



了解“託管”，及其对你的重要性。

Understanding “Escrow”

AND ITS IMPORTANCE TO YOU



Chinese

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An escrow is an independent, neutral intermediary that manages the exchange of money for real property.

- Whether you are the buyer, seller, lender, or borrower, you want the comfort of knowing that no funds or property will change hands until all of the instructions in the transaction have been followed and conditions met. The escrow holder, while maintaining the privacy of the consumer, must safeguard the funds and documents while they are in the possession of the escrow holder. When all conditions of the escrow transaction have been met and the parties agree, the escrow holder will disburse funds and record the documents conveying the title.

ESCROW: HOW DOES IT WORK?

Once the parties to the transaction (buyer/seller/lender and/ or borrower) have reached an agreement, the signed contract or purchase agreement, along with the buyer's Earnest Money Deposit, is submitted to the escrow holder. At that point, an escrow is opened. The escrow holder will now follow the mutual written instructions of the buyer and seller, maintaining a neutral stance to facilitate the successful exchange of money and property between the parties. The escrow holder will also follow the instructions of the lender in meeting their conditions.

The duties of an escrow holder include, but are not limited to:

- The processing and coordination of the flow of documents and funds
- Ordering the title search which will indicate the record of ownership and status of the subject property
- Responding to lender's requirements
- Responding to authorized requests from parties to the transaction
- Preparation of a final statement for each party (often referred to as the HUD-1 or Settlement Statement) that shows the costs and charges associated with the transaction
- Facilitation of the signing of loan documents
- Closing of the escrow, only when all conditions are met and funds are in place in accordance with instructions



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- 託管是一個獨立、中立的中介（媒介）機構，其功能是處理不動產的金融交易。無論你是賣方、買方、貸款人或借款人，你要確定在沒有遵守所有交易所需要的條件和滿足所有交易的條件之前，沒有資金或財產會被轉換或改變。你的託管機構在他們代辦期間，必須在維護你（消費者）的隱私的同時，保障你的資金和所有相關文件的安全。當所有代辦交易條件和條例已經成立，並且經由雙方同意，你的託管機構將會發放資金，和記錄所有與所有權轉讓的相關文件。

“託管”：如何運作？

一旦交易雙方（買方/賣方/貸款人及/或借款人）達成協議，雙方簽訂的合同或購買協議書，隨著買方的定金將會被提交給託管機構。此時，託管將被開放。你的託管機構將會保持中立，按照買方和賣方雙方書面的指示和說明，來促成雙方之間的金錢和財產的交易。

你的託管機構也將按照放款公司的章程和指示，來滿足他們的條件。

託管機構的職責包括，但不僅限於：

- 文件和資金流程的處理和協調。
- 所有權的調查，這項調查將會顯示所有權的記錄和產業的狀況。
- 回應放款公司所提出的要求。
- 回應授權人在交易上的要求。
- 為各方準備結算報表（通常簡稱為HUD-1或結算表），此報表顯示與交易有關的成本和費用。
- 協助貸款文件的簽署。
- 當所有條件都滿足，而且資金也已按照指示轉移到所屬單位，託管機構將關閉託管。

