



**Fidelity National Title**  
& ESCROW OF HAWAII



# 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.

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