



Escrow Roles Defined

Responsibilities of each party in an escrow

THE BUYER:

- Deposits funds to pay the purchase price and funds for property and closing costs.
- Provides deed of trust or mortgages needed to secure loan.
- Arranges for borrowed funds to be deposited into escrow.
- Provides, if required, documents such as inspection reports, insurance policies, and lien information to verify compliance to the escrow instructions.

THE SELLER:

- Deposits the deed to the buyer with the escrow holder.
- Provides evidence to meet the buyer's conditions of sale, such as proof of repair work and inspections.
- Submits other documents such as tax receipts, mortgage information, insurance policies, and warranties.

THE LENDER:

- Deposits loan funds, lender instructions, and other loan documents with the escrow holder.

THE ESCROW HOLDER:

- Serves as a central depository for funds and documents.
- Obtains a title insurance policy.
- Fulfills the lender's requirements, if applicable.
- Secures approval from the buyer on requested documents.
- Prorates insurance, taxes, and rents, as instructed.
- Fulfills buyer and seller instructions.
- Allocates funds for closing costs and verifies that required funds from each party are deposited into escrow.
- Executed loan documents are forward to the lender.

OAHU BRANCHES

201 Merchant St, Ste 2100, Honolulu 96813 | (808) 536-0404
4211 Waialae Ave, Ste 8050, Kahala 96816 | (808) 380-6767
609 Kailua Rd, Ste 204, Kailua 96734 | (808) 230-8080
1001 Kamokila Blvd, Ste 151, Kapolei 96707 | (808) 380-3640
98-211 Pali Momi St, Ste 805, Aiea 96701 | (808) 485-0505

**Trusted everywhere,
every day.**

MAUI BRANCHES WWW.FIDELITYMAUI.COM

285 W. Kaahumanu Ave, Ste 103, Kahului 96732 | (808) 893-0556
12 Kiopa'a St, Ste 101, Pukalani (Upcountry) 96768 | (808) 573-0110
727 Wainee St, Ste 102, Lahaina 96761 | (808) 661-4960
3750 Wailea Alanui Dr, Ste 22 EW, The Shops at Wailea 96753 | (808) 891-2404

KONA BRANCH

75-1000 Henry St, Ste 202, Kailua-Kona 96740 | (808) 334-0202

www.FidelityHawaii.com