



Usual and Customary **Home Buyer's Closing Costs** in the *State of Hawaii*

When purchasing a home using a mortgage you can expect to incur closing costs. A breakdown of the closing costs will be provided during the escrow process and the funds will be due at the close of escrow.

The following are some of the closing costs you could expect to pay:

- Title insurance premium
- Escrow fees
- Notary fees
- Recording fees
- New loan charges
- Inspection fee (if applicable)
- Prorated property taxes
- Homeowner's Association Transfer fee (when applicable)
- Homeowners Insurance Premium (Hazard & Hurricane)

Old Republic Title is providing this information as a free customer service and makes no warranties or representations as to its accuracy.

Old Republic Title strongly recommends that consumers confer with their title insurer as underwriting requirements vary among companies and further, obtain guidance and advice from qualified professionals, including attorneys specializing in Real Property, Trusts and/or Title Insurance to get more detailed, and current, information as to any particular situation affecting them.

