



PioneerTitleCo
GOING BEYOND

CLIENT BOOK

Useful resources and information to help you through the real estate transaction process.



Share your #CallYourAgent and #PTCHappy Closings photos with @pioneertitleco on Instagram and Facebook. Locally owned and operated since 1949.

Experience Matters

Call Your Agent

Buying and selling real estate is no walk in the park and you don't have to do it alone.
When you're ready to make a move, call your real estate agent.



PioneerTitleCo.

GOING BEYOND



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pioneertitleco.com

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A note from our president

Valued Client,

Buying or selling a home is one of the most significant events in our lives. Moreover, real estate is a huge financial investment and really is a part of the American Dream. Whether this is your first time as a buyer or seller, or if this is your second or third go-around, the process can be daunting.

Pioneer Title Co. takes away the confusion and we strive to make things simple and easy for everyone.

As your title company, we help bring your transaction together as we orchestrate with your lender and real estate agent to make sure things are done quickly and meticulously. As such, we cannot emphasize enough how important it is that you work with a real estate professional. They will help you work through the intricacies of real estate transactions before you come to our closing table in an effort to educate you on the nuances of our markets while helping you make informed decisions.

This publication contains information about how the closing process works, costs that you can expect in the transfer of real estate, and other pieces we think you'll find useful and answer questions you may have along the way. Rest assured that, together with your real estate professionals, at Pioneer Title, we're going beyond and we're committed to making your transaction experience pleasant and successful.

Best Wishes,

A stylized, handwritten signature in blue ink. The signature is fluid and cursive, with the first part resembling 'Tim' and the second part resembling 'Bundgard'.

Tim Bundgard
President & CEO - Pioneer Title Co.

CLOSING IN ON NEW BEGINNINGS

Closing on your home is an easy process and is a collaboration of many professionals.

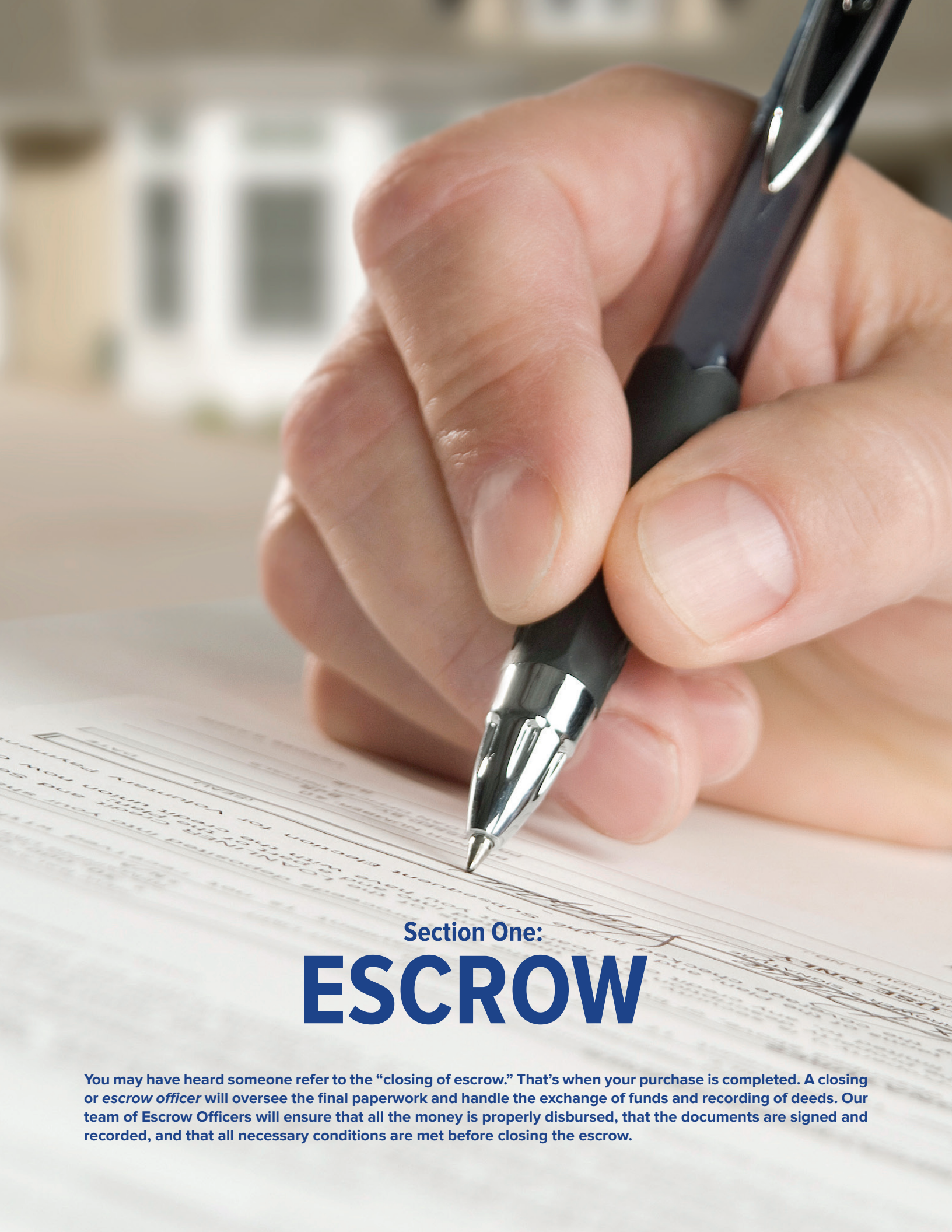
Close of escrow is a term that most people know, but the closing process often remains a mystery even to seasoned Buyers and Sellers.

The closing process usually begins 3 to 5 days prior to the scheduled close of escrow with the lender delivering the Buyer's loan package and closing instructions to the title company. The escrow officer then prepares a settlement statement containing a full accounting of all the costs in the transaction, notifies the Buyers of any additional funds needed to close and sets an appointment for the Buyers to sign the loan documents.

When the lender's documents have been signed, they are returned via messenger, express mail or fax to the lender's loan closer who will review and approve the package for loan funding. After the package receives final approval, the lender notifies the escrow officer that loan proceeds are available. Once all required funds are deposited and available for withdrawal in the escrow bank account, the deed is released for recording. When the deed records, escrow has closed.

Because this is an informal process, it requires a coordination of efforts among all the parties to ensure a timely, successful closing. Employing an experienced real estate professional to captain the "closing team" is the best way to make sure your escrow closes on time. Many variables can come into play which could delay the closing or create last minute surprises. Your agent can prepare you for possible problems and have options available to smooth the way.





Section One:

ESCROW

You may have heard someone refer to the “closing of escrow.” That’s when your purchase is completed. A closing or escrow officer will oversee the final paperwork and handle the exchange of funds and recording of deeds. Our team of Escrow Officers will ensure that all the money is properly disbursed, that the documents are signed and recorded, and that all necessary conditions are met before closing the escrow.

WHAT TO EXPECT

Purchasing a home is a great investment. The closing, or settlement as it's called in some states, is one of the most important parts of the process. This is when you legally commit to your mortgage loan. Here's a rundown of items to help you know what to expect and how to prepare.

1. Learn about loan options and get a mortgage pre-approval

The kind of mortgage you choose has a big impact on how much you end up paying, including how much you'll have to pay upfront, your monthly payment amount and the total cost of your loan over time. It also affects the level of risk you take on. Knowing what kind of loan is most appropriate for your situation prepares you for talking to lenders and getting the best deal. Most first-time buyers need to finance their home purchase, and a consultation with a mortgage lender is a crucial step in the process. Find out how much you can afford before you begin your home search.

2. Find a Property

Call your real estate agent! They have connections and the expertise that online searching doesn't offer. Educating yourself about the area in where you wish to buy can help you narrow your priorities and make an informed decision about which home to choose.

3. Make an Offer

A proposal to buy a property includes both the price and terms. In a typical situation, you will complete an offer sheet that the real estate agent will present to the owner and the owner's representative. The owner, in turn, may accept the offer, reject it or make a counter-offer.

4. Secure Your Funding

The cost of financing your home purchase is usually greater than the price of the home itself (after interest, closing costs, taxes, and insurance are added).

After comparing loan options and selecting the best option for you, the next step is to tell the loan officer you want to proceed with that mortgage application. This is called expressing your intent to proceed. Lenders have to wait until you express your intent to proceed before they require you to pay an application fee, appraisal fee, etc.

5. Get Insurance

Many lenders require you to pay a year of premiums up front for homeowner's or property insurance at closing. If your loan includes an escrow/impound account, the account will be set up for you to make monthly payments toward your future taxes and insurance on the property.

6. It's Closing Time!

Once you've decided to move forward with the purchase of your home and have funding in place, tell your agent you'd like to work with Pioneer Title. One of our seasoned Escrow Officers will gather all the legal documents, close the loan, and handle the money involved in your purchase. During the closing you will sign many documents. Some key documents that you will sign include:

1. Closing Disclosure: This form contains the terms and costs of your transaction. By law, your lender must provide the Closing Disclosure to you three days before your closing.
2. Promissory note: This document is your promise to repay the loan (mortgage) to your lender. The note provides details regarding your loan, including the amount you owe, the interest rate of the mortgage loan, the dates when the payments are to be made, the length of time for repayment and the where the payments are to be sent. The note also explains the consequences of failing to make your monthly mortgage payments.
3. Deed of trust: This document, which may also be called a Security Instrument or Mortgage, transfers legal ownership of the property with the condition that the lender may foreclose on your home if you fail to repay your mortgage. This document restates the basic information included in the Promissory Note, as well as explains your responsibilities and rights as a borrower.

WHO PAYS WHAT?

This schedule demonstrates typical and customary allocation of different costs associated with various transaction types commonly seen in our area. Some may or may not be negotiable depending on your situation. Please consult a real estate professional or attorney to determine what suits your needs.

	FHA	VA	Conventional	CASH
Property Inspection	Buyer	Buyer	Buyer	Buyer
Lender-Required Property Repairs (if any) ex. VA	Seller	Seller	Seller	Seller
New Loan Origination Fee	Buyer	Buyer	Buyer	-
Discount Points	Buyer	Buyer	Buyer	-
Document Prep Fee	Buyer	Seller	Buyer	-
Credit Report	Buyer	Buyer	Buyer	-
Appraisal Fee	Negotiable	Negotiable	Negotiable	-
Existing Loan Payoff	Seller	Seller	Seller	Seller
Assessment Payoff (Sewer, etc.)	Seller	Seller	Seller	Seller
Taxes (at time of close)	Prorate	Prorate	Prorate	Prorate
Tax Service Fee	Seller	Seller	Buyer	-
Homeowner's Association (HOE) Transfer Fee	Buyer	Buyer	Buyer	Buyer
Current Homeowner's Association Payment	Prorate	Prorate	Prorate	Prorate
Next HOA payment	Buyer	Buyer	Buyer	Buyer
Home Warranty Premium	-	-	-	-
Real Estate Agent Commission	Seller	Seller	Seller	Seller
Homeowner's Title Policy	Seller	Seller	Seller	Seller
Lender's Title Policy, Endorsements, and Extended	Buyer	Buyer	Buyer	-
Escrow Fees	Split	Seller	Split	Split
Recording Fees	Buyer	Buyer	Buyer	Buyer
Courier Fees (benefitting party)	-	-	-	-
Outgoing Wire Fees (benefitting party)	-	-	-	-
Email Loan Documents	Buyer	Buyer	Buyer	Buyer

Important tax information...

1. Annual statements are billed for the calendar year, although they are not issued until the fall of the current year.
2. Taxes may be paid in two halves:
 - The first installment is due December 20th and delinquent December 21st.
 - The second installment is due June 20th of the following year and delinquent June 21st.
3. Always check the property description on the tax statement to avoid paying on the wrong property. The Treasurer cannot be held responsible for payments made on the wrong property. To assure proper posting of payments and information to your address, please furnish your parcel number when making any payments or inquiries at the Assessor's or Treasurer's office. This number can be found on paperwork supplied to you by your title insurance company.
4. The law does not recognize failure to receive a tax statement as reason for waiving interest. The Treasurer must assess interest on all delinquent payments.
5. Each year, an Assessment Notice is sent from the Assessor to each property owner, at the last known address. The Notice includes information for the new tax year, such as property full cash value, assessed value, classification and assessment ratio.
6. During a specified period after receipt of assessment notice, valuations can be protested through the County Assessor. For information, call your local County Assessor's office.

CLOSING FEES

Closing a real estate transaction requires a coordination of efforts among all the parties to ensure a timely, successful closing. Employing an experienced real estate professional to captain the “closing team” is the best way to make sure your escrow closes on time. Many variables can come into play which could delay the closing or create last minute “surprises”. Your agent can prepare you for possible problems and have options available for you to smooth the way.

Our escrow fees...

The schedule below reflects escrow fees for each of the counties in which we are licensed to operate. These fees are on file with the Idaho Department of Insurance. In addition, title companies also have a filed minimum rate for all transaction types in each county as well as a filed negotiable rate. Please check with your escrow officer for up-to-the-minute fees as the rates below are subject to change.

County	Purchase			Refinance		
	Base Rate	Rate per \$1,000	Minimum Rate	Base Rate	Rate per \$1,000	Minimum Rate
Ada / Boise	150.00	3.00	150.00	-	3.00	100.00
Bannock / Power	100.00	3.00	300.00	100.00	3.00	150.00
Bingham	100.00	3.00	300.00	100.00	3.00	150.00
Blaine	100.00	2.00	300.00	100.00	1.25	300.00
Bonner	75.00	3.00	300.00	75.00	3.00	150.00
Bonneville	100.00	3.00	300.00	100.00	3.00	150.00
Canyon / Owyhee	150.00	3.00	150.00	-	3.00	100.00
Gem	150.00	3.00	150.00	-	3.00	100.00
Kootenai	100.00	3.00	300.00	100.00	3.00	150.00
Nez Perce	40.00	3.00	200.00	40.00	3.00	150.00
Payette	100.00	3.00	300.00	100.00	3.00	100.00
Teton	75.00	3.00	300.00	75.00	3.00	150.00
Twin Falls	75.00	3.50	300.00	75.00	3.50	150.00

Escrow fee examples...

Ada County

(Base Rate: \$150.00 + \$3.00 per thousand)

Purchase Price: **\$150,000**

$(150 \times 3.00) = 450.00$

+ \$150 (base rate)

Escrow Fee: \$600.00

Bannock County

(Base Rate: \$100.00 + \$3.00 per thousand)

Purchase Price: **\$150,000**

$(150 \times 3.00) = 450.00$

+ \$100 (base rate)

Escrow Fee: \$550.00

Bonneville County

(Base Rate: \$100.00 + \$3.00 per thousand)

Purchase Price: **\$150,000**

$(150 \times 3.00) = 450.00$

+ \$100 (base rate)

Escrow Fee: \$550.00

Blaine County

(Base Rate: \$100.00 + \$2.00 per thousand)

Purchase Price: **\$150,000**

$(150 \times 2.00) = 300.00$

+ \$100 (base rate)

Escrow Fee: \$400.00

Canyon County

(Base Rate: \$150.00 + \$3.00 per thousand)

Purchase Price: **\$150,000**

$(150 \times 3.00) = 450.00$

+ \$150 (base rate)

Escrow Fee: \$600.00

Kootenai County

(Base Rate: \$100.00 + \$3.00 per thousand)

Purchase Price: **\$150,000**

$(150 \times 3.00) = 450.00$

+ \$100 (base rate)

Escrow Fee: \$550.00



Section Two: **TITLE**

Title Insurance is a contract between the Company (an Underwriter, which may be represented by an Agent such as Pioneer Title Co) and the Insured Owner (Buyer). This contract guarantees to the Buyer that they are owners of the land described, subject to those exceptions set out in the contract and the “conditions, stipulations and exclusions” which are stated in the “fine print” on the cover pages. This contract, called a *title policy*, comes in varying degrees of protection for the Insured, which are described herein...



WHY DO I NEED TITLE INSURANCE?

Title Insurance provides the simplest and best way for you to be comfortable with your ownership of the land and/or home you are buying and knowledgeable about the easements, restrictions and monetary obligations, attached to the land. The policy issuing “underwriters” are guaranteeing your ownership of the land with the state required multi-million dollar reserves.

The preliminary Title Commitment (part of the policy process) will provide for you a way to know, before closing, the “condition of title” of the land you are buying. Absent this information you may be making one of your largest lifetime investments without a “complete” knowledge of the restrictions, easements, rights or covenants affecting or responsibilities (tax obligations, city, irrigation and/or homeowner’s assessments and loan payments) of your ownership of this land.

Are there different levels of protection?

YES! A Standard Coverage title policy is a search of the recorded documents and tax records ONLY and will not provide protection for matters that cannot be found in the County Recorder’s and Treasurer’s Office. These involve matters of possession and other rights, unrecorded easements and unrecorded lien rights by parties supplying work or materials to improve the land.

An Expanded Endorsement to that Standard Owner’s title policy will extend protection for any unrecorded material or labor liens, as well as provide protection for forced removal of your house, if it violates restrictions or zoning regulations or encroaches on an easement or other land.

An Extended Coverage title policy extends protection to the insured for those possessory or other rights, unrecorded easements and material or labor liens, which is not provided in the Standard Coverage form. This policy will NOT provided protection for zoning matters or violations of any restrictions or any other matters not specifically setout in the policy.

A FRONTIER / EAGLE POLICY (First American), also known as the HOMEOWNER’S POLICY (Old Republic), is the best protection available to the 1 to 4 Family dwelling purchaser. Although it does have deductibles for SOME of its guarantees, it provides COMPLETE protection for all matters guaranteed in the Extended Coverage Owner’s Policy as well as forced removal of your home if it violates restrictions or zoning, encroaches on easements or other land, someone else’s structures encroach on your land or you cannot physically drive onto your land from a public or private right of way. It also provides protection for some defects in your title occurring after the date of the policy. These are forgeries, easements, mineral extractions, discriminatory covenants or encroachments by your neighbors. It also increases automatically as your home increases in value to a maximum of 10% per year for the first 5 years and will extend to your heirs or any trust or its beneficiaries that you transfer the land to after the date of the policy.

PLEASE NOTE THIS POLICY IS NOT AVAILABLE WITH CONSTRUCTION LOANS, THE HOME MUST BE COMPLETE WITH A CERTIFICATE OF OCCUPANCY BEING SOLD BY THE BUILDER/OWNER TO A NEW BUYER!

Why should I use Pioneer Title Co?

Pioneer Title has consistently been the market leader in Idaho and Eastern Washington for over 65 years. We want to put that expertise to work for you. Our mission is to provide consistent superior, personal service for our customers. With our philosophy of “Going Beyond,” Pioneer Title Company plays a vital role in insuring the American Dream.

TITLE POLICY COMPARISONS

	Standard	Extended	EAGLE / FRONTIER HOME- OWNER'S POLICY
1. Someone else owns an interest in your title	X	X	X
2. A document is not properly signed	X	X	X
3. Forgeries, fraud, duress.....	X	X	X
4. Defective recording of any document	X	X	X
5. There are restrictive covenants.....	X	X	X
6. There is a lien on your title because there is:			
• A Deed of Trust	X	X	X
• A judgment, tax, or special assessment	X	X	X
• A charge by the homeowner's association.....	X	X	X
7. Title is unmarketable	X	X	X
8. Right of legal access.....	X	X	X
9. Mechanic's lien protection		X	X
10. Parties in possession.....		X	X
11. Unrecorded easements, liens or encumbrances.....		X	X
12. Rights under unrecorded leases		X	X
13. Unpatented mining claims		X	X
14. Encroachments, conflicts in boundary lines.....		X	X
15. Forced removal of a structure due to:			
• Extends onto other land or on to an easement.....			X
• Violates a restriction in Schedule B.....			X
• Violates an existing zoning law*			X
16. Can't use land for SFR (Single Family Residence) because the use violates a restriction in Schedule B or a zoning ordinance.....			X
17. Pays rent for substitute land and facilities			X
18. Unrecorded lien by a homeowner's association.....			X
19. Plain language.....			X
20. Building permit violations			X
21. Compliance with Subdivision Map Act*			X
22. Restrictive covenant violations			X
23. Post-policy forgery			X
24. Post-policy encroachment			X
25. Post-policy damage from minerals or water extraction.....			X
26. Post-policy living trust coverage			X
27. Enhanced access (vehicular and pedestrian)			X
28. Map not consistent with legal description			X
29. Post-policy automatic increase in value up to 150%			X
30. Post-policy adverse possession			X
31. Post-policy cloud on title			X
32. Post-policy prescriptive easement.....			X
33. Covenant violation resulting in reversion			X
34. Boundary walls and fence encroachment*			X
35. Enhanced marketability			X
36. Violations of building setbacks.....			X
37. Discriminatory covenants.....			X

POLICY TYPES: IN-DEPTH

Standard Lenders' / Owners' Coverage Policy...

A standard coverage title policy is a search of the recorded documents and tax records **ONLY** and will not provide protection for matters that cannot be found in the County Recorder's and Treasurer's Office. These involve matters of possession and other rights, unrecorded easements and unrecorded lien rights by parties supplying work or materials to improve the land. Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company.

Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records, or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.

General Exceptions:

Rights or claims of parties in possession not shown by the public records.

Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey or inspection of the premises including, but not limited to, insufficient or impaired access or matters contradictory to any survey plat shown by the public records.

Easements, or claims of easements, not shown by the public records.

Any Lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records:

1. Unpatented mining claims;
2. reservations or exceptions in patents or in Acts authorizing the issuance thereof;
3. water rights, claims to title to water, whether or not the matters excepted under (1), (2) or (3) are shown by the public records.

Taxes or special assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records. Proceedings by a public agency which may result in taxes or assessments, or notices to such proceedings, whether or not shown by the records of such agency or by the public records.

Extended Lender's Coverage Policy...

An extended coverage title policy extends protection to the insured for those possessory or other rights, unrecorded easements and material or labor liens, which is not provided in the Standard Coverage form. This policy will **NOT** provide protection for zoning matters or violations of any restriction or any other matters not specifically set out in the policy.

Eagle / Frontier Policy / Homeowner's Policy...

An Eagle Policy is also known as the ALTA Homeowner's Policy of Title Insurance and is the best protection available to the 1 to 4 Family dwelling purchaser. Although it does have deductibles for **SOME** its guarantees, it provides **COMPLETE** protection for all matters guaranteed in the Extended Coverage Owner's Policy as well as forced removal of your home if it violates restrictions or zoning, encroaches on easements or other land, someone else's structures encroach on your land, or you cannot physically drive onto your land from a public or private right of way. It also provides protection for some defects in your title occurring after the date of the policy. These are forgeries, easements, mineral extractions, discriminatory covenants or encroachments by your neighbors. It also increases automatically as your home increases in value to a maximum of 10% per year for the first 5 years and will extend to your heirs or any trust or its beneficiaries that you transfer the land to after the date of the policy.

Litigation Guarantee...

The Litigation Guarantee provides assurances as to the identities of persons who, according to the public records, would be necessary parties to any type of litigation involving the title to real property. Such information assures prospective plaintiff's or their counsel that the court will have proper jurisdiction over all parties whose interest are sought to be affected by the contemplated lawsuit.

Trustee's Sale Guarantee...

The Trustee Sale Guarantee is a form containing assurance specifically structured to meet the needs of a trustee or attorney contemplating the foreclosure of a Deed of Trust or Trust Indenture. In particular, the form identifies all persons who, according to the public records, are entitled to receive notice of the contemplated trustee's sale. It also contains other information useful and necessary for the conduct of a proper trustee's non-judicial foreclosure. The issue of such form does not commit the issuing company to the further issuance of a policy of title insurance after foreclosure sale and recordation of the trustee's deed; a special title insurance rate accommodation is provided in the case of a purchaser at the trustee's sale requesting a policy of title insurance within 3 months from date of sale or in the event a Deed is taken in lieu of foreclosure.

Junior Loan Policy...

The ALTA Residential Limited Coverage Junior Loan Policy includes the Insuring Provisions, Exclusions From Coverage, Conditions and Stipulations, and Insert (or Schedule). This form does not insure the validity of the insured's mortgage and it does not insure that the Grantee (who will generally be the mortgagor) owns the land. It does provide defense costs as stated and does insure a later owner of the debt secured by the insured's mortgage. This form is issued before the Junior Mortgage is executed; it is similar to a commitment to insure. The Junior Loan Policy cover residential property only and can only cover a second position, never a first position lien. It insures these matters:

1. the Grantee named in the policy is named as the vestee or grantee in the last recorded deed purporting to convey the fee simple title;
2. the land described in the policy is the same as the land described in the deed to the Grantee;
3. there are no outstanding recorded monetary liens (such as judgment liens, tax liens, deeds of trust and mortgages on the title, even if they attached before the Grantee's deed); and
4. there are no ad valorem taxes or assessments owed to the government and secured by liens according to the local tax records.

Lot Book Report...

A Lot Book Report is a one time only report. It reports the last transferring deed, deed(s) of trust and mortgages through a particular date and time according to Pioneer Title's property records. There will be no policy of title insurance issued on a Lot Book Report. The liability is limited to the fee paid.

Short Form Policy...

The Short Form Policy is, in itself, an actual policy and as you will note from reading the language on the reverse of the Short Form Policy, incorporates all the terms and conditions of the Extended Loan Policy. The issuance of the Short Form Policy in and of itself is the equivalent of issuing an individual Extended Loan Policy, complete with Schedules A and B.

RATE SCHEDULE OF TITLE INSURANCE RATES

Underwritten by Old Republic National Title
Insurance Company. Revised January 2022

Insurance to and including	Rate	ALTA Lenders Extended	Insurance to and including	Rate	ALTA Lenders Extended	Insurance to and including	Rate	ALTA Lenders Extended	Insurance to and including	Rate	ALTA Lenders Extended
\$100,000	\$661	\$199	\$166,000	\$879	\$264	\$232,000	\$1,097	\$329	\$298,000	\$1,314	\$395
\$101,000	\$664	\$200	\$167,000	\$882	\$265	\$233,000	\$1,100	\$330	\$299,000	\$1,318	\$396
\$102,000	\$668	\$201	\$168,000	\$885	\$266	\$234,000	\$1,103	\$331	\$300,000	\$1,321	\$397
\$103,000	\$671	\$202	\$169,000	\$889	\$267	\$235,000	\$1,106	\$332	\$301,000	\$1,323	\$397
\$104,000	\$674	\$203	\$170,000	\$892	\$268	\$236,000	\$1,110	\$333	\$302,000	\$1,326	\$398
\$105,000	\$678	\$204	\$171,000	\$895	\$269	\$237,000	\$1,113	\$334	\$303,000	\$1,328	\$399
\$106,000	\$681	\$205	\$172,000	\$899	\$270	\$238,000	\$1,116	\$335	\$304,000	\$1,331	\$400
\$107,000	\$684	\$206	\$173,000	\$902	\$271	\$239,000	\$1,120	\$336	\$305,000	\$1,333	\$400
\$108,000	\$687	\$207	\$174,000	\$905	\$272	\$240,000	\$1,123	\$337	\$306,000	\$1,336	\$401
\$109,000	\$691	\$208	\$175,000	\$908	\$273	\$241,000	\$1,126	\$338	\$307,000	\$1,338	\$402
\$110,000	\$694	\$209	\$176,000	\$912	\$274	\$242,000	\$1,130	\$339	\$308,000	\$1,341	\$403
\$111,000	\$697	\$210	\$177,000	\$915	\$275	\$243,000	\$1,133	\$340	\$309,000	\$1,343	\$403
\$112,000	\$701	\$211	\$178,000	\$918	\$276	\$244,000	\$1,136	\$341	\$310,000	\$1,346	\$404
\$113,000	\$704	\$212	\$179,000	\$922	\$277	\$245,000	\$1,139	\$342	\$311,000	\$1,348	\$405
\$114,000	\$707	\$213	\$180,000	\$925	\$278	\$246,000	\$1,143	\$343	\$312,000	\$1,351	\$406
\$115,000	\$711	\$213	\$181,000	\$928	\$279	\$247,000	\$1,146	\$344	\$313,000	\$1,353	\$406
\$116,000	\$714	\$214	\$182,000	\$932	\$280	\$248,000	\$1,149	\$345	\$314,000	\$1,356	\$407
\$117,000	\$717	\$215	\$183,000	\$935	\$281	\$249,000	\$1,153	\$346	\$315,000	\$1,358	\$408
\$118,000	\$720	\$216	\$184,000	\$938	\$282	\$250,000	\$1,156	\$347	\$316,000	\$1,361	\$409
\$119,000	\$724	\$217	\$185,000	\$941	\$283	\$251,000	\$1,159	\$348	\$317,000	\$1,363	\$409
\$120,000	\$727	\$218	\$186,000	\$945	\$284	\$252,000	\$1,163	\$349	\$318,000	\$1,365	\$410
\$121,000	\$730	\$219	\$187,000	\$948	\$285	\$253,000	\$1,166	\$350	\$319,000	\$1,368	\$411
\$122,000	\$734	\$220	\$188,000	\$951	\$286	\$254,000	\$1,169	\$351	\$320,000	\$1,370	\$411
\$123,000	\$737	\$221	\$189,000	\$955	\$287	\$255,000	\$1,172	\$352	\$321,000	\$1,373	\$412
\$124,000	\$740	\$222	\$190,000	\$958	\$288	\$256,000	\$1,176	\$353	\$322,000	\$1,375	\$413
\$125,000	\$743	\$223	\$191,000	\$961	\$289	\$257,000	\$1,179	\$354	\$323,000	\$1,378	\$414
\$126,000	\$747	\$224	\$192,000	\$965	\$290	\$258,000	\$1,182	\$355	\$324,000	\$1,380	\$414
\$127,000	\$750	\$225	\$193,000	\$968	\$291	\$259,000	\$1,186	\$356	\$325,000	\$1,383	\$415
\$128,000	\$753	\$226	\$194,000	\$971	\$292	\$260,000	\$1,189	\$357	\$326,000	\$1,385	\$416
\$129,000	\$757	\$227	\$195,000	\$974	\$293	\$261,000	\$1,192	\$358	\$327,000	\$1,388	\$417
\$130,000	\$760	\$228	\$196,000	\$978	\$294	\$262,000	\$1,196	\$359	\$328,000	\$1,390	\$417
\$131,000	\$763	\$229	\$197,000	\$981	\$295	\$263,000	\$1,199	\$360	\$329,000	\$1,393	\$418
\$132,000	\$767	\$230	\$198,000	\$984	\$296	\$264,000	\$1,202	\$361	\$330,000	\$1,395	\$419
\$133,000	\$770	\$231	\$199,000	\$988	\$297	\$265,000	\$1,205	\$362	\$331,000	\$1,398	\$420
\$134,000	\$773	\$232	\$200,000	\$991	\$298	\$266,000	\$1,209	\$363	\$332,000	\$1,400	\$420
\$135,000	\$776	\$233	\$201,000	\$994	\$299	\$267,000	\$1,212	\$364	\$333,000	\$1,403	\$421
\$136,000	\$780	\$234	\$202,000	\$998	\$300	\$268,000	\$1,215	\$365	\$334,000	\$1,405	\$422
\$137,000	\$783	\$235	\$203,000	\$1,001	\$301	\$269,000	\$1,219	\$366	\$335,000	\$1,407	\$423
\$138,000	\$786	\$236	\$204,000	\$1,004	\$302	\$270,000	\$1,222	\$367	\$336,000	\$1,410	\$423
\$139,000	\$790	\$237	\$205,000	\$1,007	\$303	\$271,000	\$1,225	\$368	\$337,000	\$1,412	\$424
\$140,000	\$793	\$238	\$206,000	\$1,011	\$304	\$272,000	\$1,229	\$369	\$338,000	\$1,415	\$425
\$141,000	\$796	\$239	\$207,000	\$1,014	\$305	\$273,000	\$1,232	\$370	\$339,000	\$1,417	\$426
\$142,000	\$800	\$240	\$208,000	\$1,017	\$306	\$274,000	\$1,235	\$371	\$340,000	\$1,420	\$426
\$143,000	\$803	\$241	\$209,000	\$1,021	\$307	\$275,000	\$1,238	\$372	\$341,000	\$1,422	\$427
\$144,000	\$806	\$242	\$210,000	\$1,024	\$308	\$276,000	\$1,242	\$373	\$342,000	\$1,425	\$428
\$145,000	\$809	\$243	\$211,000	\$1,027	\$309	\$277,000	\$1,245	\$374	\$343,000	\$1,427	\$429
\$146,000	\$813	\$244	\$212,000	\$1,031	\$310	\$278,000	\$1,248	\$375	\$344,000	\$1,430	\$429
\$147,000	\$816	\$245	\$213,000	\$1,034	\$311	\$279,000	\$1,252	\$376	\$345,000	\$1,432	\$430
\$148,000	\$819	\$246	\$214,000	\$1,037	\$312	\$280,000	\$1,255	\$377	\$346,000	\$1,435	\$431
\$149,000	\$823	\$247	\$215,000	\$1,040	\$312	\$281,000	\$1,258	\$378	\$347,000	\$1,437	\$431
\$150,000	\$826	\$248	\$216,000	\$1,044	\$313	\$282,000	\$1,262	\$379	\$348,000	\$1,440	\$432
\$151,000	\$829	\$249	\$217,000	\$1,047	\$314	\$283,000	\$1,265	\$380	\$349,000	\$1,442	\$433
\$152,000	\$833	\$250	\$218,000	\$1,050	\$315	\$284,000	\$1,268	\$381	\$350,000	\$1,444	\$434
\$153,000	\$836	\$251	\$219,000	\$1,054	\$316	\$285,000	\$1,271	\$382	\$351,000	\$1,447	\$434
\$154,000	\$839	\$252	\$220,000	\$1,057	\$317	\$286,000	\$1,275	\$383	\$352,000	\$1,449	\$435
\$155,000	\$842	\$253	\$221,000	\$1,060	\$318	\$287,000	\$1,278	\$384	\$353,000	\$1,452	\$436
\$156,000	\$846	\$254	\$222,000	\$1,064	\$319	\$288,000	\$1,281	\$385	\$354,000	\$1,454	\$437
\$157,000	\$849	\$255	\$223,000	\$1,067	\$320	\$289,000	\$1,285	\$386	\$355,000	\$1,457	\$437
\$158,000	\$852	\$256	\$224,000	\$1,070	\$321	\$290,000	\$1,288	\$387	\$356,000	\$1,459	\$438
\$159,000	\$856	\$257	\$225,000	\$1,073	\$322	\$291,000	\$1,291	\$388	\$357,000	\$1,462	\$439
\$160,000	\$859	\$258	\$226,000	\$1,077	\$323	\$292,000	\$1,295	\$389	\$358,000	\$1,464	\$440
\$161,000	\$862	\$259	\$227,000	\$1,080	\$324	\$293,000	\$1,298	\$390	\$359,000	\$1,467	\$440
\$162,000	\$866	\$260	\$228,000	\$1,083	\$325	\$294,000	\$1,301	\$391	\$360,000	\$1,469	\$441
\$163,000	\$869	\$261	\$229,000	\$1,087	\$326	\$295,000	\$1,304	\$392	\$361,000	\$1,472	\$442
\$164,000	\$872	\$262	\$230,000	\$1,090	\$327	\$296,000	\$1,308	\$393	\$362,000	\$1,474	\$443
\$165,000	\$875	\$263	\$231,000	\$1,093	\$328	\$297,000	\$1,311	\$394	\$363,000	\$1,477	\$443

Insurance to and including	Rate	ALTA Lenders Extended
\$364,000	\$1,479	\$444
\$365,000	\$1,482	\$445
\$366,000	\$1,484	\$446
\$367,000	\$1,486	\$446
\$368,000	\$1,489	\$447
\$369,000	\$1,491	\$448
\$370,000	\$1,494	\$449
\$371,000	\$1,496	\$449
\$372,000	\$1,499	\$450
\$373,000	\$1,501	\$451
\$374,000	\$1,504	\$451
\$375,000	\$1,506	\$452
\$376,000	\$1,509	\$453
\$377,000	\$1,511	\$454
\$378,000	\$1,514	\$454
\$379,000	\$1,516	\$455
\$380,000	\$1,519	\$456
\$381,000	\$1,521	\$457
\$382,000	\$1,524	\$457
\$383,000	\$1,526	\$458
\$384,000	\$1,528	\$459
\$385,000	\$1,531	\$460
\$386,000	\$1,533	\$460
\$387,000	\$1,536	\$461
\$388,000	\$1,538	\$462
\$389,000	\$1,541	\$463
\$390,000	\$1,543	\$463
\$391,000	\$1,546	\$464
\$392,000	\$1,548	\$465
\$393,000	\$1,551	\$466
\$394,000	\$1,553	\$466
\$395,000	\$1,556	\$467
\$396,000	\$1,558	\$468
\$397,000	\$1,561	\$469
\$398,000	\$1,563	\$469
\$399,000	\$1,566	\$470
\$400,000	\$1,568	\$471
\$401,000	\$1,570	\$471
\$402,000	\$1,573	\$472
\$403,000	\$1,575	\$473
\$404,000	\$1,578	\$474
\$405,000	\$1,580	\$474
\$406,000	\$1,583	\$475
\$407,000	\$1,585	\$476
\$408,000	\$1,588	\$477
\$409,000	\$1,590	\$477
\$410,000	\$1,593	\$478
\$411,000	\$1,595	\$479
\$412,000	\$1,598	\$480
\$413,000	\$1,600	\$480
\$414,000	\$1,603	\$481
\$415,000	\$1,605	\$482
\$416,000	\$1,608	\$483
\$417,000	\$1,610	\$483
\$418,000	\$1,612	\$484
\$419,000	\$1,615	\$485
\$420,000	\$1,617	\$486
\$421,000	\$1,620	\$486
\$422,000	\$1,622	\$487
\$423,000	\$1,625	\$488
\$424,000	\$1,627	\$489
\$425,000	\$1,630	\$489
\$426,000	\$1,632	\$490
\$427,000	\$1,635	\$491
\$428,000	\$1,637	\$491
\$429,000	\$1,640	\$492
\$430,000	\$1,642	\$493
\$431,000	\$1,645	\$494
\$432,000	\$1,647	\$494
\$433,000	\$1,650	\$495

Insurance to and including	Rate	ALTA Lenders Extended
\$434,000	\$1,652	\$496
\$435,000	\$1,654	\$497
\$436,000	\$1,657	\$497
\$437,000	\$1,659	\$498
\$438,000	\$1,662	\$499
\$439,000	\$1,664	\$500
\$440,000	\$1,667	\$500
\$441,000	\$1,669	\$501
\$442,000	\$1,672	\$502
\$443,000	\$1,674	\$503
\$444,000	\$1,677	\$503
\$445,000	\$1,679	\$504
\$446,000	\$1,682	\$505
\$447,000	\$1,684	\$506
\$448,000	\$1,687	\$506
\$449,000	\$1,689	\$507
\$450,000	\$1,691	\$508
\$451,000	\$1,694	\$509
\$452,000	\$1,696	\$509
\$453,000	\$1,699	\$510
\$454,000	\$1,701	\$511
\$455,000	\$1,704	\$512
\$456,000	\$1,706	\$512
\$457,000	\$1,709	\$513
\$458,000	\$1,711	\$514
\$459,000	\$1,714	\$514
\$460,000	\$1,716	\$515
\$461,000	\$1,719	\$516
\$462,000	\$1,721	\$517
\$463,000	\$1,724	\$517
\$464,000	\$1,726	\$518
\$465,000	\$1,729	\$519
\$466,000	\$1,731	\$520
\$467,000	\$1,733	\$520
\$468,000	\$1,736	\$521
\$469,000	\$1,738	\$522
\$470,000	\$1,741	\$523
\$471,000	\$1,743	\$523
\$472,000	\$1,746	\$524
\$473,000	\$1,748	\$525
\$474,000	\$1,751	\$526
\$475,000	\$1,753	\$526
\$476,000	\$1,756	\$527
\$477,000	\$1,758	\$528
\$478,000	\$1,761	\$529
\$479,000	\$1,763	\$529
\$480,000	\$1,766	\$530
\$481,000	\$1,768	\$531
\$482,000	\$1,771	\$532
\$483,000	\$1,773	\$532
\$484,000	\$1,775	\$533
\$485,000	\$1,778	\$534
\$486,000	\$1,780	\$534
\$487,000	\$1,783	\$535
\$488,000	\$1,785	\$536
\$489,000	\$1,788	\$537
\$490,000	\$1,790	\$537
\$491,000	\$1,793	\$538
\$492,000	\$1,795	\$539
\$493,000	\$1,798	\$540
\$494,000	\$1,800	\$540
\$495,000	\$1,803	\$541
\$496,000	\$1,805	\$542
\$497,000	\$1,808	\$543
\$498,000	\$1,810	\$543
\$499,000	\$1,813	\$544
\$500,000	\$1,815	\$545
\$510,000	\$1,840	\$552
\$520,000	\$1,864	\$560
\$530,000	\$1,889	\$567

Insurance to and including	Rate	ALTA Lenders Extended
\$540,000	\$1,914	\$574
\$550,000	\$1,938	\$582
\$560,000	\$1,963	\$589
\$570,000	\$1,988	\$597
\$580,000	\$2,013	\$604
\$590,000	\$2,037	\$612
\$600,000	\$2,062	\$619
\$610,000	\$2,087	\$626
\$620,000	\$2,111	\$634
\$630,000	\$2,136	\$641
\$640,000	\$2,161	\$649
\$650,000	\$2,185	\$656
\$660,000	\$2,210	\$663
\$670,000	\$2,235	\$671
\$680,000	\$2,260	\$678
\$690,000	\$2,284	\$686
\$700,000	\$2,309	\$693
\$710,000	\$2,334	\$700
\$720,000	\$2,358	\$708
\$730,000	\$2,383	\$715
\$740,000	\$2,408	\$723
\$750,000	\$2,432	\$730
\$760,000	\$2,457	\$738
\$770,000	\$2,482	\$745

Insurance to and including	Rate	ALTA Lenders Extended
\$780,000	\$2,507	\$752
\$790,000	\$2,531	\$760
\$800,000	\$2,556	\$767
\$810,000	\$2,581	\$775
\$820,000	\$2,605	\$782
\$830,000	\$2,630	\$789
\$840,000	\$2,655	\$797
\$850,000	\$2,679	\$804
\$860,000	\$2,704	\$812
\$870,000	\$2,729	\$819
\$880,000	\$2,754	\$826
\$900,000	\$2,803	\$841
\$901,000	\$2,805	\$842
\$910,000	\$2,828	\$849
\$920,000	\$2,852	\$856
\$930,000	\$2,877	\$863
\$940,000	\$2,902	\$871
\$950,000	\$2,926	\$878
\$960,000	\$2,951	\$886
\$970,000	\$2,976	\$893
\$980,000	\$3,001	\$901
\$990,000	\$3,025	\$908
\$1,000,000	\$3,050	\$915

1,000,001 - 5,000,000 at \$2.00 per \$1,000
5,000,001 - 10,000,000 at \$1.20 per \$1,000
10,000,001 - 50,000,000 at \$1.15 per \$1,000
50,000,001 - 100,000,000 at \$1.10 per \$1,000
100,000,001+ at \$1.05 per \$1,000

This schedule provided for a single basic rate for standard coverage with additional charges for ALTA form policies. The ALTA lenders rate is an additional 30% of the general schedule. Rates for endorsements and special risks as filed with the Department of Insurance will be quoted upon request. Rate for all simultaneous issue policies is owner's rate plus \$75.00 and if an ALTA lender's extended coverage is written, plus applicable ALTA lender's.

Commonly Used Lender Endorsements

ALTA 9	RESTRICTIONS, ENCROACHMENTS, MINERALS	\$30.00
ALTA 22	LOCATION	\$10.00
ALTA 22.1	LOCATION & MAP	\$25.00
ALTA 8.1	ENVIRONMENTAL PROTECTION LIEN	\$10.00
ALTA 8.2	ENVIRONMENTAL PROTECTION LIEN (COMMERCIAL)	\$50.00
ALTA 4	CONDOMINIUM	\$40.00
ALTA 5	PLANNED UNIT DEVELOPMENT	\$40.00
ALTA 6	VARIABLE RATE MORTGAGE	\$25.00
ALTA 6.2	VARIABLE RATE MORTGAGE - NEGATIVE AMORTIZATION	\$25.00
CLTA 102.4	FOUNDATION ENDORSEMENT: RESIDENTIAL COMMERCIAL	\$40.00 \$100.00
CLTA 102.5	FOUNDATION ENDORSEMENT NO ENCROACHMENT OF IMPROVEMENTS ONTO EASEMENT: RESIDENTIAL COMMERCIAL	\$50.00 \$100.00
CLTA 104	ASSIGNMENT OF MORTGAGE W/ NO CHANGE IN BENIFICIARY - No charge if within one (1) year of policy, otherwise 20% of base rate.	
CLTA 108.8	ADDITIONAL ADVANCE - \$40 plus Schedule charge (Base Rate plus surcharge for increase.	
ALTA 11	MORTGAGE MODIFICATION WITH SUBORDINATION - 10% (insured amount). Minimum: \$40.00, Maximum: \$200.	
CLTA 111.10 (ORT 5113)	REVOLVING CREDIT LOAN - OPTIONAL ADVANCE	\$25.00
CLTA 122	CONSTRUCTION LENDER ADVANCE - 10% of Basic rate including surcharge based on amount of advance (\$40.00 minimum).	
CPL	CLOSING PROTECTION LETTER - If issued, per transaction, per loan.	\$25.00

RATE SCHEDULE OF TITLE INSURANCE RATES

Underwritten by First American National Title
Insurance Company. Revised January 2022

Insurance to and including	Rate	ALTA Lenders Extended	Insurance to and including	Rate	ALTA Lenders Extended	Insurance to and including	Rate	ALTA Lenders Extended	Insurance to and including	Rate	ALTA Lenders Extended
\$100,000	\$666	\$200	\$166,000	\$884	\$265	\$232,000	\$1,102	\$331	\$298,000	\$1,319	\$396
\$101,000	\$669	\$201	\$167,000	\$887	\$266	\$233,000	\$1,105	\$332	\$299,000	\$1,323	\$397
\$102,000	\$673	\$202	\$168,000	\$890	\$267	\$234,000	\$1,108	\$333	\$300,000	\$1,326	\$398
\$103,000	\$676	\$203	\$169,000	\$894	\$268	\$235,000	\$1,111	\$334	\$301,000	\$1,328	\$399
\$104,000	\$679	\$204	\$170,000	\$897	\$269	\$236,000	\$1,115	\$335	\$302,000	\$1,331	\$400
\$105,000	\$683	\$205	\$171,000	\$900	\$270	\$237,000	\$1,118	\$336	\$303,000	\$1,333	\$400
\$106,000	\$686	\$206	\$172,000	\$904	\$271	\$238,000	\$1,121	\$337	\$304,000	\$1,336	\$401
\$107,000	\$689	\$207	\$173,000	\$907	\$272	\$239,000	\$1,125	\$338	\$305,000	\$1,338	\$402
\$108,000	\$692	\$208	\$174,000	\$910	\$273	\$240,000	\$1,128	\$339	\$306,000	\$1,341	\$403
\$109,000	\$696	\$209	\$175,000	\$913	\$274	\$241,000	\$1,131	\$340	\$307,000	\$1,343	\$403
\$110,000	\$699	\$210	\$176,000	\$917	\$275	\$242,000	\$1,135	\$341	\$308,000	\$1,346	\$404
\$111,000	\$702	\$211	\$177,000	\$920	\$276	\$243,000	\$1,138	\$342	\$309,000	\$1,348	\$405
\$112,000	\$706	\$212	\$178,000	\$923	\$277	\$244,000	\$1,141	\$343	\$310,000	\$1,351	\$406
\$113,000	\$709	\$213	\$179,000	\$927	\$278	\$245,000	\$1,144	\$344	\$311,000	\$1,353	\$406
\$114,000	\$712	\$214	\$180,000	\$930	\$279	\$246,000	\$1,148	\$345	\$312,000	\$1,356	\$407
\$115,000	\$716	\$215	\$181,000	\$933	\$280	\$247,000	\$1,151	\$346	\$313,000	\$1,358	\$408
\$116,000	\$719	\$216	\$182,000	\$937	\$281	\$248,000	\$1,154	\$347	\$314,000	\$1,361	\$409
\$117,000	\$722	\$217	\$183,000	\$940	\$282	\$249,000	\$1,158	\$348	\$315,000	\$1,363	\$409
\$118,000	\$725	\$218	\$184,000	\$943	\$283	\$250,000	\$1,161	\$349	\$316,000	\$1,366	\$410
\$119,000	\$729	\$219	\$185,000	\$946	\$284	\$251,000	\$1,164	\$350	\$317,000	\$1,368	\$411
\$120,000	\$732	\$220	\$186,000	\$950	\$285	\$252,000	\$1,168	\$351	\$318,000	\$1,370	\$411
\$121,000	\$735	\$221	\$187,000	\$953	\$286	\$253,000	\$1,171	\$352	\$319,000	\$1,373	\$412
\$122,000	\$739	\$222	\$188,000	\$956	\$287	\$254,000	\$1,174	\$353	\$320,000	\$1,375	\$413
\$123,000	\$742	\$223	\$189,000	\$960	\$288	\$255,000	\$1,177	\$354	\$321,000	\$1,378	\$414
\$124,000	\$745	\$224	\$190,000	\$963	\$289	\$256,000	\$1,181	\$355	\$322,000	\$1,380	\$414
\$125,000	\$748	\$225	\$191,000	\$966	\$290	\$257,000	\$1,184	\$356	\$323,000	\$1,383	\$415
\$126,000	\$752	\$226	\$192,000	\$970	\$291	\$258,000	\$1,187	\$357	\$324,000	\$1,385	\$416
\$127,000	\$755	\$227	\$193,000	\$973	\$292	\$259,000	\$1,191	\$358	\$325,000	\$1,388	\$417
\$128,000	\$758	\$228	\$194,000	\$976	\$293	\$260,000	\$1,194	\$359	\$326,000	\$1,390	\$417
\$129,000	\$762	\$229	\$195,000	\$979	\$294	\$261,000	\$1,197	\$360	\$327,000	\$1,393	\$418
\$130,000	\$765	\$230	\$196,000	\$983	\$295	\$262,000	\$1,201	\$361	\$328,000	\$1,395	\$419
\$131,000	\$768	\$231	\$197,000	\$986	\$296	\$263,000	\$1,204	\$362	\$329,000	\$1,398	\$420
\$132,000	\$772	\$232	\$198,000	\$989	\$297	\$264,000	\$1,207	\$363	\$330,000	\$1,400	\$420
\$133,000	\$775	\$233	\$199,000	\$993	\$298	\$265,000	\$1,210	\$363	\$331,000	\$1,403	\$421
\$134,000	\$778	\$234	\$200,000	\$996	\$299	\$266,000	\$1,214	\$364	\$332,000	\$1,405	\$422
\$135,000	\$781	\$235	\$201,000	\$999	\$300	\$267,000	\$1,217	\$365	\$333,000	\$1,408	\$423
\$136,000	\$785	\$236	\$202,000	\$1,003	\$301	\$268,000	\$1,220	\$366	\$334,000	\$1,410	\$423
\$137,000	\$788	\$237	\$203,000	\$1,006	\$302	\$269,000	\$1,224	\$367	\$335,000	\$1,412	\$424
\$138,000	\$791	\$238	\$204,000	\$1,009	\$303	\$270,000	\$1,227	\$368	\$336,000	\$1,415	\$425
\$139,000	\$795	\$239	\$205,000	\$1,012	\$304	\$271,000	\$1,230	\$369	\$337,000	\$1,417	\$426
\$140,000	\$798	\$240	\$206,000	\$1,016	\$305	\$272,000	\$1,234	\$370	\$338,000	\$1,420	\$426
\$141,000	\$801	\$241	\$207,000	\$1,019	\$306	\$273,000	\$1,237	\$371	\$339,000	\$1,422	\$427
\$142,000	\$805	\$242	\$208,000	\$1,022	\$307	\$274,000	\$1,240	\$372	\$340,000	\$1,425	\$428
\$143,000	\$808	\$243	\$209,000	\$1,026	\$308	\$275,000	\$1,243	\$373	\$341,000	\$1,427	\$429
\$144,000	\$811	\$244	\$210,000	\$1,029	\$309	\$276,000	\$1,247	\$374	\$342,000	\$1,430	\$429
\$145,000	\$814	\$245	\$211,000	\$1,032	\$310	\$277,000	\$1,250	\$375	\$343,000	\$1,432	\$430
\$146,000	\$818	\$246	\$212,000	\$1,036	\$311	\$278,000	\$1,253	\$376	\$344,000	\$1,435	\$431
\$147,000	\$821	\$247	\$213,000	\$1,039	\$312	\$279,000	\$1,257	\$377	\$345,000	\$1,437	\$431
\$148,000	\$824	\$248	\$214,000	\$1,042	\$313	\$280,000	\$1,260	\$378	\$346,000	\$1,440	\$432
\$149,000	\$828	\$249	\$215,000	\$1,045	\$314	\$281,000	\$1,263	\$379	\$347,000	\$1,442	\$433
\$150,000	\$831	\$250	\$216,000	\$1,049	\$315	\$282,000	\$1,267	\$380	\$348,000	\$1,445	\$434
\$151,000	\$834	\$251	\$217,000	\$1,052	\$316	\$283,000	\$1,270	\$381	\$349,000	\$1,447	\$434
\$152,000	\$838	\$252	\$218,000	\$1,055	\$317	\$284,000	\$1,273	\$382	\$350,000	\$1,449	\$435
\$153,000	\$841	\$253	\$219,000	\$1,059	\$318	\$285,000	\$1,276	\$383	\$351,000	\$1,452	\$436
\$154,000	\$844	\$254	\$220,000	\$1,062	\$319	\$286,000	\$1,280	\$384	\$352,000	\$1,454	\$437
\$155,000	\$847	\$255	\$221,000	\$1,065	\$320	\$287,000	\$1,283	\$385	\$353,000	\$1,457	\$437
\$156,000	\$851	\$256	\$222,000	\$1,069	\$321	\$288,000	\$1,286	\$386	\$354,000	\$1,459	\$438
\$157,000	\$854	\$257	\$223,000	\$1,072	\$322	\$289,000	\$1,290	\$387	\$355,000	\$1,462	\$439
\$158,000	\$857	\$258	\$224,000	\$1,075	\$323	\$290,000	\$1,293	\$388	\$356,000	\$1,464	\$440
\$159,000	\$861	\$259	\$225,000	\$1,078	\$324	\$291,000	\$1,296	\$389	\$357,000	\$1,467	\$440
\$160,000	\$864	\$260	\$226,000	\$1,082	\$325	\$292,000	\$1,300	\$390	\$358,000	\$1,469	\$441
\$161,000	\$867	\$261	\$227,000	\$1,085	\$326	\$293,000	\$1,303	\$391	\$359,000	\$1,472	\$442
\$162,000	\$871	\$262	\$228,000	\$1,088	\$327	\$294,000	\$1,306	\$392	\$360,000	\$1,474	\$443
\$163,000	\$874	\$263	\$229,000	\$1,092	\$328	\$295,000	\$1,309	\$393	\$361,000	\$1,477	\$443
\$164,000	\$877	\$264	\$230,000	\$1,095	\$329	\$296,000	\$1,313	\$394	\$362,000	\$1,479	\$444
\$165,000	\$880	\$264	\$231,000	\$1,098	\$330	\$297,000	\$1,316	\$395	\$363,000	\$1,482	\$445

Insurance to and including	Rate	ALTA Lenders Extended
\$364,000	\$1,484	\$446
\$365,000	\$1,487	\$446
\$366,000	\$1,489	\$447
\$367,000	\$1,491	\$448
\$368,000	\$1,494	\$449
\$369,000	\$1,496	\$449
\$370,000	\$1,499	\$450
\$371,000	\$1,501	\$451
\$372,000	\$1,504	\$452
\$373,000	\$1,506	\$452
\$374,000	\$1,509	\$453
\$375,000	\$1,511	\$454
\$376,000	\$1,514	\$454
\$377,000	\$1,516	\$455
\$378,000	\$1,519	\$456
\$379,000	\$1,521	\$457
\$380,000	\$1,524	\$457
\$381,000	\$1,526	\$458
\$382,000	\$1,529	\$459
\$383,000	\$1,531	\$460
\$384,000	\$1,533	\$460
\$385,000	\$1,536	\$461
\$386,000	\$1,538	\$462
\$387,000	\$1,541	\$463
\$388,000	\$1,543	\$463
\$389,000	\$1,546	\$464
\$390,000	\$1,548	\$465
\$391,000	\$1,551	\$466
\$392,000	\$1,553	\$466
\$393,000	\$1,556	\$467
\$394,000	\$1,558	\$468
\$395,000	\$1,561	\$469
\$396,000	\$1,563	\$469
\$397,000	\$1,566	\$470
\$398,000	\$1,568	\$471
\$399,000	\$1,571	\$472
\$400,000	\$1,573	\$472
\$401,000	\$1,575	\$473
\$402,000	\$1,578	\$474
\$403,000	\$1,580	\$474
\$404,000	\$1,583	\$475
\$405,000	\$1,585	\$476
\$406,000	\$1,588	\$477
\$407,000	\$1,590	\$477
\$408,000	\$1,593	\$478
\$409,000	\$1,595	\$479
\$410,000	\$1,598	\$480
\$411,000	\$1,600	\$480
\$412,000	\$1,603	\$481
\$413,000	\$1,605	\$482
\$414,000	\$1,608	\$483
\$415,000	\$1,610	\$483
\$416,000	\$1,613	\$484
\$417,000	\$1,615	\$485
\$418,000	\$1,617	\$486
\$419,000	\$1,620	\$486
\$420,000	\$1,622	\$487
\$421,000	\$1,625	\$488
\$422,000	\$1,627	\$489
\$423,000	\$1,630	\$489
\$424,000	\$1,632	\$490
\$425,000	\$1,635	\$491
\$426,000	\$1,637	\$492
\$427,000	\$1,640	\$492
\$428,000	\$1,642	\$493
\$429,000	\$1,645	\$494
\$430,000	\$1,647	\$494
\$431,000	\$1,650	\$495
\$432,000	\$1,652	\$496
\$433,000	\$1,655	\$497

Insurance to and including	Rate	ALTA Lenders Extended
\$434,000	\$1,657	\$497
\$435,000	\$1,659	\$498
\$436,000	\$1,662	\$499
\$437,000	\$1,664	\$500
\$438,000	\$1,667	\$500
\$439,000	\$1,669	\$501
\$440,000	\$1,672	\$502
\$441,000	\$1,674	\$503
\$442,000	\$1,677	\$503
\$443,000	\$1,679	\$504
\$444,000	\$1,682	\$505
\$445,000	\$1,684	\$506
\$446,000	\$1,687	\$506
\$447,000	\$1,689	\$507
\$448,000	\$1,692	\$508
\$449,000	\$1,694	\$509
\$450,000	\$1,696	\$509
\$451,000	\$1,699	\$510
\$452,000	\$1,701	\$511
\$453,000	\$1,704	\$512
\$454,000	\$1,706	\$512
\$455,000	\$1,709	\$513
\$456,000	\$1,711	\$514
\$457,000	\$1,714	\$514
\$458,000	\$1,716	\$515
\$459,000	\$1,719	\$516
\$460,000	\$1,721	\$517
\$461,000	\$1,724	\$517
\$462,000	\$1,726	\$518
\$463,000	\$1,729	\$519
\$464,000	\$1,731	\$520
\$465,000	\$1,734	\$520
\$466,000	\$1,736	\$521
\$467,000	\$1,738	\$522
\$468,000	\$1,741	\$523
\$469,000	\$1,743	\$523
\$470,000	\$1,746	\$524
\$471,000	\$1,748	\$525
\$472,000	\$1,751	\$526
\$473,000	\$1,753	\$526
\$474,000	\$1,756	\$527
\$475,000	\$1,758	\$528
\$476,000	\$1,761	\$529
\$477,000	\$1,763	\$529
\$478,000	\$1,766	\$530
\$479,000	\$1,768	\$531
\$480,000	\$1,771	\$532
\$481,000	\$1,773	\$532
\$482,000	\$1,776	\$533
\$483,000	\$1,778	\$534
\$484,000	\$1,780	\$534
\$485,000	\$1,783	\$535
\$486,000	\$1,785	\$536
\$487,000	\$1,788	\$537
\$488,000	\$1,790	\$537
\$489,000	\$1,793	\$538
\$490,000	\$1,795	\$539
\$491,000	\$1,798	\$540
\$492,000	\$1,800	\$540
\$493,000	\$1,803	\$541
\$494,000	\$1,805	\$542
\$495,000	\$1,808	\$543
\$496,000	\$1,810	\$543
\$497,000	\$1,813	\$544
\$498,000	\$1,815	\$545
\$499,000	\$1,818	\$546
\$500,000	\$1,820	\$546
\$510,000	\$1,845	\$554
\$520,000	\$1,869	\$561
\$530,000	\$1,894	\$569

Insurance to and including	Rate	ALTA Lenders Extended
\$540,000	\$1,919	\$576
\$550,000	\$1,943	\$583
\$560,000	\$1,968	\$591
\$570,000	\$1,993	\$598
\$580,000	\$2,018	\$606
\$590,000	\$2,042	\$613
\$600,000	\$2,067	\$620
\$610,000	\$2,092	\$628
\$620,000	\$2,116	\$635
\$630,000	\$2,141	\$643
\$640,000	\$2,166	\$650
\$650,000	\$2,190	\$657
\$660,000	\$2,215	\$665
\$670,000	\$2,240	\$672
\$680,000	\$2,265	\$680
\$690,000	\$2,289	\$687
\$700,000	\$2,314	\$695
\$710,000	\$2,339	\$702
\$720,000	\$2,363	\$709
\$730,000	\$2,388	\$717
\$740,000	\$2,413	\$724
\$750,000	\$2,437	\$732
\$760,000	\$2,462	\$739
\$770,000	\$2,487	\$746

Insurance to and including	Rate	ALTA Lenders Extended
\$780,000	\$2,512	\$754
\$790,000	\$2,536	\$761
\$800,000	\$2,561	\$769
\$810,000	\$2,586	\$776
\$820,000	\$2,610	\$783
\$830,000	\$2,635	\$791
\$840,000	\$2,660	\$798
\$850,000	\$2,684	\$806
\$860,000	\$2,709	\$813
\$870,000	\$2,734	\$821
\$880,000	\$2,759	\$828
\$890,000	\$2,783	\$835
\$900,000	\$2,808	\$843
\$910,000	\$2,833	\$850
\$920,000	\$2,857	\$858
\$930,000	\$2,882	\$865
\$940,000	\$2,907	\$872
\$950,000	\$2,931	\$880
\$960,000	\$2,956	\$887
\$970,000	\$2,981	\$895
\$980,000	\$3,006	\$902
\$990,000	\$3,030	\$909
\$1,000,000	\$3,055	\$917

1,000,001 - 5,000,000 at \$2.00 per \$1,000
5,000,001 - 10,000,000 at \$1.20 per \$1,000
10,000,001 - 50,000,000 at \$1.15 per \$1,000
50,000,001 - 100,000,000 at \$1.10 per \$1,000
100,000,001+ at \$1.05 per \$1,000

This schedule provided for a single basic rate for standard coverage with additional charges for ALTA form policies. The ALTA lenders rate is an additional 30% of the general schedule. Rates for endorsements and special risks as filed with the Department of Insurance will be quoted upon request. Rate for all simultaneous issue policies is owner's rate plus \$75.00 and if an ALTA lender's extended coverage is written, plus applicable ALTA lender's.

Commonly Used Lender Endorsements

9-06	RESTRICTIONS, ENCROACHMENTS, MINERALS (\$40.00)
22-06	ADDRESS ENDORSEMENTS - (\$25)
81-06	ENVIRONMENTAL PROTECTION LIEN - Residential, up to a 4-Plex - \$25.00
4-06	(ALTA 4) CONDOMINIUM - \$50.00
5-06	(ALTA 5) PLANNED UNIT DEVELOPMENT - \$50.00
6.1	ADJUSTABLE RATE MORTGAGE (ARM) - \$25.00
6.2-06	VARIABLE RATE - NEGATIVE AMORTIZATION - \$25.00
102.4	FOUNDATION ENDORSEMENT - Residential: \$40.00, Commercial : 5% of base rate, min. \$100.00
102.5	FOUNDATION ENDORSEMENT NO ENCROACHMENT OF IMPROVEMENTS ONTO EASEMENT; Residential: \$40.00, Commercial: 9% of base rate, min. \$50.00
104.3	ASSIGNMENT OF MORTGAGE OR BENEFICIAL INTEREST - No charge if issued within one year of 120 days after Completion of construction, otherwise 25% of scheduled rate of balance due on loan (\$40.00 min)
108.8	ADDITIONAL ADVANCES - Minimum \$40.00 plus increased schedule charge and extended coverage charges.
11-06	MODIFICATION OF DEED OF TRUST AND GUARANTEE OF PRIORITY - ALTA 10% of the scheduled rate based upon unpaid balance of the loan - \$40.00 min.
FA23	REVOLVING CREDIT (DEED OF TRUST FORM RIDER MUST BE APPROVED BY UNDERWRITER) - \$25.00

LOCATIONS

BOISE, CORP. HEADQUARTERS

8151 West Rifleman Street
Boise, ID 83704
(208) 377-2700

BOISE, DOWNTOWN

1211 W. Myrtle St. Suite 100
Boise, ID 83702
(208) 373-3744

BLACKFOOT, ID

50 N Ash Street
Blackfoot, ID 83221
(208) 690-7113

EAGLE, ID

775 S. Rivershore Ln., Suite 120
Eagle, ID 83616
(208) 938-8075

MERIDIAN, ID

1872 South Eagle Road
Meridian, ID 83642
(208) 888-7230

NAMPA, DOWNTOWN

100 10th Avenue South
Nampa, ID 83651
(208) 466-6100

NAMPA, IDAHO CENTER

5680 E. Franklin Rd., Suite 150 & 250
Nampa, ID 83687
(208) 465-6655

CALDWELL, ID

610 S. Kimball Ave.
Caldwell, ID
(208) 459-1651

EMMETT, ID

2020 S. Johns Ave., Suite A
Emmett, ID 83617
(208) 365-5343

FRUITLAND, ID

139 N. Whitley Drive
Fruitland, ID 83619
(208) 452-7500

COEUR D'ALENE, ID

100 E. Wallace Ave.
Coeur d'Alene, ID 83814
(208) 664-8254

POCATELLO, ID

135 N. Arthur Ave.
Pocatello, ID 83204
(208) 233-9595

IDAHO FALLS, ID

1655 Elk Creek Dr., Suite 100
Idaho Falls, ID
(208) 542-0040

KETCHUM, ID

491 N. Main St., Suite 102
Ketchum, ID 83340
(208) 726-6954

HAILEY, ID

126 S. Main Street, Suite A3
Hailey, ID 83333
(208) 726-6954

DAVENPORT, WA

403 Logan Street
PO BOX 309
Davenport, WA 99122
(509) 725-3161

PULLMAN, WA

840 SE Bishop Blvd., Suite 102
Pullman, WA 99163
(509) 334-2210

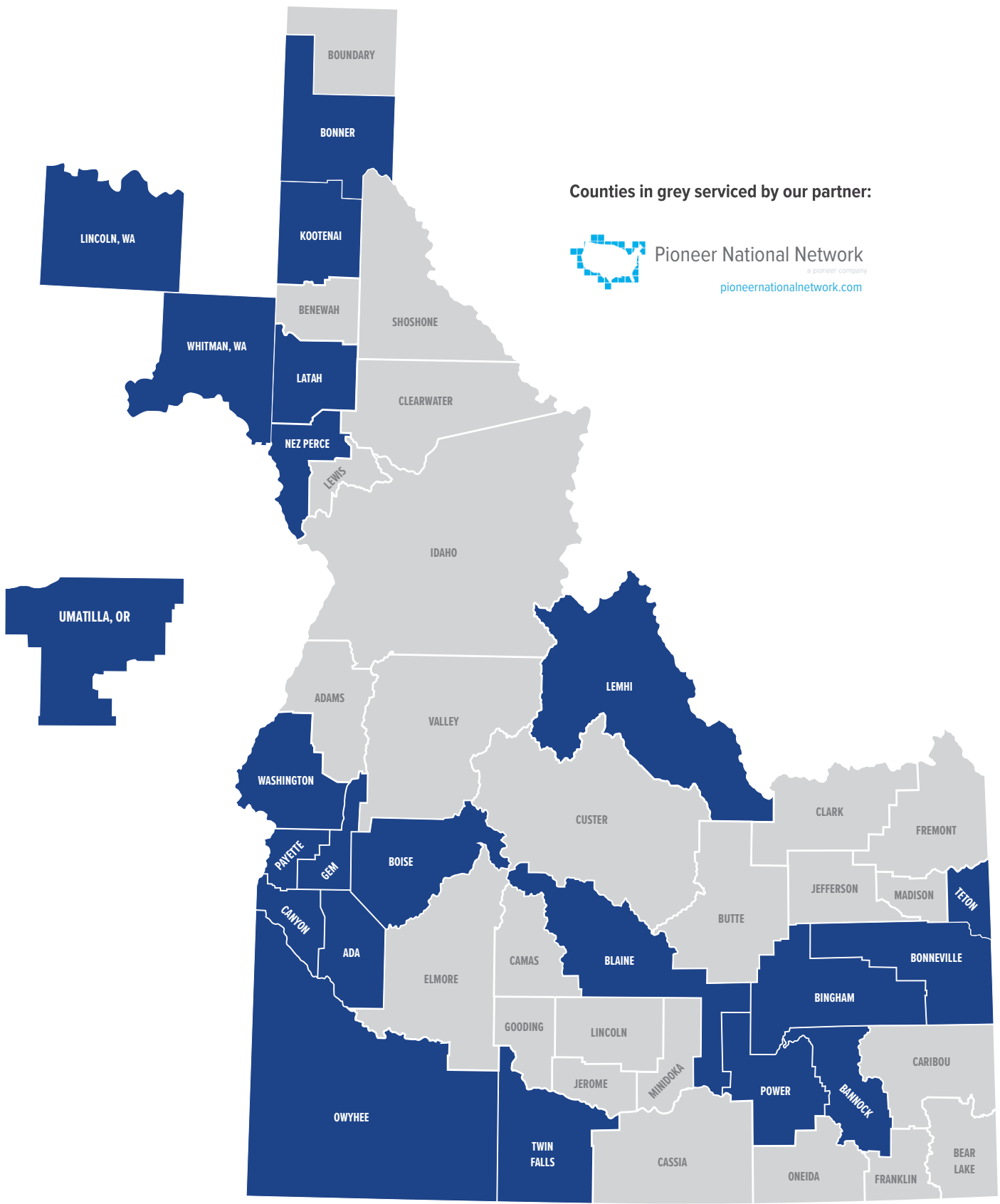
MOSCOW, ID

674 Pullman Road
Moscow, 83843
(208) 997-4849


PENDLETON, OR

109 SW Court Ave.
Pendleton, OR 97801
(541) 276-4431

COVERAGE MAP



Counties in grey serviced by our partner:



Pioneer National Network

a pioneer company

pioneernationalnetwork.com

PARTNERS



Pioneer 1031 Company originated in November of 1993 and has been an active member of the Federation of Exchange Accommodators since 1995. We have handled more than 8,500 delayed, reverse and personal property exchanges in over 45 states. Learn more at pioneer1031.com



Pioneer Finance, part of the Pioneer family of companies, buys all or a portion of the remaining payments owed to you for a lump sum of usable cash. You'll be able to sleep at night when you don't have to worry about the buyer making the payment each month, refinancing the balloon payment, paying the taxes or keeping adequate insurance coverage. Learn more at pioneertitleco.com/finance



Pioneer Lender Trustee Services (PioneerLTS) offers immediate and professional solutions to the needs of the mortgage banking industry. PioneerLTS offers a broad array of foreclosure services and offers a streamlined processing system that is fast and affordable. Learn more at pioneerlts.com



At Pioneer Long Term Escrow, we take care of disbursements and receipts, store important files & contracts, IRS Reporting of interest and provide buyer items like payment booklets and year-end tax statements. Having a third party like Pioneer Long Term Escrow helps eliminate discrepancies between parties and gives you peace of mind that your contract is being serviced to keep things easy for you. Learn more at longterm.pioneertitleco.com



Pioneer's Builder & Developer Services division helps provide property information and networking opportunities for Realtors, lenders, builders and developers. Realtors can also use our services to gain exposure for listings and attract additional buyers. Learn more at pioneertitleco.com/bds



Pioneer National Escrow Network helps builders and developers alike tackle the nuances of real estate. PioneerNEN offers construction and development disbursement including bookkeeping, lien endorsement, construction progress reports, and deed disbursement. Learn more by contacting your Pioneer Business Development Representative.



Pomni Media is a full-service creative company producing branding, mobile-first response web development, mobile app, and print and promotional design across multiple channels to help maximize marketing dollars. Services include Brand Development & Planning, Digital B2B + B2C Marketing, and iOS / Android Mobile Application consulting.



Address _____

MLS# _____

On the market since _____

Annual Taxes \$ _____

Homeowners Assoc. Fees \$ _____

_____ Bedrooms _____ Bathrooms

_____ Stories _____ Car Garage

_____ Year Built _____ Sq. Ft. Lot

Location ☆☆☆☆☆

Curb Appeal ☆☆☆☆☆

Neighborhood ☆☆☆☆☆

Floor Plan ☆☆☆☆☆

Condition ☆☆☆☆☆

Finish Work ☆☆☆☆☆

Landscaping ☆☆☆☆☆

Kitchen ☆☆☆☆☆

Storage Space ☆☆☆☆☆

\$	÷	=
Price	Sq. Footage	Cost per Sq. Ft.

Notes: _____



PioneerTitleCo.
GOING BEYOND

PROSPECTIVE HOME WORKSHEET

Address

MLS#

On the market since

Annual Taxes \$

Homeowners Assoc. Fees \$

Bedrooms

Bathrooms

Stories

Car Garage

Year Built

Sq. Ft. Lot

Location



Curb Appeal



Neighborhood



Floor Plan



Condition



Finish Work



Landscaping



Kitchen



Storage Space



\$

÷

=

Price

Sq. Footage

Cost per Sq. Ft.

Notes:



GOING BEYOND

CHANGING

YOUR ADDRESS

- 🏠 Establish tentative dates for your move.

- Notify friends and family.

- Utilities

- ☐ Electric
- ☐ Gas
- ☐ Water/Sewer
- ☐ Trash
- ☐ Fuel (Oil/Propane)
- ☐ Telephone
- ☐ Internet
- ☐ Cable/Satellite

- **Government Offices**

- US Postal Service - usps.com
- Dept. of Motor Vehicles - dmv.org
- Social Security Administration - ssa.gov
- State/Federal Tax Bureaus - irs.gov (FORM 8822)
- City/County Tax Assessor (see Page 14)
- Veterans Administration - va.gov
- Voter Registration

- Professional Services

- ☐ Doctor
- ☐ Dentist
- ☐ Accountant
- ☐ Lawyer
- ☐ Broker
- ☐ Insurance Agencies

- [Publications](#)

- ☐ Newspapers
- ☐ Magazines
- ☐ Newsletters
- ☐ Professional Journals / Subscriptions

- [Personal Accounts](#)

- ☐ Pharmacy
- ☐ Dry Cleaner
- ☐ Lawn Service
- ☐ Banks / Finance Companies
- ☐ Credit Card Companies
- ☐ Laundry Service
- ☐ Auto Finance Companies
- ☐ Health Clubs

Personal Checklist:



Outside

- ☐ Lawn mowed and trimmed
- ☐ Landscape shrubs/plants trimmed
- ☐ Sprinkler systems in order
- ☐ Sprinkler systems set for non showing hours
- ☐ Bulbs in exterior lighting all working
- ☐ Gutters clean of debris
- ☐ Deck rails, hand rails secure
- ☐ Exterior trim painted
- ☐ Exterior door handles polished
- ☐ Exterior door freshly painted or stained
- ☐ Weeds in yard fully removed
- ☐ Sidewalks neatly edged
- ☐ Clean grease or oil on driveway
- ☐ All fencing clean
- ☐ Replace doormat if worn
- ☐ Outside windows clean
- ☐ No obstruction on "For Sale" sign

GARAGE

- ☐ Storage or packing boxes stored off site if possible
- ☐ Other items neatly boxed and stored
- ☐ Garage floor clean
- ☐ Remove clutter and tidy up shelves

KITCHEN

- ☐ All appliances clean
- ☐ Clean and clear countertops
- ☐ Pantry well organized
- ☐ Dishes out of sink
- ☐ All cabinets well organized
- ☐ All faucets working properly
- ☐ Oven clean
- ☐ Refrigerator free of odors
- ☐ Freezer defrosted and free of odors

CLOSETS

- ☐ Clean and free of clutter
- ☐ Clothes organized
- ☐ Shoes organized
- ☐ Clutter removed
- ☐ Dirty clothes out of sight
- ☐ Valuables secured (jewelry etc ..)
- ☐ Free of odors
- ☐ Create extra room to look ample

BEDROOMS

- ☐ Repair cracks in ceilings and walls
- ☐ Remove personal items (photos etc ..)
- ☐ Remove clutter
- ☐ Draperies and blinds clean
- ☐ Fresh paint if needed
- ☐ Toys, video games etc ... put away
- ☐ Beds neatly made
- ☐ Blinds and shades open to let in natural light

BATHROOMS

- ☐ All sinks, tubs, showers and countertops clean
- ☐ Grout in tiles and sinks clean
- ☐ All joints are caulked
- ☐ All fixtures including exhaust fans are working
- ☐ Install new shower curtain if needed
- ☐ Store all shampoos, toiletries etc ...
- ☐ Repair leaky faucets
- ☐ Toilets clean and working properly
- ☐ All glass and mirrors clean

LIVING AREAS

- ☐ All windows clean
- ☐ Neutral colored walls
- ☐ Draperies and blinds clean
- ☐ Carpets steam-cleaned
- ☐ Clutter removed
- ☐ Furniture positioned to showcase size and -space
- ☐ All toys, video games etc ... put away
- ☐ Extra books or magazines removed
- ☐ All lighting functioning properly
- ☐ Shades and windows open to allow natural light
- ☐ Any signs or smells of pet removed

DAY OF SHOWING

- ☐ Open all drapes and curtains
- ☐ Leave porch lights on at night to showcase
- ☐ Avoid cooking a meal that would leave distinct odors
- ☐ Keep all pets in an area away from prospects
- ☐ Keep children occupied in one room
- ☐ If possible, leave the house while being shown
- ☐ Give brief polite answers if asked a question
- ☐ Allow your agent to show
- ☐ Allow your agent to negotiate

[illegible]



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CLIENTBOOK

You should consider retaining the services of a real estate agent to help you facilitate the purchase or sale of real property. A real estate professional is skilled in assessing what suits your situation. Title insurance also comes to play; Pioneer Title Company insures your real estate investment and makes sure that your property is transferred properly. Using a real estate agent and Pioneer Title Company is the best way help reassure your ownership. Finally, you should always consult independent legal counsel regarding any questions you may have as to the force and effect of the electronic documents contained herein. Sources: What is Escrow? Retrieved from <http://www.zillow.com/home-buying-guide/what-is-escrow/>. Updated June 2019.