START HERE

A clearer path to your Hawaiʻi Island sale

A practical guide for planning, tracking decisions, and keeping your questions in one place.

VERSION 3 · SEPTEMBER 2026

See it clearly. Investigate. Decide.

A sale is a series of connected decisions. This workbook helps you identify the property facts, choose the work worth doing, assess offers beyond price, and protect the closing schedule.

PROPERTY

Address ____

TMK (if known) _____________________________________

Target listing date ____________ Target recording date ____________

My top three priorities for this sale

Use the checkboxes as a planning aid. Your listing agreement, purchase contract, escrow instructions, and professional advisers govern the actual responsibilities and deadlines.

THE WHOLE PROCESS

Your sale at a glance

A working sequence, not a promise of a fixed number of days. Write in the dates after your plan and contract are set.

PHASE	WHAT HAPPENS	TARGET DATE
01 Plan	Goals, timing, proceeds, priorities	___________
02 Investigate	Records, permits, property facts	___________
03 Prepare	Repairs, disclosures, presentation	___________
04 Position	Pricing, launch, market response	___________
05 Negotiate	Offer comparison and acceptance	___________
06 Closing	Escrow, appraisal, funding, recording	___________

CONTENTS

DEPENDENCIES TO WATCH

A financed buyer’s appraisal can affect underwriting, loan documents, funding, and recording. A repair or document question can affect several of those steps. Ask early what must happen before the next milestone.

My target recording date and why it matters

Dates I cannot move (travel, move, tenant, tax, other)

Notes and questions

01 / PLAN

Define a successful sale

The highest price is not the only possible goal. Time, certainty, effort, and possession terms matter too.

- [ ] Set my preferred recording and move-out dates.
- [ ] Estimate proceeds with a written seller net sheet; revisit it when terms change.
- [ ] Discuss likely buyer pool, property-specific strengths, and foreseeable questions.
- [ ] Choose the scope and budget of presale work after evaluating cost, time, and likely buyer response.

My desired outcome and minimum practical requirements

Estimated payoff(s), liens, HOA balances, and expected selling costs to verify

Who must sign? Any trust, estate, entity, co-owner, or tenant considerations?

Notes and questions

02 / INVESTIGATE

Make a property record

A buyer and appraiser may need to understand more than what a quick walk-through reveals. Gather records; do not assume county tax data prove permitted use.

- [ ] Find deeds, survey or staking information, title policy, and any easement documents.
- [ ] Locate building permits and approvals for additions, conversions, ʻohana or ADU space.
- [ ] List major improvements with dates, contractors, permits, warranties, and receipts.
- [ ] Collect photovoltaic ownership, loan, lease, or power-purchase documents.
- [ ] Identify water source, wastewater system, service records, and relevant permits.
- [ ] Gather HOA or condominium documents, fees, assessments, and rental rules if applicable.

Structures, converted rooms, or uses that need explanation

Records I have / records to request / person responsible

Notes and questions

02 / INVESTIGATE

Property facts that deserve a closer look

Check what applies to this particular property. The aim is an accurate description and early answers, not a generic island checklist.

TOPIC	WHAT TO CONFIRM	DONE
Views & site	Extent, orientation, obstructions, easements	
Water	County, private system, catchment, meters	
Wastewater	Type, approvals, maintenance, conversion	
Energy	PV ownership, permits, storage, agreements	
Structures	Permits, plans, area and approved use	
Insurance	Current coverage and buyer availability	
HOA / condo	Dues, assessments, rules, documents	
Tenancy / use	Leases, rental permissions, notice duties	

If a cesspool is present, identify it accurately and discuss the current conversion requirements and any property-specific triggers with the appropriate professional. Do not describe an unverified structure or space as permitted.

Notes and questions

03 / PREPARE

Choose work with a purpose

Prioritize safety, active defects, access, and the presentation issues buyers will notice. Ask for estimates before committing to larger projects.

ITEM / DECISION	COST	OWNER	DUE
______________________	______	______	______
______________________	______	______	______
______________________	______	______	______
______________________	______	______	______
______________________	______	______	______
______________________	______	______	______

A PRACTICAL ORDER

- ☐ Address leaks, damage, broken equipment, and visible deferred maintenance.
- ☐ Confirm contractor availability, permits, and completion timing for proposed work.
- ☐ Declutter, clean, tend landscaping, and make interior and exterior spaces easy to see.
- ☐ Keep invoices and before-and-after records of completed work.

Work I will defer, and why

Notes and questions

03 / PREPARE

Disclosure and adviser checklist

Complete the seller's disclosure carefully and update it if a new material fact arises. A question left blank is not a strategy.

- [ ] Review the current seller disclosure form and answer from actual knowledge.
- [ ] Gather known reports on leaks, pests, roof, water, wastewater, boundary, or structural issues.
- [ ] Identify known permit questions, insurance claims, repairs, and recurring conditions.
- [ ] Ask escrow and a tax professional early about HARPTA and, when applicable, FIRPTA.
- [ ] If selling through a trust, estate, or entity, confirm signing authority and tax documents.

HARPTA concerns Hawaiʻi withholding on dispositions by nonresident persons. FIRPTA concerns federal withholding for foreign persons. Rates, exemptions, and certificates depend on the transaction; escrow and your tax adviser should calculate the actual treatment. Withholding is not itself the final tax bill.

Questions for my tax, legal, or insurance adviser

Notes and questions

04 / POSITION

Price and launch with evidence

Use recent comparable sales, competing listings, property differences, and current buyer response. Automated estimates can be a starting point, not a pricing decision.

Price range considered and evidence for it

What would change the pricing decision?

MEDIA DAY AND SHOWINGS

- ☐ Clean windows and screens; show views accurately.
- ☐ Prepare lanai, entry, garden, and outdoor living areas.
- ☐ Remove personal items, cords, vehicles, bins, and countertop clutter.
- ☐ Confirm photo access, pets, alarm, gate, and showing instructions.
- ☐ Review listing facts, captions, and all images before publication.

Launch date and first review date

Notes and questions

04 / POSITION

Monitor the market response

After launch, record what buyers actually do. A showing count alone does not explain objections, offer quality, or the effect of new competition.

WEEK / DATE	ACTIVITY & FEEDBACK	DECISION / NEXT STEP
__________	____________________	____________________
__________	____________________	____________________
__________	____________________	____________________
__________	____________________	____________________
__________	____________________	____________________

AT EACH REVIEW

- [ ] Compare new competing listings, pending sales, and recent closed sales.
- [ ] Separate repeated property objections from isolated preferences.
- [ ] Discuss whether to change presentation, access, terms, or price.

Next review date / action owner

Notes and questions

05 / NEGOTIATE

Compare offers in full

Price matters, but financing, contingencies, deposits, dates, and the buyer's ability to perform determine how an offer may work in practice.

TERM	OFFER A	OFFER B
Price	______________	______________
Financing / cash	______________	______________
Deposit	______________	______________
Inspection period	______________	______________
Appraisal / loan	______________	______________
Credits / repairs	______________	______________
Recording / possession	______________	______________

Risks and questions to resolve before acceptance

Notes and questions

06 / CLOSING

Track escrow and the critical dates

Copy exact deadlines from the signed contract and escrow instructions. Confirm responsibility for each deliverable with the people handling it.

MILESTONE	DUE	DONE / CONTACT
Escrow opened / deposit	________	___________
Seller disclosure delivered	________	___________
Inspection / response	________	___________
Termite report, if required	________	___________
Survey / staking, if required	________	___________
Appraisal ordered / received	________	___________
Loan approval / documents	________	___________
Final walk-through	________	___________
Signing / good funds	________	___________
Recordation / possession	________	___________

UAD 3.6 is already in broad production and becomes mandatory for all new appraisal reports submitted through the Fannie Mae/Freddie Mac Uniform Collateral Data Portal on or after November 2, 2026. The mandate is based on the initial UCDP submission date. The redesigned report captures property characteristics, condition, improvements, views, and other information in greater detail, so accurate property records and a realistic appraisal window are increasingly important in financed transactions.

Notes and questions

06 / CLOSING

Protect the final week

Escrow will provide transaction-specific signing and funding instructions. Verify wire instructions through a trusted phone number; do not rely on a changed email alone.

- [ ] Confirm payoff figures, prorations, tax withholding, and seller proceeds with escrow.
- [ ] Confirm signing appointment, identification, and any off-island document travel time.
- [ ] Ask escrow for its exact good-funds deadline and recording plan.
- [ ] Arrange utility transfers, keys, access devices, cleaning, and possession.
- [ ] Confirm recording before handing over possession unless the contract says otherwise.

In Hawaiʻi, closing is commonly tied to recordation with the Bureau of Conveyances. Some escrow companies require good funds by 11:00 a.m. two business days before scheduled recording; the exact cutoff is set by your escrow company. Weekends and holidays can move the practical deadline earlier.

Escrow contact / verified phone / funding deadline

Keys, gate cards, manuals, warranties, and transfer plan

Notes and questions

REFERENCE

Sources and useful links

These sources support the guide's general background. Check current forms and instructions with your agent, escrow officer, and advisers before acting.

Hawaiʻi Department of Taxation · HARPTA forms
tax.hawaii.gov/forms/a1_b3_6harpta/

Internal Revenue Service · FIRPTA withholding
irs.gov/individuals/international-taxpayers/firpta-withholding

Hawaiʻi Real Estate Branch · HRS Chapter 508D
cca.hawaii.gov/reb/reb-hawaii-revised-statutes/

Hawaiʻi Department of Health · cesspools
health.hawaii.gov/wastewater/home/cesspools/

Fannie Mae · UAD 3.6 transition
singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset

First Hawaii Title · good funds example
firsthawaii.com/faqs/what-are-good-funds/

A CONVERSATION WHEN YOU ARE READY

I can help you sort out the property questions, prioritize preparation, review the market evidence, and build a realistic sale plan. Bring this workbook and your questions; we can start with what is known and identify what needs investigation.

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