



**HO'OKELE**  
TITLE & ESCROW



**Notarize**<sup>SM</sup>

## NOTARIZE FOR TITLE AND SETTLEMENT SERVICES

### Ho'okele Title & Escrow clients experience a digital signing and closing process that is simpler, smarter, and safer.

The ability to electronically finalize closing packages anywhere provides immediate time and cost savings and a differentiated client experience. Remote Online Notarization (RON) closings powered by Notarize will provide that edge.



#### **SIMPLER**

Anywhere: Global from all 7 continents  
Anytime: On-demand 24/7  
Close on mobile, tablet, desktop



#### **SMARTER**

Instantly usable, integrates within several platforms  
Reduces time at the closing table



#### **SAFER**

Multi-factor authentication  
Video recording tamper-evident records  
Mitigate wire fraud, reduce risk and errors

### The Future of the All-Digital Closing is Now

The key capabilities include a fully digital experience, ability to eSign and eNotarize documents depending on the closing package and enterprise-grade security and compliance.

Visit [www.HTEHi.com](http://www.HTEHi.com) for more details



## OWNER'S TITLE INSURANCE POLICY FROM **Ho'okele Title & Escrow**

Buying a new home is exciting and emotional. It's a big investment! But with the mounds of paperwork homebuyers have to sign, plus the mounting costs associated with closing, the process can also be overwhelming and stressful.

An Owner's Title Insurance policy from Ho'okele Title & Escrow can help you move forward confidently in the transaction, knowing that your investment is protected from unforeseen title issues. Without it, your property rights are not legally or financially protected from future claims. Fraud, forgery, liens, and legal disputes against a property are just a few title issues that can surface after closing, sometimes years after the purchase of a home.

### **What is Owner's Title Insurance?**

Owner's title insurance is a policy that protects the home buyer's property rights for as long as they or their heirs have an interest in the property. For the same reasons the mortgage bank requires a lender's insurance policy, home buyers obtain owner's title insurance to protect their legal rights, title and interests in the property.

### **How It Protects**

Say, for example, you recently purchased a new home from a builder but the builder failed to pay the roofer. Seeking to be paid, the roofer files a lien against the property. Without owner's title insurance, you would be responsible for paying this existing debt. This is just one example of how owner's title insurance protects home buyers from various significant risks.

Other unexpected title claims include:

- Undisclosed heirs
- Deeds by minors
- Improperly recorded legal documents
- Mistakes in recording legal documents
- Forged deeds, releases, wills, etc.

**As your title and closing provider, we consider it a privilege to help you navigate through your real estate transaction.**

## **Ho'okele Title & Escrow has four convenient branches.**



### **Wailea Branch**

161 Wailea Ike Pl., Suite A-101  
Kihei, HI 96753  
Phone: (808) 452-1990



### **Ka'anapali Branch**

2580 Kekaa Dr., Suite C3  
Lahaina, HI 96761  
Phone: (808) 445-9117



### **Kailua-Kona Branch**

75-5660 Kopiko St., Suite B3  
Kailua-Kona, HI 96740  
Phone: (808) 426-7855



### **Honolulu Branch**

711 Kapiolani Blvd., Suite 111  
Honolulu, HI 96813  
Phone: (808) 427-8676

**Visit [www.HTEHI.com](http://www.HTEHI.com) for more details**