



**BUYER'S INFORMATION SHEET**

This form is available at our website at [www.tghawaii.com](http://www.tghawaii.com) under Real Estate Documents for your convenience.

**New Financing:**

Lender Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Loan Officer: \_\_\_\_\_

Phone: \_\_\_\_\_ /Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Lender Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Loan Officer: \_\_\_\_\_

Phone: \_\_\_\_\_ /Fax: \_\_\_\_\_

Email: \_\_\_\_\_

**Will this property be your primary residence?**

**YES ( ) NO ( )**

**If marked as Yes, are/were you a member of the U.S. Armed Forces?**

**YES ( ) NO ( )**

**Title Insurance Policy Selection:**

There are several types of title insurance coverage that are available to you. You are encouraged to review these various title insurance policies available at our website at [www.tghawaii.com](http://www.tghawaii.com) under Tools - Real Estate Documents.

Please make a selection below. If no selection is made and unless you instruct us otherwise, you will receive a Standard Owner's Policy, which will be issued upon closing and payment of the title policy premium. If you decide to change your selection later, please contact your Escrow Officer. The Controlled Business Arrangement Disclosure Statement paragraph of the Escrow Instructions and General Provisions provided herein set forth your estimated portion of the title insurance premium.

- Standard Owner's Policy (schedule rate)
- Premier Residential Owner's Policy (10% more than the scheduled rate for a Standard Owner's Policy schedule rate, not available for vacant land). Note: Subject to approval.

**Title Vesting Options:**

The following tenancies are used in the State of Hawaii. These are only general summaries, and you are encouraged to consult your attorney or accountant to help determine which you should use:

- SEVERALTY - Sole ownership of the property by one person or entity.
- TENANTS IN COMMON - Ownership of the property by two or more persons or entities, each with separate percentage interests. You must specify the percentage interest for each owner. Generally, each owner has equal rights to possess and use the property and may separately convey and deal with the owner's respective interest. When one owner dies, that owner's interest in the property passes to that owner's heirs, not to the other owners.
- TENANTS BY THE ENTIRETY - A type of joint tenancy ownership available only to a married couple, reciprocal beneficiaries registered under Hawaii Revised Statutes Chapter 572C, and partners to a civil union meeting the requirements of Hawaii Revised Statutes Chapter 572B. Generally, property held in this tenancy is protected against claims under state law by creditors of one of the owners (please consult your attorney for details). When one owner dies, his or her interest passes automatically, without probate, to the surviving spouse, reciprocal beneficiary or civil union partner. Until death, divorce, or termination of the reciprocal beneficiary status, both owners' signatures are required for any deeds, mortgages, or other transfers of interests in the property.
- JOINT TENANCY - Ownership by two or more individuals, each with an equal interest in the property. Can only be used by individuals, and not companies, trustees, or other entities. When one owner dies, his or her interest passes automatically, without probate, to the other owner(s). Any one of the owners may sever the joint tenancy by conveying his or her interest.

