

Local Government

Athol, 30355 N. 3 rd St, Athol	208-683-2101
Coeur d'Alene City Hall, 710 E. Mullan Ave, Cd'A	208-769-2300
Dalton Gardens, 6360 N. 4 th St, Dalton	208-772-3698
Harrison, 100 E. Frederick Ave, Harrison	208-689-3212
Hauser City Hall, 11837 N. Hauser Lake Rd, Hauser	208-777-9315
Hayden City Hall, 8930 N. Gov't Way, Hayden	208-772-4411
Hayden Lake, 9393 N. Strahorn Rd, Hayden Lake	208-772-2161
Kootenai County, 501 N. Gov't Way, Cd'A	208-446-1000
Assessor 446-1500 Personal Prop 446-1525 Timber/Ag 446-1526	
Community Development (Formerly Planning & Zoning) 446-1070	
DMV Cd'A 446-1580 Recorder 446-1480	
DMV PF 446-1590 Treasurer 446-1005 Surveyor 446-1570	
Voter Registration/Elections, 1808 N. 3 rd St, Cd'A 446-1030	
Post Falls City Hall, 408 N. Spokane, PF	208-773-3511
Rathdrum, 8047 N. Main St, Rathdrum	208-687-0261
Spirit Lake, 6042 W. Maine St, Spirit Lake	208-623-2131
State Line, City of, 6891 W. Seltice Way, PF	208-773-8779
Worley, 9936 W. E St, Worley	208-686-1258

Utilities

UNDERGROUND UTILITIES LOCATING SERVICE	800-428-4950
Cable TV / Telephone:	
AT & T	866-861-6075
Intermax, 2740 N. Mineral Dr, Cd'A	208-762-8065
Spectrum, 2305 W. Kathleen Ave, Cd'A (Support 855-707-7328)	855-860-9068
TDS Fiber, 2834221 N. Ramsey Rd, Unit 109, Cd'A	855-259-8577
Zipty Fiber, 2115 N. Gov't Way, Cd'A	866-699-4759

Gas & Electric:

Avista Corp, 1735 N. 15 th St, Cd'A	800-227-9187
Kootenai Electric, 9014 W. Lancaster Rd, Rathdrum	208-765-1200
Northern Lights, 421 Chevy St, Sagle	208-263-5141

Refuse & Garbage Collection:

Cd'A Garbage / PF Sanitation, 1820 N. Hwy 41, PF	208-457-1820
KC Solid Waste, 3330 N. Ramsey Rd, Cd'A	208-446-1430
KC Solid Waste, 15580 W. Prairie Ave, PF	208-446-1430
Panhandle Waste Services, 28299 N. Panhandle Rd, Athol	208-683-1777
Waste Mgmt. of ID, 4902 Industrial Loop, Cd'A	208-765-4968

Water Department:

Alpine Meadows Water & Sewer PO Box 526, Hayden Lake	208-772-5313
Avondale Irrigation Dist., 207 E. Hayden Ave, Hayden	208-772-5657
Bayview Water & Sewer, 16401 E. Emerson Dr, Bayview	208-683-3948
City of Rathdrum, 8047 W. Main St, Rathdrum	208-687-0261
Coeur d'Alene Water Dept, 3145 N. Howard St, Cd'A	208-769-2210
Dalton Water Assoc, 6360 4 th St, Dalton	208-772-5639
East Greenacres 2772 N. McGuire Rd, PF	208-773-7579
Garwood Water Coop, 1223 W. Hayden Ave, Hayden	800-947-4451
Greenferry Water & Sewer, 9191 W. Michael Way, Cd'A	208-773-5510
Hayden Lake Irrigation, 2160 W. Dakota, Hayden	208-772-2612
Kootenai County Water Dist #1, 5866 E. Sunnyside Rd, Cd'A	208-667-0340
North Kootenai Water Dist, 13649 N. Meyer Rd, Rathdrum	208-687-6593
Post Falls Water Dept, 2002 E. Seltice Way, PF	208-777-9857
Remington Water, PO Box 2788, Hayden Lake	208-449-8635
Ross Point Water Dist. 8584 W. Prairie Ave, PF	208-773-1120

Law Enforcement

POLICE & FIRE EMERGENCY	911
NON-EMERGENCY / ANIMAL CONTROL	208-446-1300
Coeur d'Alene Police Dept. 3818 N. Schreiber Way, Cd'A	208-769-2320
Coeur d'Alene Tribal Police 125 S. 10th St, Plummer	208-686-2099
Coeur d'Alene Tribal Police (Non-Emergency)	208-686-2050
Hayden Lake Police Dept. 9393 N. Strahorn Rd, Hayden Lake	208-772-2161
Idaho State Police Dept. 615 W. Wilbur Ave, Cd'A	208-772-6055
Kootenai County Sheriff 5500 N. Gov't Way, Cd'A	208-446-1300
Post Falls Police Dept. 1717 E. Polston Ave, PF	208-773-3517
Rathdrum Police Dept. 8178 W. Main St, Rathdrum	208-687-0711
Spirit Lake Police Dept. 6159 W. Maine St, Spirit Lake	208-623-2701

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

pioneertitleco.com



Updated: 8/14/2025

Government Agencies

Coeur d'Alene Tribe, 850 A St, Plummer	208-686-1800
Dept. of Lands, 3284 W. Industrial Loop, Cd'A	208-769-1525
Dept. of Water Resources, 7600 N. Mineral Dr, Cd'A	208-762-2800
Fish & Game Dept., 2885 W. Kathleen Ave, Cd'A	208-769-1414
Forest Service, 3232 W. Nursery Rd, Cd'A	208-765-7223
Health & Welfare, 1120 W. Ironwood Dr, Cd'A	208-769-1456
Panhandle Health Dist., 8500 N. Atlas Rd, Hayden	208-415-5100
Social Security, 7400 N. Mineral Dr #100, Cd'A	866-931-2523
Veterans Admin, 915 W. Emma Ave, Cd'A	509-413-9058 / 208-665-1700

Licenses

Boat Reg. & License, 2885 W. Kathleen Ave, Ste#1, Cd'A	208-769-1511
Drivers License, 451 N. Gov't Way, Cd'A	208-446-1340
Vehicle License (Cd'A), 451 N. Gov't Way, Cd'A	208-446-1580
Vehicle License (PF), 120 E. Railroad, PF	208-446-1590

Post Offices

Athol, 29777 N. Old Hwy 95, Athol	208-683-1320
Bayview, 20157 E. Perimeter Rd, Bayview	208-683-2733
Coeur d'Alene, 111 N. 7 th St, Cd'A	208-765-3741
Harrison, 103 S. Cd'A Ave, Harrison	208-689-3413
Hayden, 109 W. Honeysuckle Ave, Hayden	208-762-1038
Post Falls, 405 N. Greensferry Rd, PF	208-777-4073
Rathdrum, 13867 W. Hwy 53, Rathdrum	208-687-3415
Spirit Lake, 6087 E Maine St, Spirit Lake	208-623-4121
Worley, 29801 S. 3 rd St, Worley	208-686-1452

Schools Idaho.gov/education/k12

Coeur d'Alene District #271 cdaschools.org	
Admin Office, 1400 N. Northwood Center Ct, Cd'A	208-664-8241
Kootenai Joint School District #274 sd274.com	
Admin Office, 13030 E. O'Gara Rd, Harrison	208-689-3631
Lakeland District #272 sd272.org	
Admin Office, 15506 N. Washington St, Rathdrum	208-687-0431
NI STEM Charter Academy District #480 northidahostemcharteracademy.org	
15633 N. Meyer Rd, Rathdrum	208-687-8002
Post Falls District #273 pfsd.com	
Admin Office, 206 W. Mullan Ave, PF	208-773-1658
Accelerated & Alternative Schools:	

Cd'A Charter Academy, 4904 N. Duncan, Cd'A	208-676-1667
Christian Center School, 3639 W. Prairie Ave, Hayden	208-772-7542
Classical Christian Academy, 6068 W. Hayden Ave, Rathdrum	208-777-4400
Cornerstone Christian Academy, 810 N. Chase Rd, PF	208-773-5200
Genesis Prep Academy, 1866 N. Cecil Rd, PF	208-691-0712
Hayden Canyon Charter, 13590 N. Gov't Way, Hayden	208-477-1812
Holy Family Catholic School, 3005 W. Kathleen Ave, Cd'A	208-765-4327
Kootenai Bridge Academy, 637 Park Dr, Cd'A	208-930-4515
Kootenai Tech Edu Campus, 6838 W Lancaster Rd, Rathdrum	208-712-4733
Lake City Jr. Academy, 125 E. Locust Ave, Cd'A	208-667-0877
Mountain View Alternative High, 7802 W. Main St, Rathdrum	208-687-0025
New Vision Alternative School, 201 W. Mullan Ave, PF	208-773-3541
North Idaho Christian School, 251 W. Miles Ave, Hayden	208-772-7546
St Dominic's Girls School, 20274 W. Riverview Dr, PF	208-773-7598
Summit Christian Academy, 5350 N. 4 th St, Cd'A	208-765-8238
Venture High School, 1619 N. 9 th St, Cd'A	208-667-7460

Colleges:

Gonzaga University, 502 E. Boone, Spokane, WA	509-328-4220
Lewis-Clark State College, 901 W. Rice Ave, Cd'A	208-292-1378
North Idaho College, 1000 W. Garden Ave., Cd'A	208-769-3300
University of Idaho, 1031 N. Academic Way, Ste 242, Cd'A	208-667-2588

Medical Facilities

Kootenai Cancer Center, 700 W. Ironwood Dr, Cd'A	208-625-4700
Kootenai Health, 2003 Kootenai Health Way, Cd'A	208-625-4000
Kootenai Health ER 625-5700	
Kootenai Urgent Care, 700 W. Ironwood Dr, Ste 120E, Cd'A	208-625-3600
Kootenai Urgent Care, 566 W. Prairie Ave, Hayden	208-625-3600
Kootenai Urgent Care, 1300 E. Mullan Ave, Ste 600, PF	208-625-3600
Lakeland Immediate Care, 15622 N. Hwy 41, Rathdrum	208-687-4878
North Idaho Advanced Care, 600 N. Cecil Rd, PF	208-262-2800
Northwest Specialty Hospital, 1593 E. Polston Ave, PF	208-262-2300
Northwest Urgent Care, 7173 E. Super 1 Lp, Athol	208-561-9970
Northwest Urgent Care, 750 N. Syringa St, PF	208-262-2600
Sterling Urgent Care, Suites 2&3, 900 ID-41, PF	208-457-7100



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Property Address: 4485 E Cattail Ct
Hayden ID 83835

Owner Information

Name: Revocable Trust Of Janet M Pohlod

Address: 4485 E Cattail Ct

City State ZIP: Hayden ID 83835

Assessor Information

Property ID #: 0L2340010020

Tax ID #: 338214

Section: 51N03W08

Instrument:

TCA Code: 193000

Legal Description: RIMROCK MEADOWS ESTATES 5TH ADD, LT 2 BLK 1 0851N03W

Property Class: 537 - Imp res rural sub

Neighborhood Code: 3508 LANCASTER ENGLISH POINT AREA

Acres: 1.02

Taxes: \$8,301.44 - 2025

Assessments

Description	Value
Total Market Value	\$2,108,057.00
Assessed Land Value	\$498,422.00
Assessed Improvement Value	\$1,609,635.00
Total Assessed Value	\$2,108,057.00
Exemption:	
Net Taxable Value (2025)	\$2,108,057.00

Value Details

Dwl	Ext	Type	Category	Value
0	R01	SITEIM P	37H Res imp on 15	\$5,450.00
0	R01	SHED	37H Res imp on 15	\$4,578.00
0	R01	PAV	37H Res imp on 15	\$3,553.00
1	R01	DWELL	37H Res imp on 15	\$1,462,202.00
0	R01	ATTGA R	37H Res imp on 15	\$133,852.00

Property Picture



Improvement Information

Improvement Type:	DWELL
Year Built:	2019
Stories:	2
Heat:	Forced hot air-gas
Central Air:	Yes
Foundation:	Formed conc
Construction Type:	
Finished Sq. Ft.	3,617 SqFt
Commercial Sq. Ft.	

Improvements by Floor

Dwl	Ext	Flr	BR	Full Bath	Half Bath	LR	DR	GR	Kit	Den	Oth	Base Area	Fin. Area
1	R01	1.0	3	2	1	0	1	1	1	1	1	2,939	2,939
1	R01	2.0	1	1	0	0	0	0	0	0	1	678	678

Land Information

Land Use / Land Use Standard:	537 - Imp res rural sub / 1001 - Single Family Residential
Zoning:	County-RESRES - Restricted Residential

Sewer Available:

Waterfront:

Watershed: 1701030501 - Hayden Lake

Recreation:



Property Detail | Public Access

ASSESSOR > PROPERTY SEARCH > DETAIL



- [Return](#)
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- [Tax Info](#)
- [Print](#)
- [PDF Plat Map](#)
- [GIS Online Map](#)

General Information

Owner: Revocable Trust Of Janet M Pohlod	Parcel ID (PIN): 0L2340010020
Mailing Address: 4485 E Cattail Ct Hayden Id 83835	Alternate ID (AIN): 338214
Property Address: 4485 E Cattail Ct	Property Class: 537- Imp Res Rural Sub
Neighborhood: 3508 Lancaster English Point Area	Deeded Acres: 1.0223
District (TCA): 193000	

Last updated: 5/31/2026 01:53:32 AM

Legal Descriptions

Description
RIMROCK MEADOWS ESTATES 5TH ADD, LT 2 BLK 1 0851N03W

Net Taxable Value

Tax Year	Value
2025	\$2,108,057.00
2024	\$1,682,941.00
2023	\$1,747,018.00
2022	\$1,738,247.00
2021	\$1,045,376.00
2020	\$958,358.00

Value History

Year	Reason	Land Value	Improvement Value	Total Value
2025	Assessment Update	\$498,422.00	\$1,609,635.00	\$2,108,057.00
2024	Assessment Update	\$450,356.00	\$1,357,585.00	\$1,807,941.00
2024	Assessment Update	\$450,356.00	\$1,357,585.00	\$1,807,941.00
2023	Assessment Update	\$450,396.00	\$1,421,622.00	\$1,872,018.00
2022	Assessment Update	\$390,396.00	\$1,472,851.00	\$1,863,247.00

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1 - 5 of 9 items

Exemption History

Effective Year	Exemption Type	Percent	Total Value	Exemption Value	Net Taxable Value
No modifier data is available for this record.					

Land Details

Land Type	Acres	Total Value
Homesite	1.00	\$498,000
Remaining Land Market Value	0.02	\$422

Improvements

Property Record	Improvement ID	Use Code	Description	Year Built	Length (ft.)	Width (ft.)	Area	Area Units
R01	D	DWELL	Dwelling	2019	n/a	n/a	3617	Fin SF
R01	03	SHED	Shed - Garden Type	2024	20.00	14.00	280	SF
R01	02	SITEIMP	Residential Site Improvements	2024	n/a	n/a	1	IT
R01	G01	ATTGAR	Attached Garage	2019	33.00	3.00	1279	SF
R01	01	PAV	Residential Paving	2019	70.00	25.00	1750	SF

Additional Commercial Info.

Property Record	Use Code	Description	Gross Square Footage
No additional commercial improvements data present.			

Permits

Filing Date	Sq Ft	Permit Description
No permits data is available.		

Sales History

Document Number	Date	Owner	Grantee	Type
2974290	7/16/24	Naugle Allen L	Revocable Trust Of Janet M Pohlod	Single Parcel Transfer
2859746	9/17/21	Allen And Carol Naugle Living Trust	Naugle Allen L	Single Parcel Transfer
2724040	11/21/19	Naugle Allen L	Allen And Carol Naugle Living Trust	Single Parcel Transfer
2714633	9/27/19	Selkirk Construction Llc	Naugle Allen L	Single Parcel Transfer
2676058	1/1/19	Rimrock Meadows Llc	Selkirk Construction Llc	Single Parcel Transfer



Building Detail | Public Access

ASSESSOR ► PROPERTY SEARCH ► DETAIL ► BUILDING DETAIL



← Return

Improvements

Property Record	Improvement ID	Use Code	Description	Year Built	Length	Width	Area	Area Units
R01	D	DWELL	Dwelling	2019	0	0.00	3,617	Fin SF
R01	03	SHED	Shed - Garden Type	2024	20	14.00	280	SF
R01	02	SITEIMP	Residential Site Improvements	2024	0	0.00	1	IT
R01	G01	ATTGAR	Attached Garage	2019	33	3.00	1,279	SF
R01	01	PAV	Residential Paving	2019	70	25.00	1,750	SF

Dwelling Attributes

Exterior Features

Floor	Attribute	Detail
	Type	45 Exc 1 Story >=1989
	Occupancy	Single family
	Roof Structure	Gable
	Roof Cover	Comp sh heavy
	Heating	Forced hot air-gas
	A/C	Central air
	Stories	1.0
	Bedrooms	4
	Bathrooms	3
	Bathrooms (Half)	1

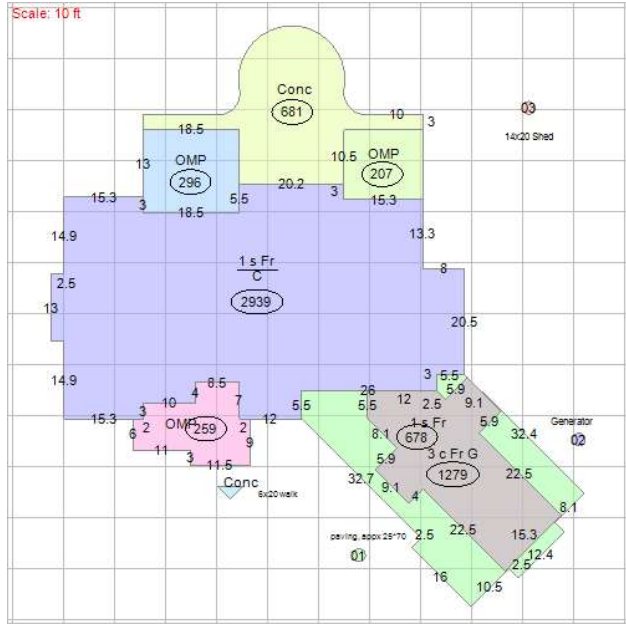
Code	Description	Area sq. ft.	Construction
CONCP	Concrete patio	120	
CONCP	Concrete patio	681	
OMP	Open masonry porch	207	
OMP	Open masonry porch	259	
OMP	Open masonry porch	296	

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Floor Information

Floor Key	Construction Type Desc	Living Rm	Dining Rm	Great Rm	Kitchen	Den	Bedroom	Full Bath	Half Bath	Other Rms	Base Area	Finish Area
1.0	Wood frame w/sheathing	0	1	1	1	1	3	2	1	1	2939	2939
2.0	Wood frame w/sheathing	0	0	0	0	0	1	1	0	1	678	678

Floor Key	Construction Type Desc	Living Rm	Dining Rm	Great Rm	Kitchen	Den	Bedroom	Full Bath	Half Bath	Other Rms	Base Area	Finish Area
		0	1	1	1	1	4	3	1	2	3617	3617





Tax - Bill Detail | Public Access

Home Assessor Treasurer

TREASURER > TAX SEARCH > ACCOUNT > BILL DETAIL

\$0.00
CHECK OUT

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Taxing District Charges

PIN: 0L2340010020 AIN: 338214 Tax Roll: Real Property
Owner: REVOCABLE TRUST OF JANET M POHLLOD TAG: 1930000

For Tax Year: 2025 Bill Number: 185940 Tax Bill ID: 4720553
Net Tax: \$8,301.44

For questions regarding your property value or exemptions, please call the Assessor's Office at 208-446-1500. Contact the applicable taxing district with inquiries about levy rates.

▲ Authority : 1-KOOTENAI CO

Fund	Exemption	Taxable Value	Rate	State Credit	HOE Savings	Net Tax
Airport	\$0.00	\$2,108,057.00	0.000000000	\$0.00	\$0.00	\$0.00
County Fair	\$0.00	\$2,108,057.00	0.000000000	\$0.00	\$0.00	\$0.00
Current Expense	\$0.00	\$2,108,057.00	0.000208279	\$0.00	\$0.00	\$439.06
District Court	\$0.00	\$2,108,057.00	0.000175413	\$0.00	\$0.00	\$369.78
Health Unit	\$0.00	\$2,108,057.00	0.000028972	\$0.00	\$0.00	\$61.07
Historical Society	\$0.00	\$2,108,057.00	0.000000194	\$0.00	\$0.00	\$0.41
Indigent	\$0.00	\$2,108,057.00	0.000000000	\$0.00	\$0.00	\$0.00
Justice Fund	\$0.00	\$2,108,057.00	0.000768474	\$0.00	\$0.00	\$1,619.99
Kootenai County Judgment	\$0.00	\$2,108,057.00	0.000005902	\$0.00	\$0.00	\$12.44
Liability Insurance	\$0.00	\$2,108,057.00	0.000027018	\$0.00	\$0.00	\$56.96
Noxious Weeds	\$0.00	\$2,108,057.00	0.000008663	\$0.00	\$0.00	\$18.26
Parks & Rec	\$0.00	\$2,108,057.00	0.000014408	\$0.00	\$0.00	\$30.37
Revaluation	\$0.00	\$2,108,057.00	0.000078689	\$0.00	\$0.00	\$165.88
				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$2,774.22

▼ Authority : 227-LAKES HIGHWAY #2

State Credit	HOE Savings	Net Tax
\$0.00	\$0.00	\$565.53

▼ Authority : 230-SCHOOL DIST #271-BOND

State Credit	HOE Savings	Net Tax
\$0.00	\$0.00	\$0.00

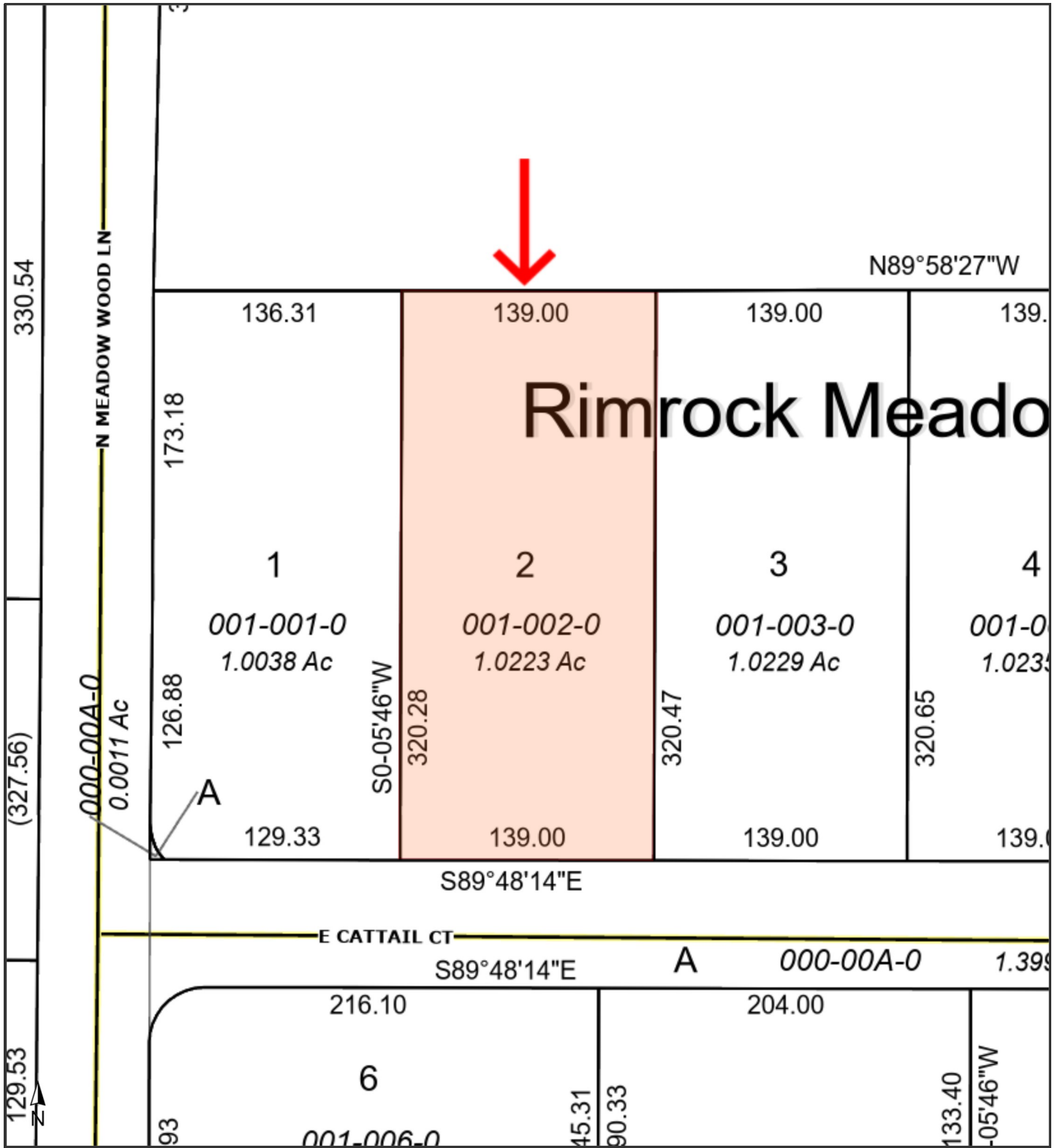
▼ Authority : 230-SCHOOL DIST #271-OTHER

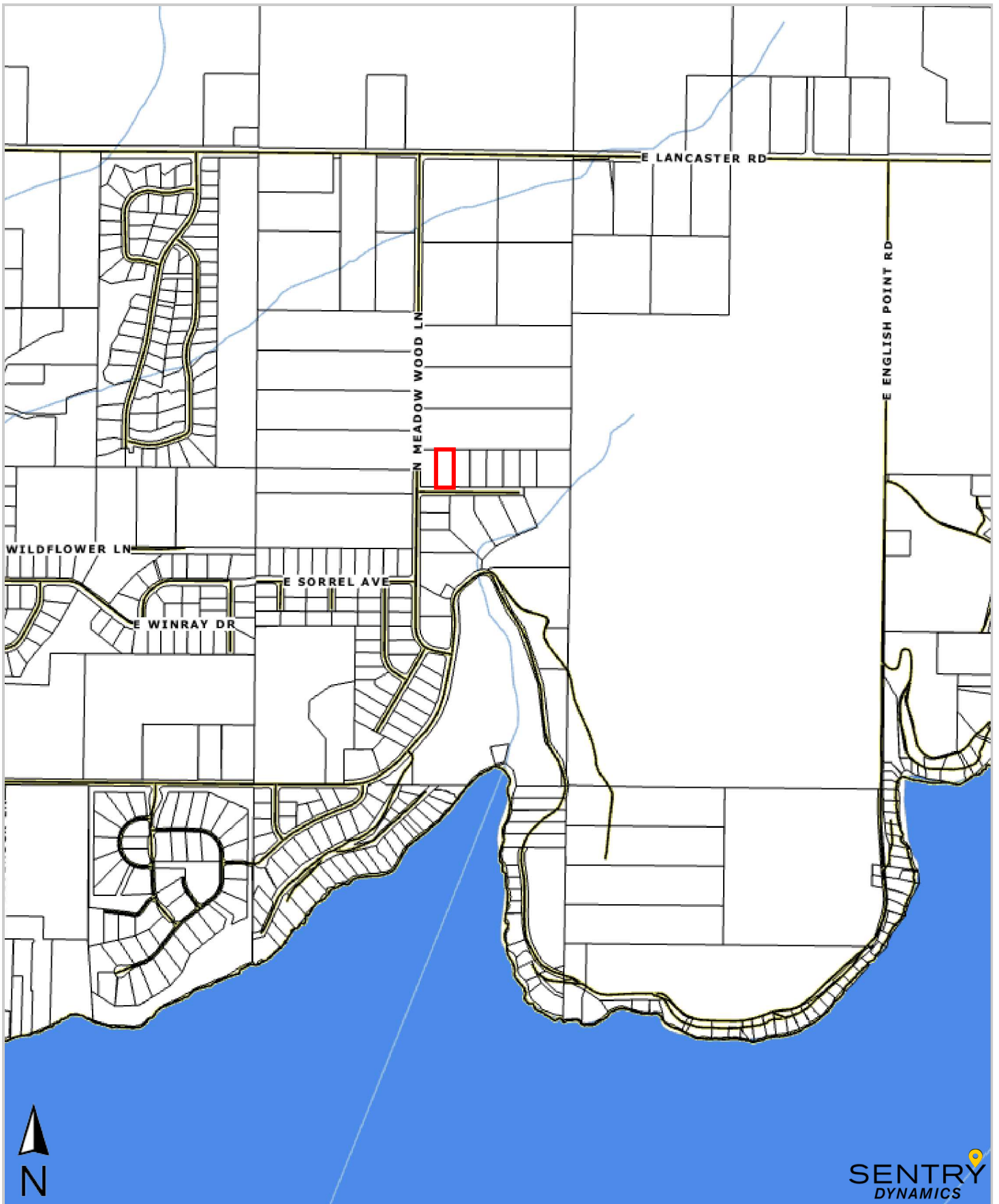
State Credit	HOE Savings	Net Tax
\$0.00	\$0.00	\$17.57

▼ Authority : 230-SCHOOL DIST #271-SUPP

State Credit	HOE Savings	Net Tax
\$0.00	\$0.00	\$1,435.54

▼ Authority : 254-NORTHERN LAKES FIRE

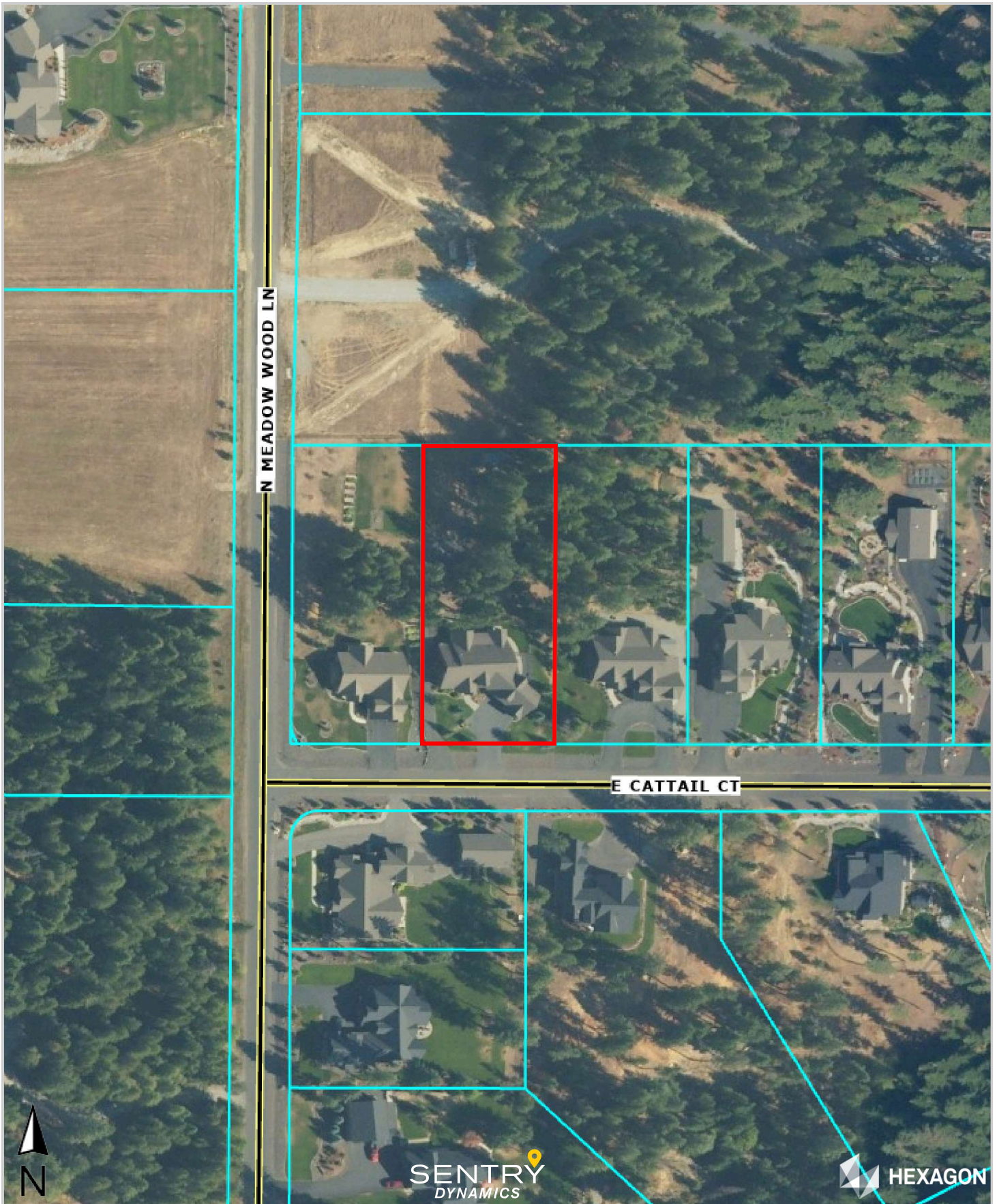


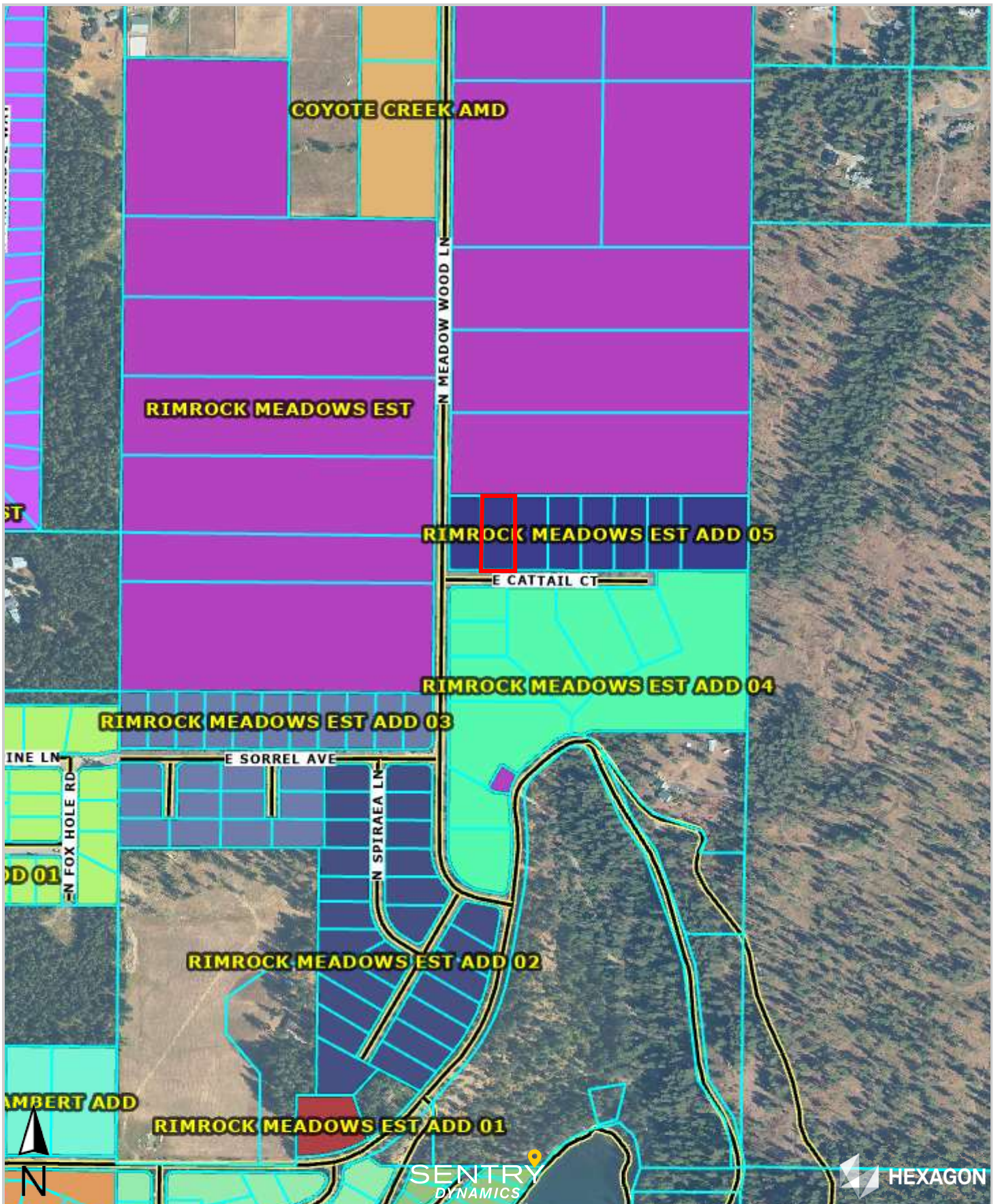


SENTRY
DYNAMICS

PTC PioneerTitleCo.
GOING BEYOND

This map/plat is being furnished as an aid in locating the herein described land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.





RECORDING FEE: \$15.00 DD
Electronically Recorded



Order Number: 24508373

Warranty Deed

For value received,

Allen L. Naugle and Carol Lee Naugle, husband and wife, as community property

the grantor, does hereby grant, bargain, sell, and convey unto

Janet M. Pohlod, Trustee of the Revocable Trust of Janet M. Pohlod u/a/d June 20, 2024

whose current address is 4485 E Cattail Ct Hayden, ID 83835

the grantee, the following described premises, in Kootenai County, Idaho, to wit:

See Exhibit A, attached hereto and incorporated herein.

To have and to hold the said premises, with their appurtenances unto the said Grantee, its heirs and assigns forever. And the said Grantor does hereby covenant to and with the said Grantee, that Grantor is the owner in fee simple of said premises; that they are free from all encumbrances except those to which this conveyance is expressly made subject and those made, suffered or done by the Grantee; and subject to all existing patent reservations, easements, right(s) of way, protective covenants, zoning ordinances, and applicable building codes, laws and regulations, general taxes and assessments, including irrigation and utility assessments (if any) for the current year, which are not due and payable, and that Grantor will warrant and defend the same from all lawful claims whatsoever. Whenever the context so requires, the singular number includes the plural.

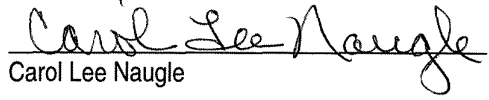
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Order Number: 24508373

Warranty Deed - Page 1 of 3

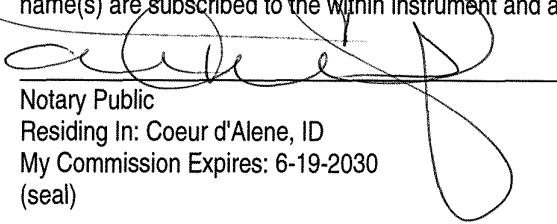
Dated: July 12, 2024


Allen L. Naugle


Carol Lee Naugle

State of Idaho, County of Kootenai, ss.

On this 15th day of July in the year of 2024, before me, the undersigned, a Notary Public in and for said State, personally appeared ~~Allen L. Naugle and Carol Lee Naugle~~, known or identified to me to be the person(s) whose name(s) are subscribed to the within instrument and acknowledged to me that they executed the same.


Notary Public
Residing In: Coeur d'Alene, ID
My Commission Expires: 6-19-2030
(seal)

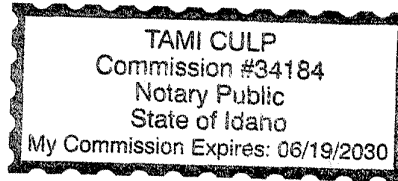


EXHIBIT A
LEGAL DESCRIPTION OF THE PREMISES

Lot 2 in Block 1 of Rimrock Meadows Estates 5th Addition, according to the plat filed in Book L of Plats at Page(s) 234, records of Kootenai County, Idaho.



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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.

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.

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

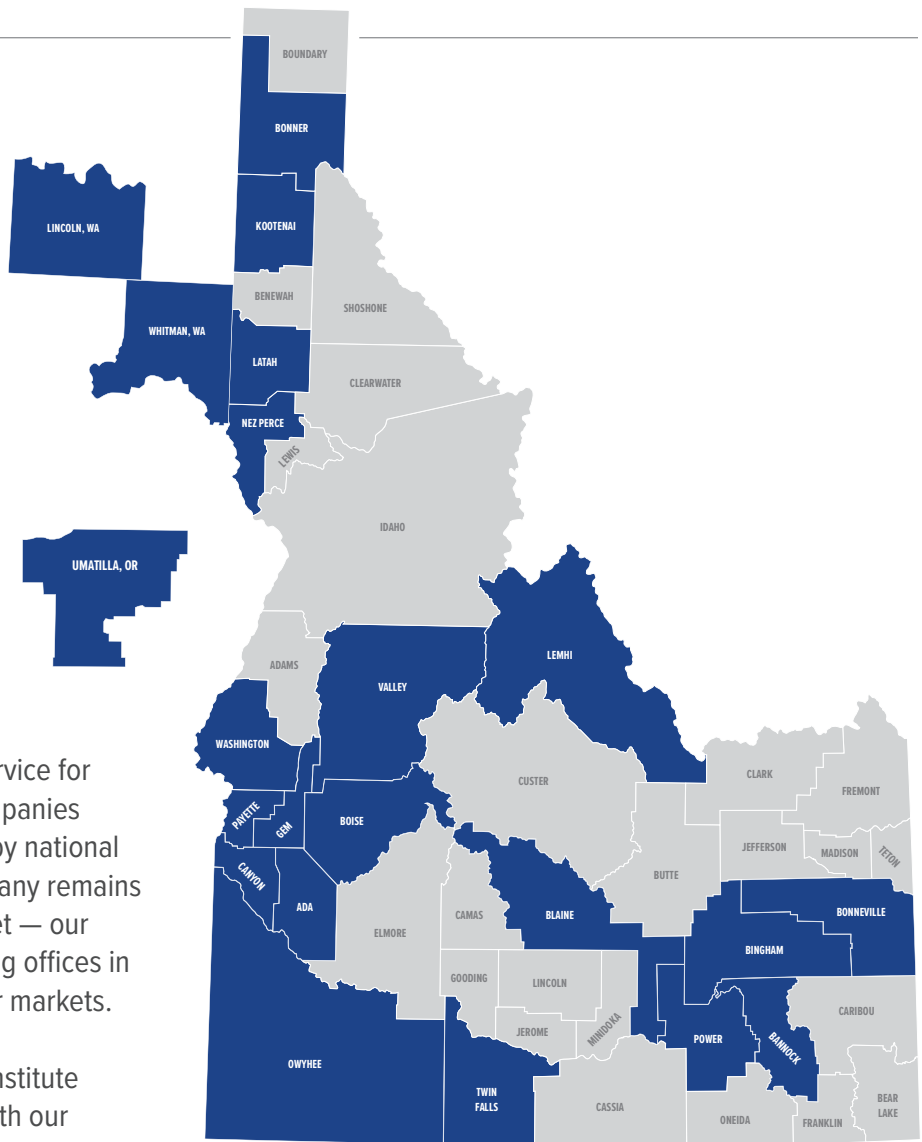
DAY OF SHOWING

- 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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