

# Ho'okele Title & Escrow Credit Offerings

## Ho'okele Title & Escrow has a variety of discounts available for residential resales that meet certain qualifications.

- » Discount only applies to owner's policies in residential resale transactions.
- » Discount applies only to the title premium portion the qualifying party is normally expected to pay.
- » Only one discount for each party on a single transaction may be applied. Cannot be combined with any other discount.
- » The minimum charge even with an applicable special rate is \$525.

25%

**Short Term Transactions:** A discount of up to 50% off title premium fees may be available for sale involving a property for which an owner's or lender's policy of title insurance was issued by any licensed underwriter in the State of Hawaii within 12 months prior to the current order for title insurance. After 12 months a discount of 25% off title premium may be available for 13 to 60 months (1-5 years). Type of previously issued policy will influence amount of discount.

30%

**Investors:** Applies to transactions where person(s) are engaged in the business of investing in real property.

25%

**Senior Citizen:** Applies to person(s) 62 years of age or older on the sale or purchase of their personal residence only. Proof of qualification required.

25%

**U.S. Armed Forces:** 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.

25%

**First Time and New Homebuyer:** Available to first time and new home buyer purchasing Residential Property located in the state of Hawaii to be used as a primary residence. A "first-time home buyer" has never owned a primary residence located anywhere in the world. The first-time home buyer must furnish proof of qualification for this rate and must request this rate.

25%

**Government Employee:** Available to Government Employees, buyer must furnish proof of qualification for this rate and must request this rate.