



## HAWAII ESCROW ASSOCIATION

December 1, 2014

Hawaii Association of REALTORS®  
1259 A'ala Street, Suite 300  
Honolulu, HI 96817

Re: RESPA Reminder

Dear Fellow Real Estate Professionals:

With the advent of regulation by the Consumer Financial Protection Bureau, the members of the Hawaii Land Title Association and Hawaii Escrow Association have renewed their commitment to compliance with the Real Estate Settlement Procedures Act. As you know, Section 8 of RESPA states, in part, that “[n]o person shall give and no person shall accept any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person.”

The undersigneds’ commitment to compliance with the law includes not participating in the following activities:

- providing food, beverages, entertainment, transportation or free services and amenities in connection with Broker-sponsored functions, including open houses and awards events;
- providing or printing marketing materials such as postcards and flyers, and postage, at anything less than market value charges;
- providing door prizes or gifts, with the exception of promotional objects of nominal value (i.e., less than \$25) with permanently-affixed company logos;
- providing transaction coordination services by escrow or title company employees (e.g., timeline creation, ordering condominium document disclosure packages, ordering termite reports and surveys, furnishing closing/tabbed folders, etc.).

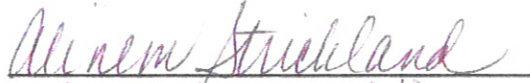
We all remain committed to providing you, consumers, and the parties to Hawaii real estate transactions the best possible escrow and title services. We are excited to be moving forward with you as the real estate market improves and the number of transactions increases.

Thank you very much for your continuing service.


Sincerely,

The Hawaii Land Title Association  
And The Hawaii Escrow Association

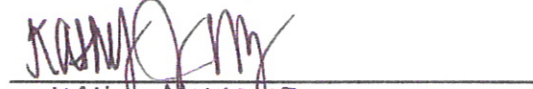
Fidelity National Title & Escrow of Hawaii, Inc.

  
By ALINE M. STRICKLAND


First American Title Company, Inc.

  
By Patsy K. Saiki

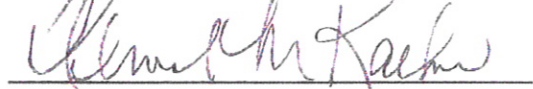
First American Title Insurance Company -  
Vacation Ownership Division

  
By KATHY MIZURANGA


First Hawaii Title Corporation  
dba NEXTITLE, A TITLE & ESCROW CO.

  
By Sharon DeLuca

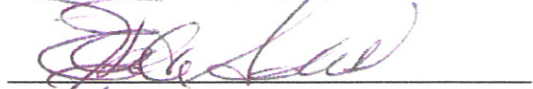
Hawaii Escrow & Title, Inc.

  
By Denise M. Kaehu

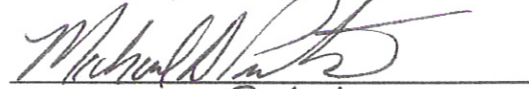
Old Republic Title & Escrow of Hawaii, Ltd.

  
By PATRICIA LEE


Premier Title Company

  
By ELIZABETH AVEDIS

Title Guaranty of Hawaii, Inc.

  
By Michael A. Pietsch

Title Guaranty Escrow Services, Inc.

  
By James W. Pietsch