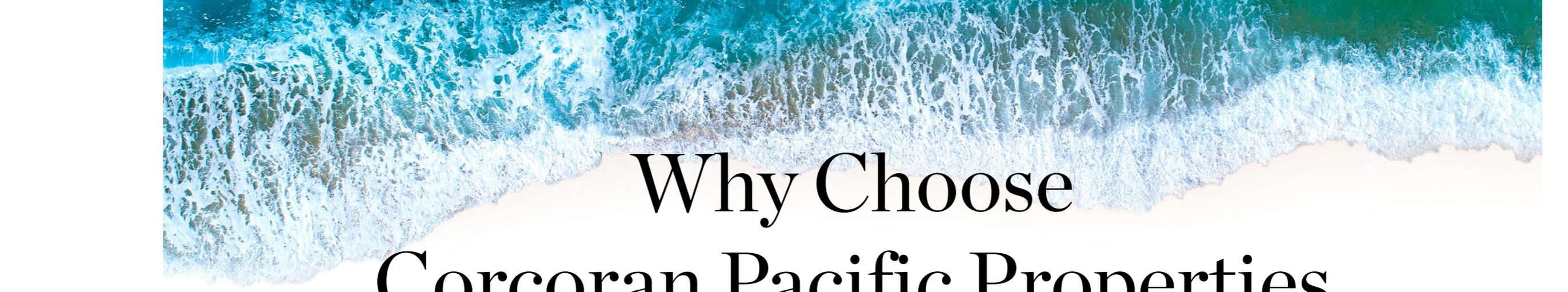
- 40% of title insurance premium
- 50% of escrow fee
- Cost to draft mortgage, note or agreement of sale
- All costs associated with obtaining loan, including origination fees
- Document preparation and recording costs
- Condominium or association transfer fees and prorated monthly fee
- Prorated property taxes
- Appraisal
- Home inspection

TYPICAL SELLER FEES

- 60% of title insurance premium
- 50% of escrow fee
- Real estate commissions
- Document preparation and recording costs
- Prorated association fee
- Prorated property taxes
- Costs for survey
- Termite inspection and any required remedy
- Conveyance taxes
- HARPTA or FIRPTA (withholding taxes)

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Why Choose Corcoran Pacific Properties

“Looking forward to more real estate purchases with this team!”

Corcoran Pacific assisted me in closing out two transactions in a record time and made sure that I had the key to my property handed to me the day I came back from a lengthy trip thus avoiding the hassle of staying in hotels. The team was attentive to all the details and made sure there were no surprises during the process. Looking forward to more real estate purchases with this team!

- **D. Sagherian**

“I felt I was being helped by the whole firm.”

We have used Corcoran Pacific in selling two houses and buying two others in the course of a year. While there are other reputable firms around, I always felt I was being dealt with openly and frankly in terms of the state of the market and realistic pricing of properties. Our agent was, of course, the most important link to the firm but I also felt I was being helped by a whole firm as opposed to just an individual and our agent was always quick to utilize the extensive resources of the firm, including drawing on the expertise and experience of other members of the firm.

- **B. Castle**

“We’ll always be thankful for Corcoran Pacific Properties and their top-of-the-line staff.”

Our realtor was excellent! She positioned our condo to sell and helped us find the right single-family home. She knew her stuff and worked hard for us. We got the second home that we bid on - and it was so much better than the first one we thought we wanted. We love our home and the location. With a very few exceptions, it’s pretty much exactly what we had in mind when we started the process.

- **D. Kicker**



Read what our past clients had to say about their Corcoran Pacific agents:
www.corcoranpacific.com/testimonials

Longstanding Leaders in Hawaii Real Estate

HawaiiBusiness
TOP 100
REALTORS

Most Top 100 Agents in Hawaii
2017-2020

Inc.
5000

One of America's fastest growing
private companies 2013-2020



Recognized among the 50 fastest
growing businesses in Hawaii
for the last 6 years



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Our Story

Corcoran Pacific Properties, the exclusive Hawaii franchisee of The Corcoran Group, is a locally owned and operated company, founded in 2005 with a simple philosophy: treating every client as a friend, and every transaction as if it was our own.

Over the past 15+ years, honoring this philosophy, we established a culture of service and efficiency fueled by high-tech, smart investments in agents, and the tools they need to deliver world-class service while helping clients achieve their real estate goals.

By choosing only the most successful, experienced real estate professionals and dedicating every resource to support their success, we've grown to be the brokerage of choice serving Kauai, Oahu, Maui and Hawaii Island.

With our clients at the heart of our business, Corcoran Pacific Properties is dedicated to excellence, innovation and to continuously raising the bar when it comes to impeccable service, expert insight and a relationship-first approach.

- 200+ exceptional agents
- 11 offices on 4 islands
- 50+ specialized staff
- 1.49+ billion in sales in 2019

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Working With Your Agent



Chuck Garrett
Senior VP of Brokerage

THE AGENT THAT IS BEST FOR YOU

It is important for you to know whether an agent is working for you or simply working with you while acting as an agent for someone else. In some real estate transactions, the agents work for the seller. In others the seller and buyer may each have an agent. And sometimes the same agent or agencies work for both the buyer and the seller.

When you choose an Corcoran Pacific REALTOR® you choose someone who is part of a strong team - a team made up of full-time, legally trained contract reviewers who work 12 hours a day, 365 days a year; full-time transaction coordinators; a full-time listing concierge team; a full-time marketing team and a dedicated Brokerage Support team to help with any issues that may arise during the buying process.

COMMUNICATION IS KEY

Buying a home is a big deal and few things are more important than good communication. You decide how frequently you would like to communicate during the home search process. Once we successfully negotiate a contract and are preparing to close, you're going to hear from us a lot.

Long after you buy your home, your agent is available as a resource to you and your other professional advisors (attorney, accountant, insurance or financial). Corcoran Pacific Properties recommends an annual Real Estate Review following the purchase of your home to keep you well informed on the value of your house and the current market.

Phone



Mail



Email



Text Msg



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Christina Laney Mitre

CRS, GREEN, SRES | RS-67243

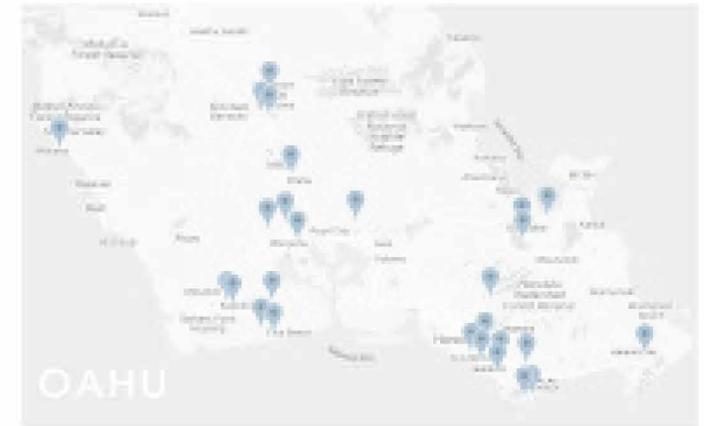


A true Kama'aina, Christina Laney Mitre has a great appreciation of Hawaii and its beauty, as well as the desire to help others find their way through life. She views real estate as representing a fundamental source of security and support to help people achieve both stability and happiness.

A graduate of Whittier College with a BA in Business Administration and an emphasis in International Business, Christina initially worked for the Salvation Army in Los Angeles assisting underprivileged youth in South Central LA. She returned to Hawaii in 2003 as a VIP concierge for a five-star resort on Maui where she developed a true understanding of exceptional service standards for her clients. She was also one of the founding members of the Hawaii Chamber of Commerce's Young Professional Program. Over the years, she has served their YP Events Chair, Ambassador, Ambassador Trainer and Steering Committee Member.

Christina takes great pride in working alongside her loving mother and mentor, Yumi Laney, a top real estate professional for over 40 years. Together, they started a Senior Concierge Program that continues at Corcoran Pacific Properties. She also served as the sales manager of one of Kaka'ako's new affordable housing projects with two state agencies. She sits on the Catholic Charities of Hawaii's Board of Directors and is the Chair of the HBR East Oahu Region. Christina is also a founding Charter Member of the Eco-Rotary Club of Kakaako, While Christina's main focus remains on her brokerage clients, she has also launched her non-profit project of creating a sustainable awareness hub for the State of Hawaii and its people. Smart Living Hawaii (www.SmartLivingHi.org) is centered around Hawaii's sustainable sectors: Energy, Environment, Agriculture, Housing and Culture. Having earned her NAR GREEN designation, Christina hosts podcasts, is involved with biogs, vlogs, social media, events and more!

Recent Team Sales



Top Sales

95-1202 Kapanoe Street	\$13,000,000
3826 Poka Street	\$2,990,000
4316 Aukai Avenue 3448	\$2,935,000
Nioloopua Drive 777	\$1,350,000
Kalanipuu Street 529	\$1,295,000
Pine Street	\$1,275,000

SLHi
SMART LIVING HAWAII

808-282-1399

Christina@LaneyRE.com
www.SmartLivingHi.com

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Yumi Laney

CLHMS, CRB, CRS, GREEN, GRI, SRES | RB-10898



Throughout her 42+ years in real estate, Yumi has successfully sold homes from Waikiki to Windward Oahu and Waianae to Hawaii Kai. Today, Yumi and Christina, the Smart Living Hawaii Real Estate Team are a resource and community hub for Hawaii's sustainable sectors: Energy, Environment, Agriculture, Housing, and Culture. They focus on Residential Real Estate, along with Green & Sustainable Building/Sales, Affordable Housing, Smart Homes & Agricultural/Sustainable Land Acquisitions.

With Yumi's years of expertise in marketing, contract negotiations, escrow follow-up, financing, and other related areas, she ensures timely transactions for their many satisfied clients - both buyers and sellers in all price ranges. Their team is honored and very experienced in serving all Veterans within any Military branch, locally or abroad. They are also experts in working with the many corporate relocation companies assisting relocation transferees to Hawaii.

Yumi began her real estate career in 1978 and obtained her broker's license in 1980. She earned the designations of Graduate Realtors Institute (GRI), Certified Residential Specialist (CRS), Certified Residential Broker (CRB), Senior Real Estate Specialist (SRES). Recently, earned the Real Estate Negotiations (RENE) and the Green Certification (GREEN) designations. She is a member of the National Association of Realtors, Hawaii Association and the Honolulu Board of Realtors. Yumi also served on the Board of Directors of the Honolulu Board of Realtors and has had extensive experience as Broker-in-Charge over the years. She has been awarded as one of Oahu's Top 100 Realtors and Corcoran Pacific Properties Gold Circle 2020.

Yumi was born in Hiroshima City, Japan, and traveled extensively due to her father's military career in the US Army and a Congressional Gold Medal recipient, retiring on the Monterey Peninsula. Yumi is a graduate of the University of California, Santa Barbara. Her interests are traveling, snorkeling, reading, church, and most importantly, family activities. Hawaii was a natural place for Yumi to settle with her husband, Rick, her son, John-David and of course, her real estate partner, Christina Laney Mitre and her husband, Adrian, and beautiful grandchildren, Charlie and Elijah.

SLHi

SMART LIVING HAWAII

808-371-9906

Yumi@LaneyRE.com
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Client Testimonials

Yumi Laney and Christina Laney Mitre did an exceptional job on selling our home. They staged it so nicely and always there to answer all of our questions. We had our open house on June 19th and had an offer the next day and we accepted it! We closed so fast on July 31st! We are so lucky to have Yumi and Christina as our Realtors. Yumi sold us this house in 1987 and still finding and selling other properties to meet

- IRENE OSHIRO

My experience with Yumi & Christina was off the chart! I have purchased 3 homes and by far this was the most positive experience of all my transactions. Yumi's 30+ years of solid experience came to light with her excellent knowledge from the neighborhood comparisons to helpful guidance and reassurance with all my questions. Christina was right on mark getting back to me and in constant communication with all involved, I never felt for a moment that I was alone in the whole process. And I thank you!

- THE REIDS

Christina and Yumi really know the market and understand our needs. We had been looking for the right home for over three years and Yumi and Christina were able to find us what we were looking for in six months. They worked long hours on our behalf, always provided great advice and their recommendations for everything were what made a successful transaction.

- THE KELSCHS



Ryan Naka

RS-82307

Ryan Naka has been an entrepreneur since the age of 12 when he launched his first business buying and selling laser printers and supplies. Born into a family of successful entrepreneurs, his great grandparents founded Charley's Taxi in 1938, which is one of the largest transportation services in Hawaii. Ryan also comes from a well-known political family the University of Hawaii School of Law is named after.

Ryan grew up in Kaneohe on the island of Oahu and attended Kamehameha schools. He continued his education at Northern Arizona University in Flagstaff where he was the Vice President of the HAPA Hawaiian Club. Along with his fellow board members, Ryan was able to raise thousands of dollars and host an annual fundraising event of over 500 attendees which continues on to this day.

Ryan returned home to the islands to pursue his passion of starting and running his own business. Ryan thrives on the excitement and creativity that comes with building a company from the ground up. He is the President and Co-Founder of Kahala Aesthetica, a boutique branding firm specializing in digital strategy and fundraising consulting. Ryan has successfully raised nearly \$1 Million for various local nonprofits and political campaigns. Recently, he served as the Director of Finance for a Hawaii gubernatorial campaign. Ryan prides himself on serving his clients with integrity and honesty and always going above and beyond to see the deal through.

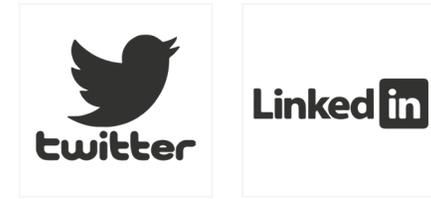
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Team Connect

Click an icon below to go to its destination:



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The Power Of Teamwork Behind Every Sale

In this market, no individual can do it all! At Corcoran Pacific Properties, we know the power of a team is necessary to deliver on our mission to you. We have experts at each step in the process supporting the success of your home sale:



Headed by
Scott Villard
Broker In Charge

FIVE CONTRACT REVIEWERS

Negotiating the best terms for your specific situation means no two contracts are the same. The careful eyes of our dedicated contract reviewers examine every document before it is executed to ensure the accuracy and validity of the details and terms. We know many transactions are time-sensitive, which is why our team works from 8 a.m. to 8 p.m., 365 days a year.



Headed by
Andy Leskowitz
Director of Agent Brokerage

SEVEN TRANSACTION COORDINATORS

Missing a deadline or signature during escrow can mean the difference between a successful closing and a disastrous cancelation. Each of our clients receives a dedicated transaction coordinator to assist with escrow timelines, document signatures and overall tracking of your closing.

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Helping You Prepare

There's a lot to remember when moving. Here's a checklist with suggested timeframes.

5 Weeks Before

- Call moving companies for estimates
- Start compiling an inventory of your possessions
- Get a floor plan (with room dimensions) of your new home to help you decide which furnishings you want to keep and which room they will go in
- Start a file of moving-related papers and receipts
- Locate schools, healthcare professionals and hospitals in your new location
- Arrange to transfer your children's school records and family medical records

4 Weeks Before

- Secure off-site storage, if needed
- Choose a mover and sign a contract
- Contact your homeowner's insurance agent about coverage for moving and secure more if necessary

3 Weeks Before

- Make travel plans if necessary
- Make arrangements with condo and homeowners association to reserve elevator usage time if moving into or out of a high-rise building
- Arrange to close existing bank accounts and open new accounts in new area
- Arrange for childcare on moving day

2 Weeks Before

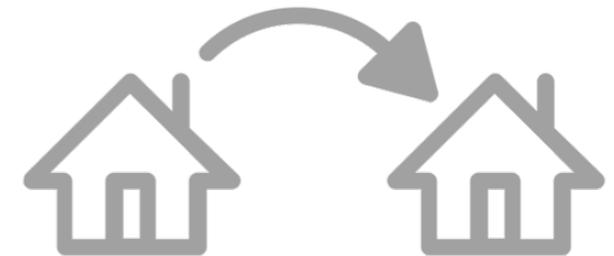
- Create a file of important papers such as driver's license; registration documents and title; any medical, dental and school records; birth certificates; wills; deeds; stock certificates; and other financial documents
- Notify the following of your change of address:
 - Post office
 - Banks
 - Relatives and friends
 - Insurance agents, lawyer, tax/financial advisor
- Notify utility companies of dates to discontinue/transfer service and/or establish service for your new home. Also arrange for final readings and bills including refunds on prepaid services
 - Electric
 - Heating Oil and/or Natural Gas
 - Internet / Cable
 - Trash/Water
- Notify your state's DMV of your new address
- If moving from a rental, arrange refund of your security deposit
- Discontinue additional home services (housekeeper, gardener/lawn service, pool cleaner), if applicable
- Start using up perishable items

1 Week Before

- Pack moving essential boxes; important documents, travel clothes, personal items and prescription medications

2-3 Days Before

- Confirm all final arrangements with your mover and other service providers



Congratulations!
on your moving day

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(800) 315-3898

Kahala

4211 Waialae Ave., Ste. 106
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Mauna Lani Portfolio

Mauna Lani Auberge Resort
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Kamuela, HI 96743
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HAWAII ISLAND

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Hilo, HI 96720
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75-5905 Walua Rd., Ste. 9
Kailua-Kona, HI 96740
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Waimea

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Kamuela, HI 96743
(800) 315-3898

KAUAI

Koloa

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Princeville

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Princeville, HI 96722
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MAUI

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Kihei, HI 96753
(800) 315-3898

Lahaina

75 Kupuohi St., Ste. 203
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