



# THE REALTOR® AND TRID

## Leading the Process

On October 3rd, TRID will bring significant changes to the lending and settlement process. As Hawaii's leading title and escrow company, Title Guaranty is here to support REALTORS'® preparedness for the Integrated Mortgage Disclosure.

**The following items should be collected and communicated as they are received:**

### Seller's Agents

- Broker and Agent's license numbers and contact information
- Seller's full name, mailing address, contact information and physical location
- Association information including assessments, dues and transfer fees
- Invoices from vendor providers (repair, inspections, surveys, etc.)
- Seller and Commission Credits
  - ◆ Itemize all fees being credited
  - ◆ Repair estimates for any items that will be credited to the buyer or held in escrow pending completion of the repair.
- Power of Attorneys
- HARPTA/FIRPTA information
- Entity documents for Trusts, LLC, Partnerships, Corporations, etc.



### Buyer's Agents

- Broker and Agent's license numbers and contact information
- Buyer's full name, mailing address, contact information and physical location
- Association information including assessments, dues and transfer fees
- Invoices from vendor providers (home warranty, home inspection, etc.)
- Buyer and Commission Credits
  - ◆ Itemize all fees being credited
  - ◆ Repair estimates for any items that will be credited to the buyer or held in escrow pending completion of the repair.
- Power of Attorneys
- Lender Project Information Form for Condominiums



*It is recommended that the Buyer's Agent inquire as to who will prepare and deliver the Buyer's Closing Disclosure.*

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