



PioneerTitleCo
GOING BEYOND

CLIENT BOOK

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



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



Locally owned and operated since 1949.

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 handwritten signature in blue ink, appearing to read 'Tim Bundgard'. The signature is stylized and fluid, with a large initial 'T' and 'B'.

Tim Bundgard
President & CEO - Pioneer Title Co.



CLOSING IN ON NEW BEGINNINGS

Close of escrow is a phrase that many people have heard but the closing process may confuse even the most seasoned buyers and sellers.

The closing process usually begins three to five 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 your 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 1: 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.

Purchasing a home involves several key steps...

1. **Learn About Loan Options and Get Pre-Approval:** Understand different mortgage types, their costs, and risks to choose the best option and secure a pre-approval.
2. **Find a Property:** Work with a real estate agent to locate a home that meets your needs.
3. **Make an Offer:** Submit an offer including price and terms, which the seller can accept, reject, or counter
4. **Secure Funding:** After selecting a loan, proceed with the application process and pay necessary fees.
5. **Get Insurance:** Obtain homeowner's insurance, often required upfront by lenders.
6. **Closing:** At closing, finalize the purchase by signing key documents such as the Closing Disclosure, Promissory Note, and Deed of Trust. These documents outline the loan terms, repayment agreement, and legal ownership conditions.

Pioneer Title plays a critical role in a successful real estate transaction.



Our Escrow officers play a crucial role in ensuring the success of a real estate transaction by acting as impartial intermediaries who manage the exchange of money and documents between the buyer, seller, and lender. Their responsibilities include verifying that all conditions of the sale are met, coordinating the signing of key documents, handling the disbursement of funds, and ensuring that the legal transfer of property ownership is executed smoothly. By meticulously overseeing these processes, escrow officers help to prevent fraud, resolve disputes, and ensure that both parties fulfill their contractual obligations, thereby providing peace of mind and facilitating a seamless transition in the property transfer.

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...

- Annual statements are billed for the calendar year, although they are not issued until the fall of the current year.
- 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.
- 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. The number can be found on paperwork supplied to you by your escrow officer.
- 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.
- 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 a property full cash value, assessed value, classification and assessment ratio.
- 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.

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 minimum 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/\$1,000	Min. Rate	Base Rate	Rate/\$1,000	Min. Rate
Ada / Boise	150.00	3.00	150.00	-	3.00	100.00
Bannock / Power	150.00	3.00	300.00	150.00	3.00	150.00
Bingham	150.00	3.00	300.00	150.00	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
Latah	75.00	3.00	215.00	75.00	3.00	215.00
Payette	100.00	3.00	300.00	100.00	3.00	100.00
Twin Falls	75.00	3.50	300.00	75.00	3.50	150.00

Escrow fee examples

(Based on purchase price of \$375,000)

Ada / Canyon / Gem County
(Base Rate: \$150 + \$3/thousand)

$375 \times \$3 = \1125
+\$150 (base rate)

Escrow Fee: \$1275

Blaine County
(Base Rate: \$150 + \$2/thousand)

$375 \times \$2 = \750
+\$100 (base rate)

Escrow Fee: \$850

Latah / Bonner County
(Base Rate: \$75 + \$3/thousand)

$375 \times \$3 = \1125
+\$75 (base rate)

Escrow Fee: \$1200

AVOID FRAUD & SCAMS

Home buyers and sellers should remain vigilant to protect against wire fraud and scams because real estate transactions often involve significant sums of money, making them attractive targets for cybercriminals. Wire fraud in real estate typically involves hackers gaining access to email accounts and intercepting communications between buyers, sellers, and their agents. Once inside, they can send fraudulent wire transfer instructions, redirecting funds to accounts they control. Falling victim to such scams can result in devastating financial losses that are often difficult, if not impossible, to recover. To mitigate these risks, home buyers and sellers should verify wire instructions through secure, direct communication channels, be cautious of unexpected or last-minute changes to payment details, and use encrypted email services or secure portals for sensitive transactions. By staying vigilant and adopting these precautions, they can better protect their financial interests and ensure a smoother, safer real estate transaction process.

Follow these simple rules to protect yourself from fraud and scams...

- 1. Be suspicious and call, don't email:** Confirm your wiring instructions by phone using a known number before transferring funds. Don't use phone numbers or links from suspicious emails. It's uncommon for title companies to change wiring instructions and payment information by email so, if in doubt, just call.
- 2. Confirm everything and verify immediately:** Ask your bank to confirm the name on the account before sending a wire. Within for to eight hours, call us or your agent to confirm we are in receipt of your funds
- 3. If you've been targeted, take immediate action:** If you feel you have been targeted, call your bank right away and ask them to issue a recall notice for your wire. Next, report the incident to the Internet Crimes Complaint center at IC3.gov. IC3 accepts online complaints from victims 24/7. Detecting that you sent money to the wrong account within 24 hours is the best chance of recovering your funds.

SECTION 2: 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 is essential for homebuyers because it protects against potential issues with the title to the property. It also provides crucial protection for homeowners, ensuring that their ownership rights are secure and safeguarding against potential legal and financial issues related to the property title. Here are the key reasons why title insurance is important:

- 1. Protection Against Title Defects:** Title insurance protects the homeowner from financial loss due to defects in the title. These defects can include errors in public records, unknown liens, or disputes over property ownership that were not discovered during the title search. Title insurance involves a one-time premium paid at closing, and coverage lasts as long as the homeowner or their heirs hold an interest in the property.
- 2. Legal Protection:** If someone challenges the ownership of the property, title insurance covers the legal costs of defending the title in court. This can include attorney fees, court costs, and any settlement or judgment amounts. Title insurance provides peace of mind for homeowners, ensuring that their ownership is secure and free from undisclosed claims or liens that could arise after the purchase.
- 3. Lender Requirement:** Many mortgage lenders require homebuyers to purchase title insurance to protect their investment. The lender's title insurance policy ensures that the lender's interest in the property is protected against title defects.

TITLE COMMITMENT V. TITLE POLICY

The difference between a title policy and a title commitment lies in their purpose and timing within the real estate transaction process.

A **Title Commitment** is a preliminary document issued by a title insurance company that outlines the terms and conditions under which they will issue a title insurance policy. It details the title search findings and lists any issues or requirements that should be resolved before the title policy can be issued. The title commitment typically includes Schedule A – basic information about the transaction, such as the names of the buyers and sellers, property description, and the proposed insured amount. Schedule B outlines exceptions and exclusions, listing any encumbrances, liens, easements, or other issues found during the title search. Schedule C specifies requirements that must be satisfied before the policy is issued, such as paying off existing liens or obtaining certain documents.

After a title search is conducted, you'll receive a copy of the title commitment from your real estate agent before the transaction's closing. It is usually issued during escrow, giving parties time to address any issues before finalizing the sale.

A **Title Policy**, the ultimate insurance document, is issued after the closing of the real estate transaction. It provides a robust shield against any defects in the title that were not discovered during the title search or that arise after the policy is issued. The title policy includes coverage details, specifying what is insured and any exclusions or exceptions, legal descriptions of the property and the insured parties, and terms and conditions of the insurance coverage. This policy is your safety net, ensuring you're protected against unforeseen title issues.

You receive the title policy after the transaction has closed and all conditions in the title commitment have been met. It is issued once the deed has been recorded and the title company has confirmed that the title is clear.

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 to a Standard Lenders'/Owner's Coverage Policy:

- 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:
 - Unpatented mining claims;
 - reservations or exceptions in patents or in Acts authorizing the issuance thereof;
 - 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.

ALTA 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:

- 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;
- the land described in the policy is the same as the land described in the deed to the Grantee;
- 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
- 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.

TITLE POLICY COMPARISONS

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

THE PIONEER FAMILY OF COMPANIES

Pioneer Title Co is prominent and trusted name in the title insurance and escrow services industry throughout the Northwest. With a rich history and a strong commitment to excellence, we provide more than just comprehensive title and escrow services to homebuyers, sellers, real estate professionals, and lenders. The Pioneer Family of companies offer services that clients may need beyond our core offerings.



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 and Planning,

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

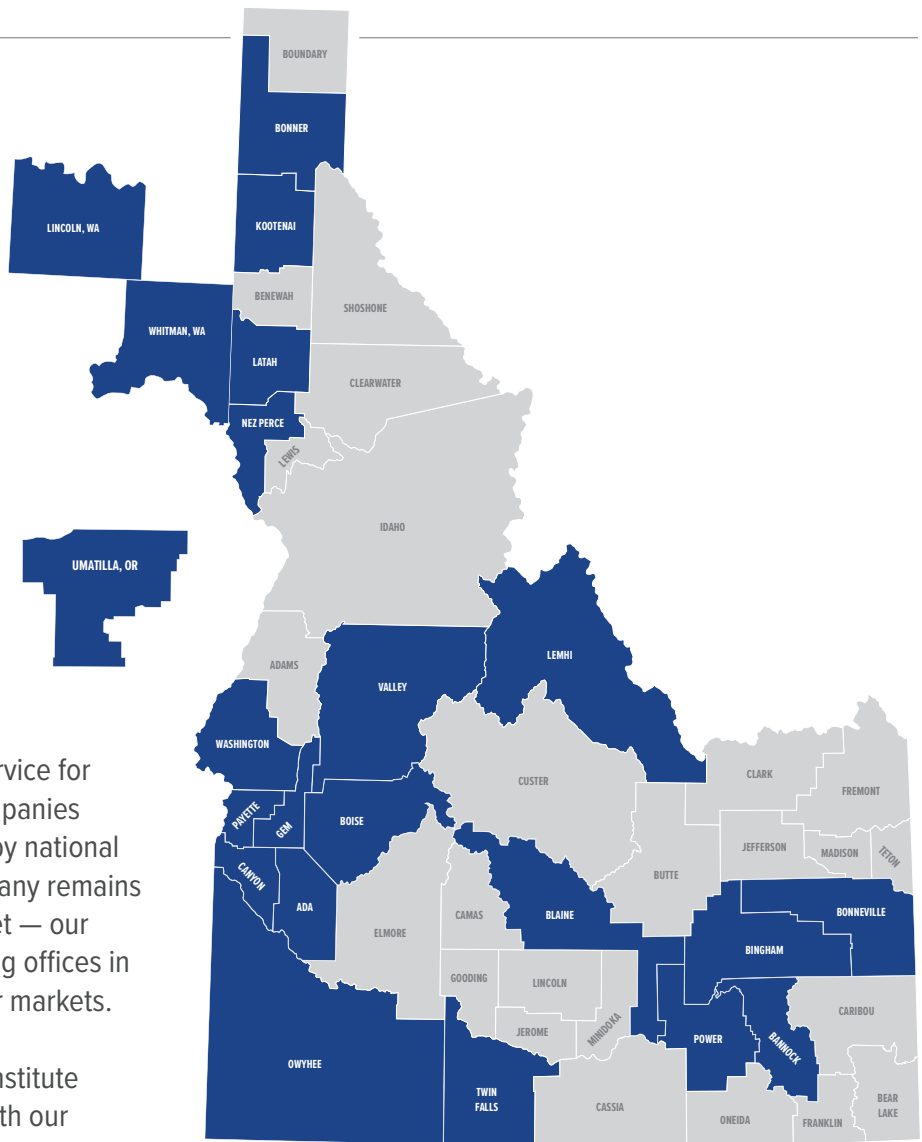
DAY OF SHOWING

- 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

ABOUT US

Pioneer Title Company has been serving the Idaho market since 1949 — longer than any title company in the area. With strong concentrations in residential and commercial transactions, Pioneer Title Co. continued to diversify its operations and services to facilitate the needs of its growing client base through continued regional expansion. We maintain a strong financial backing; privately owned and operated, you can rest assured that unlike other companies, we maintain strong and conservative fiscal discipline to weather different economic climates to ensure uninterrupted service for our customers. So as some title companies close, consolidate, or are acquired by national conglomerates, Pioneer Title Company remains strong. We invest heavily in our asset — our employees — and continue operating offices in convenient locations throughout our markets.

Pioneer serves the counties that constitute 95% of Idaho's population. Along with our residential insurance products, we offer a full line of coverage aimed at the commercial sector. Originally incorporated in 1949, we provide a broad range of services that include not only title and escrow closing services, but long term escrow collection services, cash for long term escrow receivables, lender trustee services (foreclosure), and 1031 tax-deferred exchanges as well. In July 2013, Pioneer Title Co. expanded to Blaine County, one of Idaho's most famous playgrounds and host of the annual Allen & Company Sun Valley Conference, which features global business leaders, political figures, and major figures in the philanthropic and cultural spheres. Less than 6 months later, we expanded into Payette County extending our coverage area to the westernmost part of Idaho. 2014 also brought additional opportunities as Pioneer Title expanded to include both Twin Falls and Bonneville Counties each comprising Idaho's third and fourth-largest micropolitan statistical areas.





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

BLACKFOOT, ID

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(208) 690-7113

EAGLE, ID

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HAILEY, ID

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IDAHO FALLS, ID

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