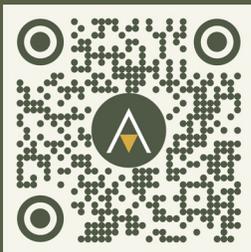


HALE

ESCROW

FEE SCHEDULE EFFECTIVE JANUARY 2026



Modern Escrow, Powered by Aloha
www.Haleescrow.com



SCHEDULE OF FEES - HALE ESCROW

Hale Escrow, Inc. is a Hawaii corporation licensed under Chapter 449 of the Hawaii Revised Statutes as an escrow depository. The function of an escrow depository ("Escrow") in a real estate transaction is to provide a central location where documents and funds relating to a transaction are deposited, held and delivered or disbursed upon the performance or fulfillment of the parties' escrow instructions. Escrow calculates the prorations for assessments such as real property taxes, lease rents, and condominium or other association dues; and pays, as instructed, existing liens, mortgages, taxes, insurance premiums, etc. Escrow also coordinates the recordation of documents and the issuance of the title policy with the approved coverage. Prior to and at closing, Escrow will also produce settlement statements indicating the various charges and credits to the seller and the buyer. The Escrow Instructions and General Provisions under which the escrow transaction will be processed is available for review at www.haleescrow.com.

A NOTE ABOUT ESCROW CHARGES

- The fees shown on the following schedule are the minimum fees for basic escrow services ordinarily rendered in a residential purchase and sale transaction. Fees for commercial, developer/builder or other escrow transactions are quoted separately.
- An initial deposit of not less than \$500 is required to open an escrow.
- The escrow transaction will be processed under Hale's Escrow Instructions and General Provisions.
- Escrow is required to hold good and sufficient funds before any disbursement. To avoid delays, deposits should be made by wire transfer not less than 48 hours prior to a scheduled disbursement.
- If an escrow transaction is canceled, a reasonable cancellation fee based on the services provided may be charged.
- The applicable State of Hawaii general excise tax will be added to all escrow charges.

OTHER ESCROW CHARGES

- Escrow fees for a USA lender refinance transaction for a new loan amount up to \$1,000,000 are \$550. Escrow for an International lender refinance transaction up to \$1,000,000 is \$900. For refinance transaction amounts \$1,000,000 and over, please call for a quote.
- For a Refinance transaction, if there is a title transfer in exchange for cash consideration, the borrower will be charged an additional \$450.
- Continental USA courier and escrow handling fee is \$50. International courier and escrow handling fee is \$100 (one way only) utilizing international express mail services.
- Submitting the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA) payment forms or the Hawaii Real Property Tax Act (HARPTA) payment forms will be provided at a cost of \$50 per reporting. (Note: Escrow does not provide tax advice.)
- Additional escrow fees will apply for a non-real estate brokered transaction. The additional escrow fee is \$250 to each applicable party.
- Tax-deferred Exchange parties will be charged the scheduled rate plus a minimum fee of \$300.
- Additional charges may be assessed when title services are performed with another company.
- Satisfaction of Agreement of Sale transactions will be charged at the schedule rate based on the sales price.
- When a Satisfaction of an Agreement of Sale is included in a resale transaction, where the Seller is the Vendee on the existing Agreement of Sale, an additional \$250 charge to the Seller (Vendee) will be made.
- Holding Escrow - A \$1,500 minimum setup fee with a minimum charge of \$125 per year. Each disbursement charge is \$125.
- Accommodation signing fee for non-escrowed transaction is \$150.
- Short Sale and REO transactions may be assessed an additional fee depending on the amount of work required.



ESCROW FEE SCHEDULE

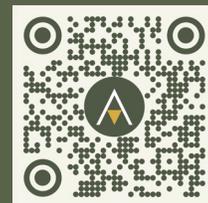
SALES PRICE UP TO	ESCROW FEE	50% ESCROW FEE
\$100,000.00	\$1,166.00	\$583.00
\$200,000.00	\$1,486.00	\$743.00
\$300,000.00	\$1,832.00	\$916.00
\$400,000.00	\$2,053.00	\$1,026.50
\$500,000.00	\$2,250.00	\$1,125.00
\$600,000.00	\$2,496.00	\$1,248.00
\$700,000.00	\$2,671.00	\$1,335.50
\$800,000.00	\$2,793.00	\$1,396.50
\$900,000.00	\$2,912.00	\$1,456.00
\$1,000,000.00	\$3,031.00	\$1,515.50
\$1,100,000.00	\$3,293.00	\$1,646.50
\$1,200,000.00	\$3,418.00	\$1,709.00
\$1,300,000.00	\$3,542.00	\$1,771.00
\$1,400,000.00	\$3,666.00	\$1,833.00
\$1,500,000.00	\$3,790.00	\$1,895.00
\$1,600,000.00	\$3,915.00	\$1,957.50
\$1,700,000.00	\$4,040.00	\$2,020.00
\$1,800,000.00	\$4,163.00	\$2,081.50
\$1,900,000.00	\$4,288.00	\$2,144.00
\$2,000,000.00	\$4,413.00	\$2,206.50
\$2,100,000.00	\$4,943.00	\$2,471.50
\$2,200,000.00	\$5,148.00	\$2,574.00
\$2,300,000.00	\$5,353.00	\$2,676.50
\$2,400,000.00	\$5,558.00	\$2,779.00
\$2,500,000.00	\$5,764.00	\$2,882.00
\$2,600,000.00	\$5,969.00	\$2,984.50
\$2,700,000.00	\$6,174.00	\$3,087.00
\$2,800,000.00	\$6,379.00	\$3,189.50
\$2,900,000.00	\$6,585.00	\$3,292.50
\$3,000,000.00	\$6,790.00	\$3,395.00

Escrow Reimagined

We combine hospitality-driven service, innovative systems, and trusted expertise to make every transaction smooth, secure, and personalized.

Why Choose Hale

- **Hospitality with Heart** - Rooted in the spirit of Aloha, our escrow brings warmth, integrity, and genuine care to every interaction. We anticipate your needs, communicate with intention, and make your journey feel effortless.
- **Always On, Always Aloha** - Our dedicated team is nimble, responsible, and committed to servicing you with care. We're here when you need us – ready to support your transaction with the aloha spirit.
- **Leading Edge** - Our tools empower both customers and agents to track every milestone – from opening to closing, and even beyond – ensuring clarity, confidence, and connection throughout the journey.
- **Escrow, Elevated** - We're redefining escrow in Hawai'i by blending personalized service, cutting-edge technology, and deep local insight. The result? A seamless, stress-free experience that's thoughtfully designed to meet your needs with clarity and care.



*For a sales price over \$3,000,000 please call (808) 539-7770 or email info@haleescrow.com

TITLE INSURANCE

Hale Escrow is proud to partner with Title Guaranty’s trusted Title Department to provide clients with reliable and comprehensive title services. While title operations will be supported by TG’s experienced team, Hale Escrow will operate independently on the escrow side—delivering a boutique, hospitality-driven experience tailored to each transaction.

TITLE GUARANTY’S TITLE INSURANCE POLICY

A policy of title insurance is a contract of indemnity that provides coverage to the insured, up to the policy limits, against loss or damage sustained by reason of defects, liens, encumbrances, or other matters adversely affecting the title to the land covered by the policy and which are not excluded from coverage by the policy’s terms. Title insurance will not only indemnify the insured for such loss or damage, it will also provide for retaining an attorney for the insured and for paying attorney’s fees to defend covered claims subject to the policy’s terms.

In addition to providing coverage based on an examination of the public records, a title policy also insures against certain “off-record” defects in the chain of title such as a forgery, incompetency, minority, and lack of capacity or authority.

Prospective insureds are encouraged to read and compare policy forms and endorsements available on our website, www.tghawaii.com.

AN OWNER’S POLICY: An Owner’s policy insures the owner that title to the land is vested as stated in the policy, free from defects, liens and encumbrances, and with a right of access to the land, subject to the exceptions noted in Schedule B of the policy, general exclusions, and the terms and provisions set forth in the policy jacket. The policy coverage continues as long as the insured owner owns the property and for as long as the owner may be liable under a warranty of the title given to a buyer. An Owner’s policy is usually issued for a policy limit equal to the amount of the purchase price or the market value of the property.

The common forms of Owner’s policies that may be issued include the Hawaii Standard Owner’s Policy, the ALTA (American Land Title Association) Homeowner’s Policy of Title Insurance, the First American Title Insurance Company Eagle Policy, and the ALTA Owner’s Policy. The level of coverage and premium for these policies are varied. Certain restrictions on issuance may be applicable.

A LOAN POLICY: A loan policy is issued to a lender and holder of a mortgage. There are two basic types of loan policies: the ALTA Loan Policy and the ALTA Expanded Residential Loan Policy or the First American Eagle Loan Policy. The Loan policy provides coverage for the enforceability and priority of the lien of the insured’s mortgage subject to the policy’s terms and provisions.

Coverage may be given to both an owner and a lender, however it is important to note that an owner is not protected by a loan policy. Loan policy coverage is for the protection of the insured lender and holder of the mortgage only.

CONCURRENT OWNER’S & ALTA LOAN POLICY: An Owner’s policy and an ALTA Lender’s policy may be issued simultaneously at the rate applicable to the amount of insurance of the Owner’s policy (provided the Loan Policy amount is not in excess of the Owner’s Policy) plus a minimum charge of \$250 for the Loan Policy up to \$2,000,000 in liability, or a minimum charge of \$450 for the Loan Policy up to \$3,000,000 in liability.

CONCURRENT OWNER’S & ALTA LOAN POLICY (with Loan Amount in excess of the amount of the Owner’s Policy) : The Owner’s policy and the ALTA Lender’s Policy may be issued simultaneously at the rate applicable to amount of insurance of the Owner’s policy, in addition to the loan premium calculated on the excess amount of the loan policy, plus a minimum charge of \$250 for the Loan Policy up to \$2,000,000 in liability, or a minimum charge of \$450 for the Loan Policy up to \$3,000,000 in liability.

ENDORSEMENTS AND/OR SPECIAL COVERAGES: Available by arrangement and may be subject to additional charges.

Title Policy Forms, frequently requested endorsements, and other title information, can be viewed at www.tghawaii.com



A NOTE ABOUT TITLE PREMIUMS AND CHARGES

- The purpose of the preceding schedule is to indicate the premiums ordinarily applicable to the amount of insurance coverages shown and contemplates the ordinary condition of title. If unusual conditions of title are encountered, multiple chains of title are involved or if special or unusual risks are insured against additional premiums may be charged. Additional fees may also be charged by Title Guaranty for special or extraordinary services performed beyond those which are ordinarily incurred in connection with issuing a policy of title insurance.
- A preliminary report provides information similar to a status report and is ordinarily issued in contemplation of the issuance of title insurance. It does not provide any title insurance coverage or liability. It is usually one of the first steps in a sales or mortgage transaction, and assists the parties and their agents in determining what title matters need to be addressed prior to closing.
- The charge for an ALTA Homeowner's Policy of Title Insurance and an ALTA Expanded Residential Loan Policy are each 110% of the premium for a Hawaii Standard Owner's Policy. The basic premium for an ALTA (extended) Owner's Policy is 150% of the premium for a Hawaii Standard Owner's Policy.
- Title insurance premium credits may be available for sale and refinance transactions under \$3,000,000.
 - For a sale transaction, the credit will be calculated based on the current premium to be charged for a Standard Owner's Policy to be issued to the buyer. The credit will be applied to the percentages of the title premium allocated in the contractual agreement between buyer and seller.
 - For a refinance transaction, the credit will be calculated based on the current premium to be charged for an ALTA Loan Policy.
 - Maximum of 50% credit on the current premium if the same property has been insured by any title insurance company during the twelve month period immediately preceding the closing of the subject transaction (provided that the minimum premium charged will not be less than \$585). To qualify for this credit, prior insurance must be either an Owner's or an ALTA Loan Policy.
 - Maximum of 25% credit on the current premium if the same property has been insured by any title insurance company during the period more than one year but less than eight years before the closing of the subject transaction (provided that the minimum premium charged will not be less than \$585). To qualify for this credit, prior insurance must be either an Owner's or an ALTA Loan Policy.
 - Military Credit - For members of the U.S. Armed Forces on active duty or retired, a 30% credit on their portion of the current policy premium is available for a sale or refinance transaction on their primary residential residence.
- If a title order is cancelled, a reasonable cancellation fee based upon the services provided may be charged.
- For a sale transaction, a release processing fee of \$55 is charged to the seller where mortgage(s) need to be monitored for proper release(s) and recordation after closing.

OTHER TITLE INSURANCE

JUNIOR LOAN POLICY - A Junior Loan Policy may be issued to lenders or holders of a second or equity line mortgage. The Junior Loan Policy insures the lender that the title to the subject property is vested according to the last conveyance of record, and encumbered by the monetary liens, judgments and real property taxes as disclosed within the policy. Minimum charge is \$150 for coverage up to \$250,000; and \$250 for coverage up to \$500,000.

LITIGATION GUARANTEE - A report that is used primarily for foreclosures. In addition to reporting the condition of title, it identifies the parties to be cited in a civil proceeding affecting title, excluding quiet title actions. Litigation Guarantee premiums are at \$500 for coverage of \$3,500 and \$550 for coverage of \$15,000. Endorsement to the Litigation Guarantee is \$125 for an endorsement issued within 24 months

CERTIFICATE OF TITLE - A Certificate of Title is the certification by a title insurance company as to the title to a particular parcel of land based upon a search of the public records. It sets forth only those matters affecting title which are considered valid and outstanding in the public records as of the date and time shown on the Certificate. The liability of the title insurance company for the issuance of a Certificate of Title is confined to the records searched and does not extend to "off record risks" such as competency of the parties, forgeries, fraud, undisclosed heirs, adverse possession, encroachments and such matters not possible to ascertain by a search of such recorded documents. Minimum charge is \$500 for coverage up to \$250,000.



OTHER REPORTS

STATUS REPORT - A Status Report is ordinarily requested by someone who wishes to know the current status of title to a certain property based on a search of the public records. It is not title insurance and the report is issued by Title Guaranty. Title Guaranty's responsibility for any actual loss is limited to the lesser of \$3,500 or the amount paid for the Status Report. A Status Report names the persons or entities in whom the searched public records indicate the title is vested, subject to the matters shown in Schedule B, as of the date of the Status Report. Minimum charge by Title Guaranty is \$500.

LIEN REPORT - A report issued by Title Guaranty which reflects liens or judgments which appear to be outstanding against an individual or entity that are recorded in the Hawaii Bureau of Conveyances as of the date stated in the report. Minimum charge by Title Guaranty is \$50.

FINANCING STATEMENT REPORT - A report issued by Title Guaranty which reflects financing statements and continuation statements recorded under a person's or entity's name in the Hawaii Bureau of Conveyances, within five years and six months prior to the date stated in the report. Minimum charge by Title Guaranty is \$50 for the first four names. Under Article 9 of Hawaii's Uniform Commercial Code (effective as of July 1, 2001), financing statements that affect Hawaii property might be recorded in other states. For an additional fee (and upon request), Title Guaranty can arrange to obtain a financing statement report derived from public records in other states.

PROPERTY SEARCH REPORT - A report based on a search of the pertinent records of the Hawaii Bureau of Conveyances which identifies real property in the State of Hawaii in which a specified person or entity has a recorded ownership interest as of the date stated in the report. Minimum charge by Title Guaranty is \$150.

EXPRESS PROPERTY AND LIEN REPORT (EXPRESS REPORT) - A limited report that identifies the current titleholder(s) of a certain property based on the public records. The report includes all recorded and existing mortgages, lis pendens, tax liens, and/or judgments indexed against the property owner. It also includes the property's real property tax information as of the report date. Limited to residential properties valued under \$3,000,000; restrictions on issuance may apply due to complexity. Minimum charge is \$150.00.



TITLE POLICY SCHEDULE

Insurance Coverage up to	Premium for standard Owner's policy or ALTA Loan Policy	60% Sellers Portion	40% buyers portion
\$100,000.00	\$585.00	\$351.00	\$234.00
\$200,000.00	\$963.00	\$577.80	\$385.20
\$300,000.00	\$1,437.00	\$862.20	\$574.80
\$400,000.00	\$1,808.00	\$1,084.80	\$723.20
\$500,000.00	\$2,168.00	\$1,300.80	\$867.20
\$600,000.00	\$2,570.00	\$1,542.00	\$1,028.00
\$700,000.00	\$2,874.00	\$1,724.40	\$1,149.60
\$800,000.00	\$3,100.00	\$1,860.00	\$1,240.00
\$900,000.00	\$3,456.00	\$2,073.60	\$1,382.40
\$1,000,000.00	\$3,745.00	\$2,247.00	\$1,498.00
\$1,100,000.00	\$4,149.00	\$2,489.40	\$1,659.60
\$1,200,000.00	\$4,422.00	\$2,653.20	\$1,768.80
\$1,300,000.00	\$4,683.00	\$2,809.80	\$1,873.20
\$1,400,000.00	\$4,895.00	\$2,937.00	\$1,958.00
\$1,500,000.00	\$5,106.00	\$3,063.60	\$2,042.40
\$1,600,000.00	\$5,228.00	\$3,136.80	\$2,091.20
\$1,700,000.00	\$5,367.00	\$3,220.20	\$2,146.80
\$1,800,000.00	\$5,534.00	\$3,320.40	\$2,213.60
\$1,900,000.00	\$5,662.00	\$3,397.20	\$2,264.80
\$2,000,000.00	\$5,773.00	\$3,463.80	\$2,309.20
\$2,100,000.00	\$5,896.00	\$3,537.60	\$2,358.40
\$2,200,000.00	\$6,035.00	\$3,621.00	\$2,414.00
\$2,300,000.00	\$6,202.00	\$3,721.20	\$2,480.80
\$2,400,000.00	\$6,313.00	\$3,787.80	\$2,525.20
\$2,500,000.00	\$6,396.00	\$3,837.60	\$2,558.40
\$2,600,000.00	\$6,508.00	\$3,904.80	\$2,603.20
\$2,700,000.00	\$6,619.00	\$3,971.40	\$2,647.60
\$2,800,000.00	\$6,730.00	\$4,038.00	\$2,692.00
\$2,900,000.00	\$6,841.00	\$4,104.60	\$2,736.40
\$3,000,000.00	\$6,953.00	\$4,171.80	\$2,781.20

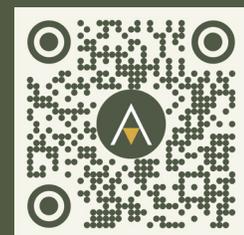
*For a transaction amount over \$3,000,000 please call (808) 533-6261 or email title@tghawaii.com

Title Services That Drive Transactions Forward

With access to Hawai'i's most robust title plant and real estate data, we provide fast, accurate preliminary title reports that help you move quickly, eliminate risk, and close with confidence. Our integrated title and escrow services streamline communication and keep your transactions on track.

More Than Escrow—A True Business Partner

Our Account Managers are here to do more than just facilitate escrow and title services—we're here to help you grow. Once we understand your specific goals, we work alongside you to recommend the platforms and tools that best fit your needs. Whether it's website development, custom marketing collateral, farming lists, or data-driven insights, we're committed to helping you generate leads, build your brand, and create lifelong client relationships.



HALE ESCROW

About Hale Escrow

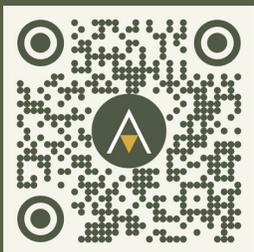
Hale Escrow is a new, locally rooted company focused on delivering reliable, personalized escrow services across Oahu. We combine a hospitality-first mindset with trusted expertise to make your real estate experience smooth, clear, and client-centered.

At Hale Escrow, we believe in more than just facilitating transactions—we believe in creating a seamless, transparent, and dependable experience for every client. Founded with a vision to redefine escrow services in Hawai'i, we blend cutting-edge technology with the local values of Aloha, integrity, and service.

Our name, “Hale,” meaning home in Hawaiian, reflects our commitment to guiding you through one of life’s most important milestones with care and expertise. Whether you’re a first-time homebuyer, a seasoned real estate professional, or a lender, we’re here to provide support, insight, and solutions tailored to your needs.

Through the integration of Hoku.AI, our advanced AI-powered assistant, we’re setting a new standard in escrow by delivering 24/7 availability, proactive updates, and unparalleled efficiency. Hale Escrow is where Hawai'i's traditions meet tomorrow's technology.

Our mission is simple: to empower Hawai'i's real estate community with innovative tools, local expertise, and a commitment to service excellence. We strive to make every transaction secure, transparent, and stress-free, ensuring our clients feel supported every step of the way.



Modern Escrow, Powered by Aloha
www.Haleescrow.com

