

Applies to the full premium of the Title Fee. Only one Special Rate for each party on a single transaction may be applied. The minimum charge even with an applicable special rate is \$550.

1. Short Term Transactions: 50% off Portion of Policy Premium
A discount of 50% off title premium may be available for a sale involving a property for which an owner's or lender's policy of title insurance was issued by an licensed underwriter in the State of Hawaii within 12 months prior to the current order of title insurance. 25% off for 13-60 months.

2. Insured Owner Rate: 25% off Portion of Policy Premium
Applies to the sale of residential property where the seller is the named insured under an existing owner's policy.

The following SPECIAL RATES are available upon request. Only one Special Rate for each qualifying party on a single transaction may be applied. The minimum charge even with an applicable special rate is \$550. Special rates apply only to owner's policies in a sale transaction.

1. Investor's Rate: 30% off Portion of Policy Premium
Applies to transactions where persons are engaged in the business of investing in real property.

2. Senior Citizen Rate: 25% off Portion of Policy Premium
Applies to persons 62 years of age or older on the sale or purchase of their personal residence only. Proof of age required. Does not apply to reverse mortgage transactions.

3. U.S. Armed Forces Rate: 30% off Portion of Policy Premium
Applies to members of the U.S. Armed Forces, or those retired from active duty, on the sale or purchase of their personal residence only. Proof of current or former active duty status required.

4. First Time Homebuyer Rate: 25% off Portion of Policy Premium
Applies to persons buying their first home.

5. Government Employee Rate: 25% off Portion of Policy Premium
Applies to persons employed by the federal, state, county or city governments. Proof of employment required.



Title and Escrow Fees



Liability	Title Fee	Escrow Fee	Liability	Title Fee	Escrow Fee
\$100,000	\$550	\$825	\$1,600,000	\$4,525	\$3,945
\$150,000	\$725	\$970	\$1,650,000	\$4,600	\$3,955
\$200,000	\$900	\$1,183	\$1,700,000	\$4,675	\$4,060
\$250,000	\$1,075	\$1,335	\$1,750,000	\$4,750	\$4,215
\$300,000	\$1,250	\$1,427	\$1,800,000	\$4,825	\$4,820
\$350,000	\$1,425	\$1,555	\$1,850,000	\$4,900	\$4,440
\$400,000	\$1,600	\$1,619	\$1,900,000	\$4,975	\$4,500
\$450,000	\$1,775	\$1,750	\$1,950,000	\$5,050	\$4,555
\$500,000	\$1,950	\$1,861	\$2,000,000	\$5,150	\$4,720
\$550,000	\$2,125	\$1,935	\$2,050,000	\$5,225	\$4,775
\$600,000	\$2,300	\$2,001	\$2,100,000	\$5,300	\$4,890
\$650,000	\$2,450	\$2,155	\$2,150,000	\$5,375	\$4,945
\$700,000	\$2,600	\$2,211	\$2,200,000	\$5,450	\$5,010
\$750,000	\$2,750	\$2,355	\$2,250,000	\$5,525	\$5,065
\$800,000	\$2,900	\$2,405	\$2,300,000	\$5,600	\$5,130
\$850,000	\$3,125	\$2,560	\$2,350,000	\$5,675	\$5,190
\$900,000	\$3,275	\$2,589	\$2,400,000	\$5,700	\$5,255
\$950,000	\$3,425	\$2,665	\$2,450,000	\$5,750	\$5,315
\$1,000,000	\$3,575	\$2,768	\$2,500,000	\$5,800	\$5,380
\$1,050,000	\$3,650	\$2,925	\$2,550,000	\$5,850	\$5,385
\$1,100,000	\$3,725	\$2,975	\$2,600,000	\$5,900	\$5,455
\$1,150,000	\$3,800	\$3,110	\$2,650,000	\$5,950	\$5,505
\$1,200,000	\$3,875	\$3,160	\$2,700,000	\$6,000	\$5,580
\$1,250,000	\$3,950	\$3,245	\$2,750,000	\$6,050	\$5,630
\$1,300,000	\$4,025	\$3,350	\$2,800,000	\$6,100	\$5,700
\$1,350,000	\$4,100	\$3,485	\$2,850,000	\$6,150	\$5,755
\$1,400,000	\$4,175	\$3,550	\$2,900,000	\$6,250	\$5,825
\$1,450,000	\$4,250	\$3,605	\$2,950,000	\$6,350	\$5,855
\$1,500,000	\$4,325	\$3,720	\$3,000,000	\$6,450	\$5,940
\$1,550,000	\$4,400	\$3,775			

Note: Title Fees are standard policy premiums

Notary Fees (Local): \$10 plus GET per person
 Mobile Notary (Mainland): varies by vendor
 International Mailing Fee: Flat rate of \$75
 Accommodation Fee: \$50 plus GET
 Holding Agreement Fee: \$750 plus GET with minimum charge of \$125 per year

REFINANCE ESCROW FEE: FLAT RATE \$450 plus GET for Hawaii

Lender, \$750 plus GET for Out-of-State Lender

- For use with improved one-to-four family residential property.
- Applies to all refinance transactions where loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction.
- No other discounts apply to this rate.

RESIDENTIAL ESCROW FEES:

The charge for a title report only, with no title insurance, will be \$400.00, plus GET, for each property searched. This fee will be subject to an additional search fee, if the title searching process requires more research and examination.

A simultaneous issuance rate of \$250.00 will be charged for the issuance of an ALTA Loan Policy, \$500.00 for a liability of \$1,000,000 or more.

The charge for the issuance of an ALTA Homeowner's Policy will be the premium for an ALTA Standard Owner's Policy plus 10% additional. The charge for the issuance of an ALTA Extended Owner's Policy will be the premium for an ALTA Standard Owner's Policy plus 25% additional.

The charge for a Lien and Financing Statement Report will be \$25.00, plus GET for each name.

The Junior Loan Policy Rate is \$125 with a maximum liability of \$250,000.

The fees listed are minimum charges. Additional fees may apply depending on the nature and complexity of the transaction and the risk to be assumed. If a title order is cancelled, a reasonable cancellation fee may be charged based on the services provided. There will be no cancellation fee charged due to the failure to obtain loan approval.

Bulk contract rates, Litigation Guarantee and Exchanges are available upon request.

Call for a quote for amounts above \$3,000,000.

The applicable State of Hawaii general excise tax will be added to all escrow charges.