

Welcome To Northern Nevada



Ticor Title Company Office Locations

Main Office: 5441 Kietzke Lane Suite 100 ~ Reno, NV 89511 ~ 775.324.7400

Lakeside: 3655 Lakeside Drive ~ Reno, NV 89509 ~ 775.824.3200

Midtown: 500 West Plumb Lane ~ Reno, NV 89509 ~ 775.800.2400

Carson City: 307 West Winnie Lane Suite #1 ~ Carson City, NV 89703 ~ 775.883.7513

Gardnerville: 1483 Highway 395 Suite B ~ Gardnerville, NV 89410 ~ 775.783.1400

Fernley: 65 McCart Street Suite 102 ~ Fernley, NV 89408 ~ 775.404.6080

Incline Village/Lake Tahoe: 264 Village Blvd. Suite 101 ~ Incline Village, NV 89451 ~ 775.413.6111

Northern Nevada Resource Guide

Helpful Information

- Brief History on Northern Nevada
- Silver State Facts
- Education
- Washoe County Subregion Boundaries/Zip Code Boundaries
- Washoe County Single Family Rental Information
- Projected New Housing units/Current & Projected Population By Subregion

Valuable Services

- Helpful Services Contact Information
- Child Care/Youth Facilities
- Retirement Resources
- Pet Services
- Places of Worship
- Transportation

Having Fun In Northern Nevada

- Calendar of Events
- Regional Parks
- Local Ski Listings
- Local Golf Guide
- Shopping/Dining
- Local Sports Schedule/Calendar

Title And Escrow Knowledge

- Escrow Process
- Life of an Escrow
- What is Title FAQs
- Common Ways to Hold Title
- Tigor Title Insurance Since 1894/Financials
- Experienced, Knowledgeable and Reputable Staff



Our thanks to the organizations that contributed to this guide: Reno/Sparks Chamber of Commerce & The Center For Regional Studies

Northern Nevada History

Eight days prior to the presidential election of 1864, Nevada became the 36th state in the union. Statehood was rushed to the date of October 31 to help ensure Abraham Lincoln's reelection on November 8 and post-Civil War Republican dominance in Congress, as Nevada's mining-based economy tied it to the more industrialized Union. Mining shaped Nevada's economy for many years. When Mark Twain lived in Nevada during the period described in *Roughing It*, mining had led to an industry of speculation and immense wealth. Unregulated gambling was commonplace in the early Nevada mining towns but was outlawed in 1909 as part of a nation-wide anti-gambling crusade. Because of subsequent declines in mining output and the decline of the agricultural sector during the Great Depression, Nevada again legalized gambling on March 19, 1931, with approval from the legislature. At the time, the leading proponents of gambling expected that it would be a short-term fix until the state's economic base widened to include less cyclical industries. However, "re-outlawing" gambling has never been seriously considered since the industry has become Nevada's primary source of revenue today.

When Nevada became a state in 1864 during the Civil War, Carson City was confirmed as Nevada's permanent capital. Carson City's development was no longer dependent on the mining industry and instead became a thriving commercial center. The Virginia & Truckee Railroad was built between Virginia City and Carson City. A wooden flume was also built from the Sierra Nevada's into Carson City. The current capitol building was constructed from 1870–71. The United States Mint operated a branch mint in Carson City between the years 1870 and 1893, which struck gold and silver coins.

Fernley was established in 1904 developed as primarily an agricultural and ranching community in proximity to Reno-Sparks-Lake Tahoe metropolitan. Early in its history Fernley established its first schoolhouse. The one room school house is still in use today as the home of the Fernley Chamber of Commerce. Much of the farmland in the Fernley area was developed through the Newlands Irrigation Project which was a result of the Newlands Reclamation Act of 1902. . Construction and expansion of the system took place from the inception through the 1960s. Many of the concrete irrigation head gates, still in use today, are embossed with the CCC (Civilian Conservation Corps) stamp and date of construction. In addition to the irrigation system in the Fernley, a drainage system was also constructed to carry away excess water and mineral salts from the farmlands.

Douglas County holds the first permanent settlement in Nevada. The town of Genoa was originally settled in 1851 by Mormon traders selling goods to settlers on their way to California. Named for Stephen A. Douglas, famous for his 1860 Presidential campaign and debates with Abraham Lincoln, Douglas County was one of the first nine counties formed in 1861 by the Nevada territorial legislature. Douglas County is in western Nevada in the western United States. Stretching from Carson Valley and running up into the Sierra Nevada, the county is bordered on the west by California, and contains about 13.2% of Lake Tahoe, which is split across the two states. Carson City, the state capital, lies to the north, and Lyon County to the east. The county also lies within the Greater Sacramento area.

Lake Tahoe is a major tourist attraction in both Nevada and California. It is home to a number of ski resorts, summer outdoor recreation, and tourist attractions. Snow and skiing are a significant part of the area's economy and reputation. Mountain and lake scenery are attractions throughout the year. The Nevada side also includes large casinos. Highways provide year-round access from Reno, Carson City, and Sacramento.



Silver State Facts

- Nevada was made famous by the discovery of the Comstock Lode, the richest known U.S. silver deposit, in 1859
- Nevada is the driest state in the nation with an average rain fall of only about 7 inches.
- No corporate, personal income, unitary, inventory or franchise tax
- Gambling casinos, major resorts, Lake Tahoe, Reno, Las Vegas, Gold & Silver mining and plenty of outdoor recreation has made Nevada famous
- National Geographic voted Reno a Top 10 Emerging Ski Town
- Lake Tahoe is the second deepest lake in the US and tenth deepest in the world
- Between 300 and 500 inches of snow fall annually in Lake Tahoe
- Livability ranker Reno in the 2016 Top 100 Best Places to Live
- Carson City is Nevada's Capitol
- Nevada has 24 State Parks and 2 National Forests

Regions largest private non-gaming employers:

- Tesla-Samsung Gigafactory
- Switch
- Amazon
- Renown Health
- Microsoft
- Google

Reno-Sparks Largest Industry Sectors:

- Wholesale Trade, Transportation, and Utilities
- Leisure & Hospitality
- Government
- Retail Trade
- Professional & Business Services

Distance To Popular Destinations

(Airtime is estimated)

City	Miles	Drive Time	Airtime
Incline - Lake Tahoe	36	45 minutes	N/A
Napa Valley	202	3 hours	45 minutes
Las Vegas	441	7 hours 41 min	1 hour
Los Angeles	475	8 hours	1 hour 6 minutes
Sacramento	135	2 hours	30 minutes
Salt Lake City	526	7 hours	1 Hour
San Francisco	231	3 hours 30 min	1 hour

Northern Nevada Climate

Temperature	High	Low
Annual	67.4	35.2
January	45.5	21.8
April	64.1	33.2
July	91.2	51.4
October	69.9	34

Lake Tahoe is typically 10-20 degrees cooler

Current Population
(2024)

Washoe County: 572,112

Douglas County: 49,545

Carson City: 58,639

Lyon County: 59,235

(Source: U.S. Census Website)



Education

Washoe County School District

425 East Ninth Street

775.348.0200

775.851.5608 (Zoning Information)

www.washoe.k12.nv.us

Washoe County Health Department

(Immunization Requirement Information)

775.328.3724

www.co.washoe.nv.us/health

University of Nevada, Reno

1500 North Virginia Street

775.784.4700

www.unr.edu

Truckee Meadows Community College

7000 Dandini Blvd

775.784.1110

www.tmcc.edu

Sierra Nevada College

999 Tahoe Blvd

775.831.1314

www.sierranevada.edu

University of Phoenix (2 Locations)

5370 Kietzke Lane, Ste 102

10345 Professional Circle

775.828.7999

Desert Research Institute

2215 Raggio Parkway

775.673.7300

www.dri.edu

Milan Institute

950 Industrial Way

775.355.9547

www.milaninstitute.edu/reno

Charter Schools

www.washoe.k12.nv.us/schools/charter-schools

Private Schools

www.greatschools.org

[Bishop Manogue High School](http://www.bishopmanogue.org)

www.bishopmanogue.org

[Davidson Academy](http://www.davidsonacademy.unr.edu)

www.davidsonacademy.unr.edu

[Sage Ridge College Preparatory School](http://www.sageridge.org)

www.sageridge.org

For a list of local libraries, hours and locations

www.washoecounty.us/library



— Profile of Nevada's —

HIGH-IMPACT UNIVERSITY



For the sixth consecutive year, the University is ranked in

Tier 1

of the best national universities by U.S. News & World Report

The University has officially become an

emerging Hispanic Serving Institution,

meaning 18% of our students are of Latino or Hispanic origin.

We are a high-impact research university which takes pride in meeting the needs of all groups, from all backgrounds.



Fall 2016 enrollment of

21,353

an all-time record



Freshman class most diverse ever, with more than

46%

from underrepresented ethnic groups



Six-year graduation rate of

54%

Named a

"top military-friendly school"

by Military Advanced Education because of the many veteran services offered on campus to support service men and women enrolled as students.

388

National Merit and Presidential Scholars on campus

90%

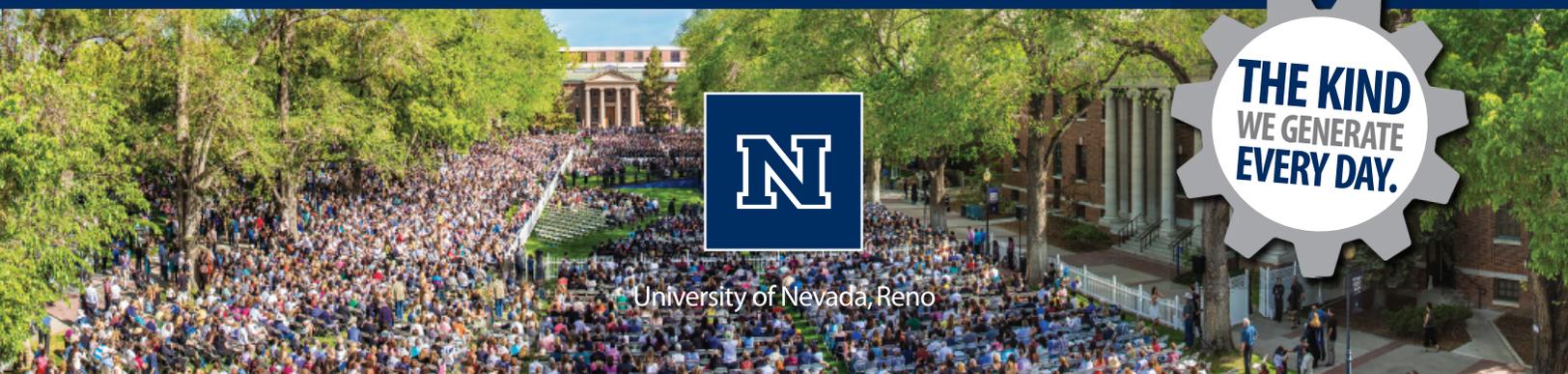
of our students are employed or in graduate school within one year of graduating

The University is hiring

400

tenure-track faculty over the next 5 years

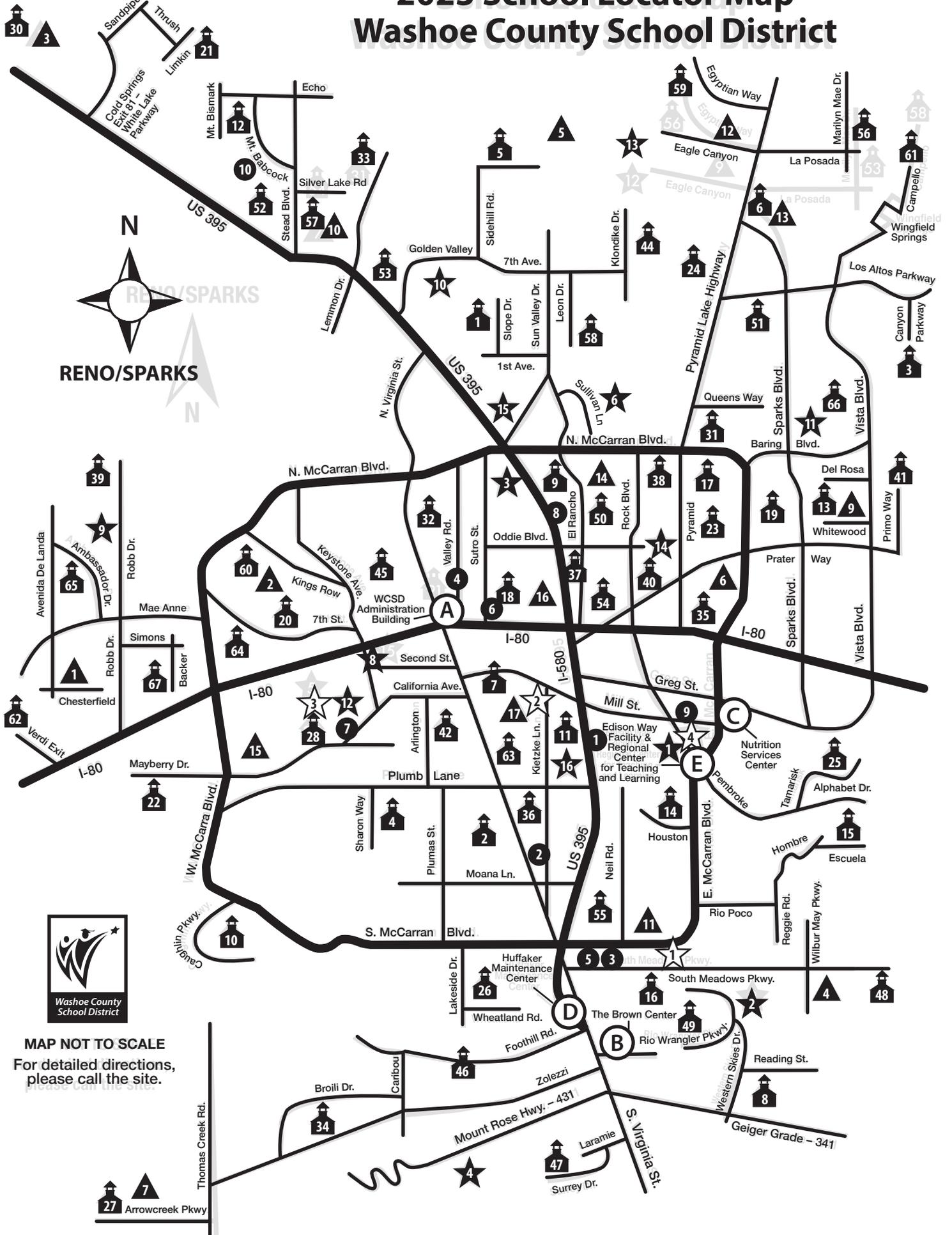
THE NEW NEVADA IS POWERED BY KNOWLEDGE.



University of Nevada, Reno

THE KIND WE GENERATE EVERY DAY.

2023 School Locator Map Washoe County School District



MAP NOT TO SCALE
For detailed directions,
please call the site.



Washoe County School District

- (A)** Administration Building _____ 775-348-0200
425 East Ninth Street • P.O. Box 30425 • Reno 89520-3425
- (B)** The Brown Center _____ 775-850-8000
14101 Old Virginia Road • Reno 89511
- (C)** Nutrition Services Center _____ 775-353-5930
585 Spice Islands Court • Sparks 89431
- (D)** Huffaker Maintenance Center _____ 775-851-5672
7495 South Virginia Street • Reno 89511
- (E)** Edison Way Facility & Regional Center for Teaching & Learning _____ 775-857-3161
380 Edison Way • Reno 89502

Elementary Schools

1. Allen 775-674-4430 5155 McGuffey Rd. • Sun Valley 89433
2. Anderson 775-689-2500 1055 Berrum Lane • Reno 89509
3. Beasley 775-626-5250 2100 Canyon Parkway • Sparks 89436
4. Beck 775-689-2520 1900 Sharon Way • Reno 89509
5. Bennett 775-674-4444 5900 Sidehill Drive • Sun Valley 89433
6. Bohach 775-626-0062 1100 Windmill Farms Pkwy • Sparks 89436
7. Booth 775-333-5140 1450 Stewart Street • Reno 89502
8. Brown 775-851-5600 13815 Spelling Court • Reno 89511
9. Cannan 775-353-5750 2450 Cannan Street • Reno 89512
10. Caughlin Ranch 775-689-2600 4885 Village Green Prkwy. • Reno 89519
11. Corbett 775-333-5180 1901 Villanova Drive • Reno 89502
12. Desert Heights 775-677-5444 13948 Mt. Bismark St. • Reno 89506
13. Diedrichsen 775-353-5730 1735 Del Rosa Way • Sparks 89434
14. Dodson 775-689-2530 4355 Houston • Reno 89502
15. Donner Springs 775-689-2626 5125 Escuela Way • Reno 89502
16. Double Diamond 775-850-6212 1200 So. Meadows Pkwy. • Reno 89521
17. Drake 775-353-5510 2755 Fourth Street • Sparks 89431
18. Duncan (STEM) 775-333-5190 1200 Montello Street • Reno 89512
19. Dunn 775-353-5520 1135 O'Callaghan Dr. • Sparks 89434
20. Elmcrest 775-746-5850 855 McDonald Drive • Reno 89503
21. Gomes 775-677-5440 3870 Limkin Street • Reno 89506
22. Gomm 775-333-5000 4000 Mayberry Drive • Reno 89519
23. Greenbrae 775-353-5530 1840 Fourth Street • Sparks 89431
24. Hall 775-425-7755 185 Shelby Drive • Sparks 89436
25. Hidden Valley 775-857-3150 2115 Alphabet Drive • Reno 89502
26. Huffaker 775-689-2510 980 Wheatland Road • Reno 89511
27. Hunsberger 775-851-7095 2505 Crossbow Road • Reno 89511
28. Hunter Lake 775-333-5040 909 Hunter Lake Drive • Reno 89509
29. Incline K-5th 775-832-4240 915 Northwood Blvd • Incline Village 89451
30. Inskip 775-677-3800 18001 Briar Drive • Reno 89508
31. Juniper 775-353-5540 225 Queens Way • Sparks 89431
32. Lemelson (STEM) 775-333-5080 2001 Soaring Eagle Drive • Reno 89512
33. Lemmon Valley 775-677-5460 255 West Patrician Drive • Reno 89506
34. Lenz 775-851-5620 2500 Homeland Drive • Reno 89511
35. Lincoln Park 775-353-5570 201 Lincoln Way • Sparks 89431
36. Loder 775-689-2540 600 Apple Street • Reno 89502
37. Mathews 775-353-5950 2750 Elementary Drive • Reno 89512
38. Maxwell 775-353-5580 2300 North Rock Blvd. • Sparks 89431
39. Melton 775-746-7440 6575 Archimedes Lane • Reno 89523
40. Mitchell 775-353-5590 1216 Prater Way • Sparks 89431
41. Moss 775-353-5507 2200 Primio Way • Sparks 89434
42. Mount Rose (K-8) 775-333-5030 915 Lander Street • Reno 89509
43. Natchez 775-351-1902 #1 Highway 447 • Wadsworth 89442
44. Palmer 775-674-4400 5890 Klondike • Sun Valley 89433
45. Peavine 775-746-5840 1601 Grandview Avenue • Reno 89503
46. Picollo 775-851-5650 900 Foothill Road • Reno 89511
47. Pleasant Valley 775-849-0255 405 Surrey Drive • Reno 89511
48. Poulakidas 775-852-6570 9600 Mojave Sky Drive • Reno 89521
49. Raw 775-851-5444 10600 Green Pasture Drive • Reno 89521
50. Risley 775-353-5760 1900 Sullivan Lane • Sparks 89431
51. Sepulveda 775-626-5257 5075 Ion Drive • Sparks 89436
52. Silver Lake 775-677-5400 8719 Red Baron Blvd. • Reno 89506
53. Smith, Alice 775-677-5410 1070 Beckwourth Drive • Reno 89506
54. Smith, Kate 775-353-5720 1925 "F" Street • Sparks 89431
55. Smithridge (STEM) 775-689-2560 4801 Neil Road • Reno 89502
56. Spanish Springs 775-425-7710 100 Marilyn Mae Drive • Sparks 89441
57. Stead 775-677-5480 10580 Stead Blvd. • Reno 89506
58. Sun Valley 775-674-4420 5490 Leon Drive • Sun Valley 89433
59. Taylor 775-425-7700 252 Egyptian Way • Sparks 89441
60. Towles 775-746-5820 2800 Kings Row • Reno 89503
61. Van Gorder 775-425-7722 7650 Campello Drive • Sparks 89436
62. Verdi 775-345-8100 250 Bridge Street • Verdi 89439
63. Veterans Memorial (STEM) 775-333-5090 1200 Locust Street • Reno 89502
64. Warner 775-746-5830 3075 Heights Drive • Reno 89503
65. Westergard 775-746-5800 1785 Ambassador Drive • Reno 89523
66. Whitehead 775-626-5200 3570 Waterfall Drive • Sparks 89434
67. Winnemucca 775-746-5810 1349 Backer Way • Reno 89523

Middle Schools

1. Billingshurst 775-746-5870 6685 Chesterfield Lane • Reno 89523
2. Clayton Pre AP Academy 775-746-5860 1295 Wyoming Avenue • Reno 89508
3. Cold Springs 775-677-5433 18235 Cody Court • Reno 89506
4. Depoali 775-852-6700 9300 Wilbur May Pkwy • Reno 89521
5. Desert Skies 775-674-4915 7550 Donatello Drive • Sun Valley 89433
6. Dilworth (STEM) 775-353-5740 255 Prater Way • Sparks 89431
7. Herz 775-851-5629 13455 Thomas Creek Rd • Reno 89511
8. Incline Middle 775-832-4220 931 Southwood • Incline Village 89451
9. Mendive 775-353-5990 1900 Whitewood Drive • Sparks 89434
10. O'Brien 775-677-5420 5000 Silver Lake Road • Reno 89506
11. Pine 775-689-2550 4800 Neil Road • Reno 89502
12. Shaw 775-425-7777 600 Eagle Canyon Dr. • Sparks 89441
13. Sky Ranch 775-626-0060 1200 Windmill Farms • Sparks 89434
14. Sparks Middle 775-353-5770 2275 18th Street • Sparks 89431
15. Swope 775-333-5330 901 Keele Drive • Reno 89509
16. Traner 775-333-5130 1700 Carville Drive • Reno 89512
17. Vaughn 775-333-5160 1200 Bresson Avenue • Reno 89502

High Schools

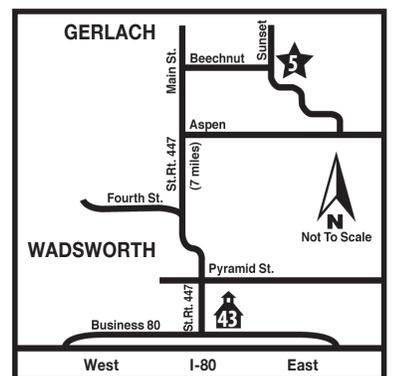
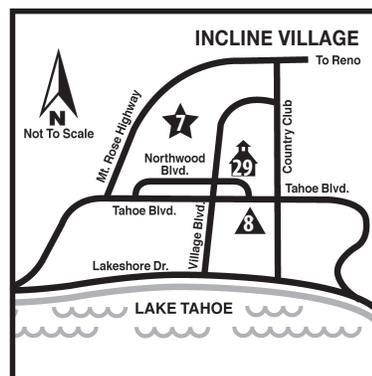
1. AACT 775-327-3920 380 Edison Way • Reno 89502
2. Damonte Ranch 775-851-5656 10500 Rio Wrangler Pkwy. • Reno 89521
3. Debbie Smith CTE Academy (Under construction) 2880 Sutro Street • Reno 89512
4. Galena 775-851-5630 3600 Butch Cassidy Way • Reno 89511
5. Gerlach (K-12) 775-557-2326 555 East Sunset Blvd. • Gerlach 89412
6. Hug 775-333-5300 3530 Sullivan Lane • Sparks 89431
7. Incline High 775-832-4260 499 Village Blvd. • Incline Village 89451
8. Innovations High School 775-333-5150 777 West 2nd Street • Reno 89503
9. McQueen 775-746-5880 6055 Lancer Street • Reno 89523
10. North Valleys 775-677-5499 1470 E. Golden Valley Rd. • Reno 89506
11. Reed 775-353-5700 1350 Baring Boulevard • Sparks 89434
12. Reno 775-333-5050 395 Booth Street • Reno 89509
13. Spanish Springs 775-425-7733 1065 Eagle Canyon Dr. • Sparks 89441
14. Sparks High 775-353-5550 820 15th Street • Sparks 89431
15. TMCC High School 775-674-7660 7000 Dandini Boulevard • Reno 89512
16. Wooster 775-333-5100 1331 East Plumb Lane • Reno 89502

Options and Alternative Schools

1. North Star Online School 775-353-6900 5450 Riggins Ct. Suite 6 • Reno 89502
2. RISE Academy for Adult Achievement 775-337-9939 1301 Cordone Ave. • Reno 89502
3. Turning Point 775-337-7560 350 Hunter Lake Dr. • Reno 89509
4. Washoe Inspire Academy 775-857-3181 1155 Corporate Blvd. • Reno 89502

WCSD Sponsored Charter Schools

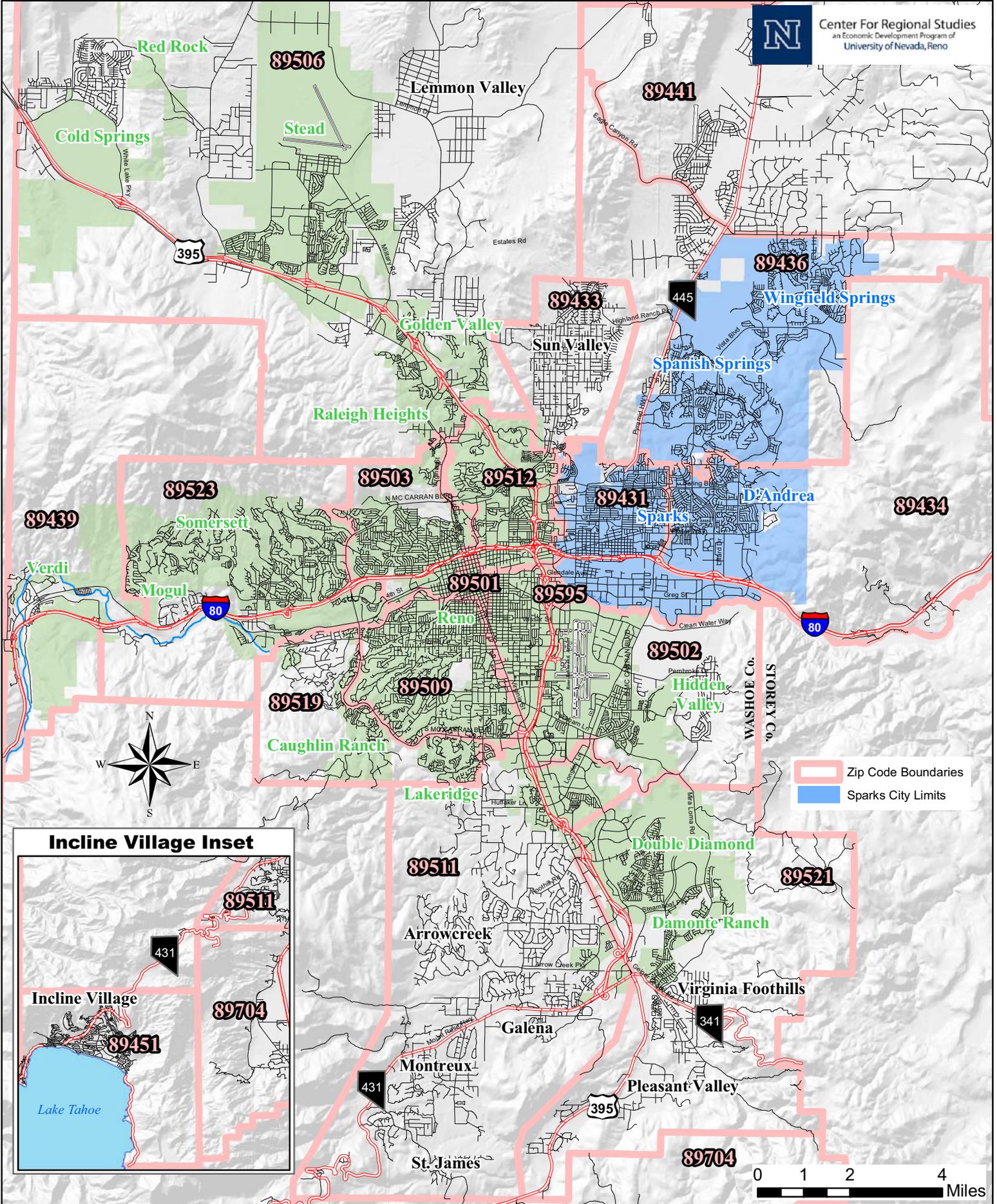
1. Academy for Career Education (ACE) 775-324-3900 2800 Vassar Street • Reno 89502
2. Bailey Charter Elementary School 775-323-6767 210 Gentry Way • Reno 89502
3. Coral Academy of Science Elementary School 775-357-9122 6155 Neil Road • Reno 89511
4. Coral Academy of Science Elementary School 775-322-0274 1701 Valley Road • Reno 89512
5. Coral Academy of Science High School 775-829-4601 6275 Neil Road • Reno 89511
6. Coral Academy of Science Middle School 775-323-2332 1350 East 9th Street • Reno 89512
7. enCompAss Academy 775-322-5566 1300 Foster Avenue • Reno 89509
8. High Desert Montessori School 775-624-2800 101 Fantastic Drive • Reno 89512
9. Mariposa Dual Language Academy 775-826-4040 3875 Glen Street • Reno 89502
10. Sierra Nevada Academy Charter School (SNACS) 775-677-4500 13880 Stead Boulevard • Reno 89506



Zip Code Boundaries

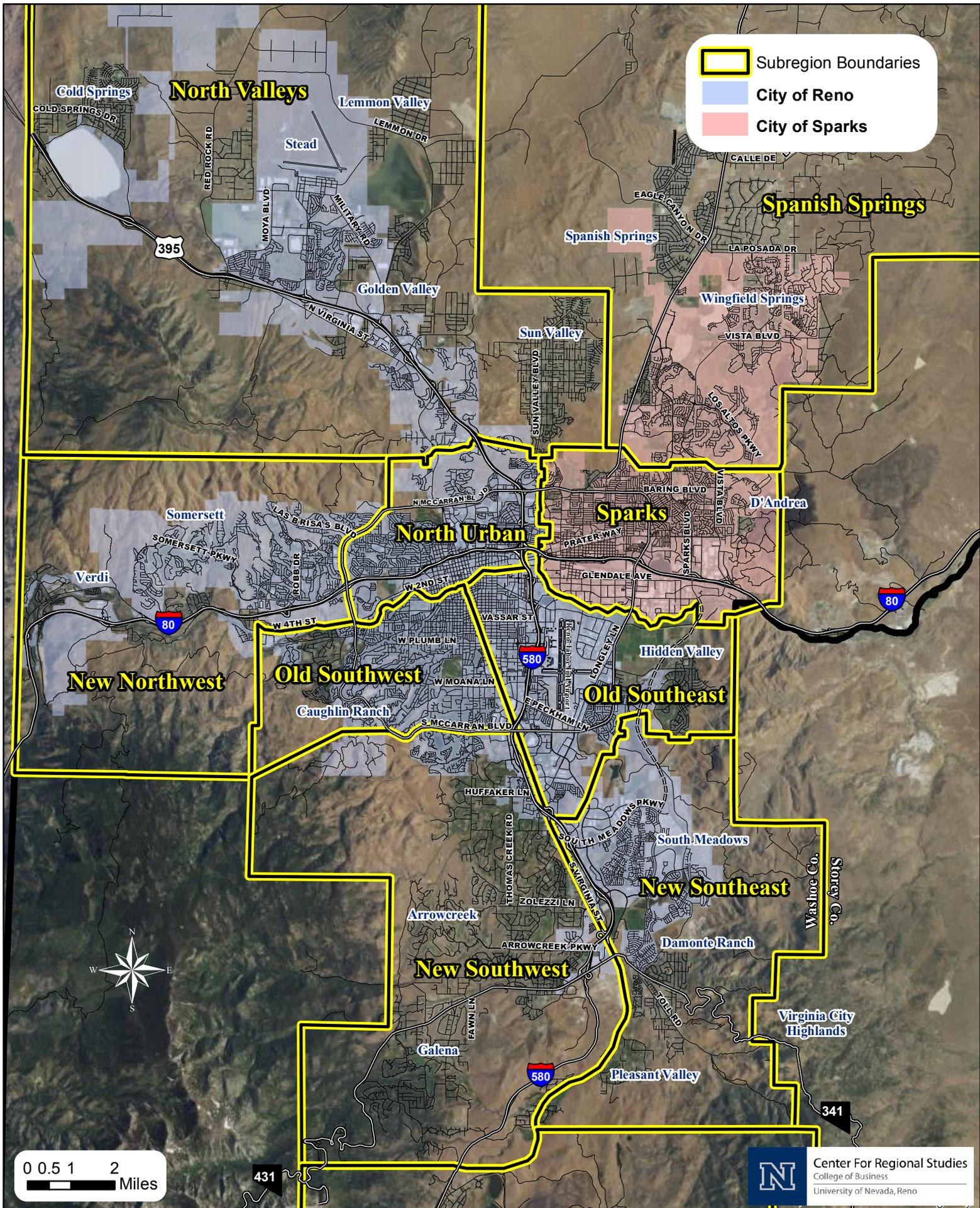
Greater Reno-Sparks, Washoe County, Nevada

Center For Regional Studies
an Economic Development Program of
University of Nevada, Reno



Report Subregions

Greater Reno-Sparks - Washoe County, Nevada



Housing Unit & Population Projections by Subregion as of December 31, 2022

Greater Reno-Sparks - Washoe County, Nevada

<i>Subregion</i>	<i>Year 1: 2023</i>	<i>Year 2: 2024</i>	<i>Year 3: 2025</i>	<i>Year 4: 2026</i>	<i>Year 5: 2027</i>	<i>Year 6: 2028</i>	<i>Year 7: 2029</i>	<i>Year 8: 2030</i>	<i>Year 9: 2031</i>	<i>Year 10: 2032</i>
<i>Annual Number of Units Absorbed by Subregion:</i>										
North Valleys	402	985	805	898	802	752	682	604	484	400
Spanish Springs	906	750	605	574	532	443	382	307	234	220
Sparks	200	316	249	267	223	200	200	135	88	42
North Urban	719	704	611	855	655	585	482	413	418	360
New Northwest	260	373	300	417	357	280	270	157	150	132
Old Southwest	20	69	71	95	50	44	44	44	24	24
Old Southeast	236	302	227	308	275	205	164	160	123	60
New Southwest	165	219	169	192	183	145	116	110	110	110
New Southeast	532	741	459	512	398	293	223	164	160	132
Greater Reno-Sparks	3,440	4,459	3,496	4,118	3,475	2,947	2,563	2,094	1,791	1,480

	<i>Year 1: 2023</i>	<i>Year 2: 2024</i>	<i>Year 3: 2025</i>	<i>Year 4: 2026</i>	<i>Year 5: 2027</i>	<i>Year 6: 2028</i>	<i>Year 7: 2029</i>	<i>Year 8: 2030</i>	<i>Year 9: 2031</i>	<i>Year 10: 2032</i>
<i>Annual Population Increase by Subregion:</i>										
North Valleys	1,153	2,653	2,122	2,233	2,020	1,910	1,779	1,629	1,317	1,128
Spanish Springs	2,434	1,848	1,442	1,356	1,239	987	857	735	613	575
Sparks	355	588	465	476	388	351	351	238	154	69
North Urban	1,085	1,222	1,072	1,362	1,007	866	712	633	641	583
New Northwest	580	790	623	859	713	557	533	305	290	264
Old Southwest	40	148	129	163	93	83	83	83	45	45
Old Southeast	438	571	450	576	508	380	318	314	232	107
New Southwest	314	444	333	394	374	318	271	257	257	257
New Southeast	1,460	2,057	1,345	1,479	1,141	833	615	438	427	352
Greater Reno-Sparks	7,860	10,323	7,982	8,899	7,483	6,285	5,519	4,632	3,977	3,379

NOTES AND ASSUMPTIONS:

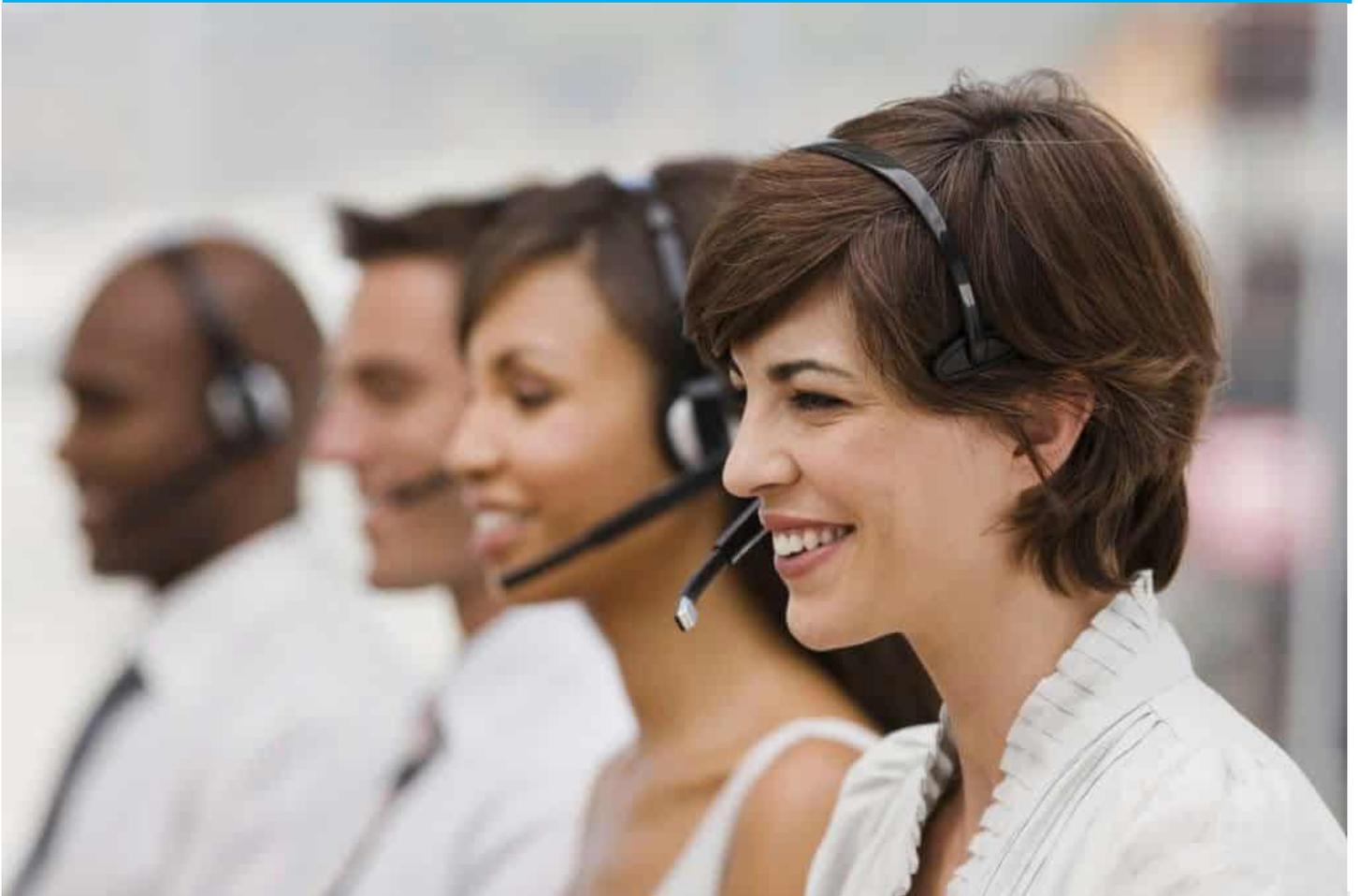
The annual number of units absorbed by subregion reflects the estimated number of NEW housing units of all types to be constructed within each subregion based on the number of planned units in each subdivision AS OF REPORT DATE. An estimate of each project's absorption rate is applied to the number of remaining units to arrive at a yearly number of units to be built, which is aggregated for all projects in a subregion to arrive at the estimated number of new units.

New projects are expected to be approved within next 10 years as existing projects reach completion and current inventories decrease.

The annual population increase is calculated by applying 2019 US Census occupancy rates and persons-per-household factors to the estimated number of new units added each year.



VALUABLE & HELPFUL SERVICES



TICOR TITLE
OF NEVADA, INC.

Helpful Services Contact Information

Utilities/Phone/Internet/Cable

Charter Communications
 AT & T
 Dish
 Direct T.V.
 NV Energy
 Washoe Co Dept of Water Resources
 Truckee Meadows Water
 City of Reno Sewer
 City of Sparks Sewer
 Waste Management (Garbage/Recycle)

Telephone Numbers

888-438-2427
 800-288-2020
 888-825-2557
 888-795-9489
 775-834-4444
 775-954-4601
 775-834-8080
 775-334-2098
 775-353-2360
 775-329-8822

Websites

www.charter.com
 www.att.com
 www.dishnetwork.com
 www.directtv.com
 www.nvenergy.com
 www.co.washoe.nv.us/water
 www.tmh20.com
 www.cityofreno.com
 www.ci.sparks.nv.us
 www.wastemanagement.com

City/County/State

State of Nevada
 City of Reno
 City of Sparks
 Washoe County
 Washoe Co. Assessor
 Special Assessments
 Washoe Co. Property Taxes
 Washoe Co Regional Animal Services
 Washoe Co Health Department
 Northern Nevada Poison Center
 Department of Motor Vehicles
 United States Post Office

Department Specific

775-334-4636
 775-353-5555
 775-328-6169
 775-328-2277
 702-796-0082
 775-328-2510
 775-353-8900
 775-328-2400
 800-222-1222
 775-684-4368
 800-275-8777

www.nv.gov
 www.cityofreno.com
 www.ci.sparks.nv.us
 www.co.washoe.nv.us
 www.washoecounty.us/assessor
 www.amgnv.com
 http://etaxes.washoecounty.us
 www.co.washoe.nv.us/animal
 www.co.washoe.nv.us/health
 www.fasthealth.com/poison/nv.php
 www.dmvnv.com
 www.usps.com

Police/Fire/Non Emergency

Reno Police Dept (non emergency)
 Sparks Police Dept (non emergency)
 Nevada Highway Patrol
 Reno Fire (non emergency)
 Sparks Fire (non emergency)
 Washoe County Sheriffs Office

775-334-2300
 775-353-2231
 775-684-4867
 775-334-2300
 775-353-2255
 775-328-3001

www.reno.gov
 www.sparkspd.com
 www.nhp.nv.gov
 www.reno.gov
 www.cityofsparks.us/departments/fire
 www.washoesherriff.com

School Information

Washoe County School District
 University of Nevada Reno
 Truckee Meadows College
 Washoe County Library

775-348-0200
 775-784-4700
 775-673-7000
 775-327-8300
 775-327-8300

www.washoe.k12.nv.us
 www.unr.edu
 www.tmcc.edu
 www.washoecounty.us/library

Hospitals

Saint Mary's Hospital
 Renown Medical Center
 Northern Nevada Medical Center
 Carson Tahoe Regional Healthcare
 VA Hospital

775-770-3000
 775-982-4100
 775-331-7000
 775-445-8000
 775-786-7200

www.saintmarysreno.com
 www.renown.org
 www.northernnvmed.com
 www.carsontahoe.com
 www.reno.va.gov

Real Estate Information

Nevada Real Estate Division
 Reno/Sparks Assoc of Realtors
 Nevada Assoc of Realtors
 Sierra Nevada Realtors
 Incline Village Realtors

702-486-4033
 775-823-8800
 775-829-5911
 775-885-7200
 775-831-3777

www.red.state.us
 www.rsar.net
 www.nvar.org
 www.sierranvar.com
 www.inclinerealtors.com

Local News

KOLO
 KTVN Channel 2
 Reno Gazette Journal
 My News 4

775-858-8888
 775-858-2222
 775-788-6200
 775.322-4444

www.kolotv.com
 www.ktvn.com
 www.rgj.com
 www.mymews4.com

Home Warranties

Fidelity Home Warranty

800-862-6837

www.homewarranty.com

Miscellaneous

Better Business Bureau
 Job Opportunities (JOIN)
 Time and Temperature
 Road Conditions

775-322-0657
 775-336-4450
 775-844-1212
 511 or 877-687-6237

www.reno.bbb.org
 www.join.org
 www.wrh.noaa.gov (weather)
 www.nevadadot.com

Child Care

Blue Kangaroo (2 Locations)

www.bluekangaroo.net

775.351.2583 NW Reno

775.852.2583 SW Reno

Caughlin Preschool

www.caughlinpreschool.com

775.746.3444

Goddard School (3 Locations)

www.goddardschool.com

775.787.1070 NW Reno

775.853.0511 S Reno

775.626.5678 Sparks

Imagination Station

www.imgsta.com

775.626.9292

KinderCare (3 Locations)

www.kindercare.com

775.852.4022 Reno

775.358.4222 Sparks

775.331.4211 Sparks

Little Bear Preschool/Child Care

www.littlebearpreschool.com

775.358.4128

Little Learners (2 Locations)

www.littlelearnerspreschool.com

775.786.1669

775.786.8155



Youth Facilities

The Discovery Museum

Nvdm.org

775.786.1000

Nevada 4-H Club

Www.unce.unr.edu

Boys and Girls Club

(Multiple Locations)

www.bgctm.com

775.746.3444

Sierra Kids (Multiple Locations)

www.reno.gov

775.334.2262

Kids University (UNR)

www.kidsuniversity.unr.edu

775.784.4046

Girl Scouts

www.gssn.org

775.322.0642

Boy Scouts

www.scouter.org

775.787.1111



Retirement Resources

Reno Newcomers Club
www.newcomersclubofreno-sparks.org
775.881.2040

Bonaventure of Sparks
www.bonaventuresenior.com
775.626.5665

Toll Regency
775.853.2200

Senior Helpers
www.seniorcarereno.com
775.549.6752

Cascades of The Sierra
www.cascadesofthesierra.com
775.424.5400

RTC Access (Public Transportation)
www.rtcwashoe.com
775.348.5438

Sierra Canyon by Del Webb
www.delwebb.com
866.252.9322

N. Nevada Center for Independent Living
www.nncil.org
775.353.3599

Villa Toscana
www.activeadult55.com
775.750.3334

Nevada Department of Health
& Human Services (Medicare)
www.dhhs.nv.gov
775.684.3600

Vintage Hills Senior Apartments
www.rent.com
866.302.2624

VA Medical Center
www.reno.va.gov
775.829.5685

Emeritus Senior Living (2 locations)
www.emeritus.com
888.782.5073 (3105 Plumas St)
888.898.0790 (5165 Summit Ridge)

Adult Daycare Daybreak Program
www.co.washoe.nv.us/seniors

Park Place Assisted Living
www.parkplaceassistedliving.com
775.746.1188

AARP Information Center
www.aarp.org
775.328.2506

Promenade on The River
www.promenadereno.com
775.786.8853

Social Security Office
www.socialsecurity.gov
775.784.5221

Atria Senior Living
www.atriaseniorliving.com
775.787.3000

www.co.washoe.nv.us/seniorsrv/info/links
www.cityofsparks.us/residents.recreation
(Click on Senior Programs)

City Vista Senior Living
www.forrent.com
866-634-7957

Pet Services



Fetch Pet Care Reno (Boarding/Daycare)
www.Reno.fetchpetcare.com
775.787.9090

Pet Play House (Boarding/Daycare)
www.petplayhouse.biz
775.324.0202

Fantasia Pet Hotel (Boarding/Daycare)
www.fantasiapetresort.com
775.322.1199

Reno Animal Hospital
www.renovet.com
775.323.0100

Animal Emergency Center
www.aecreno.com
775.851.3600

A-Plus Animal Hospital
www.nnwds.com
775.852.4300

Feline Medical Center
www.fmcreno.com
775.829.0969

Klaich Animal Hospital
www.klaichanimalhospital.vetstreet.com
775.826.1212

Baring Veterinary Hospital
www.baringvet.net
775.358.6880

Nevada Humane Society
www.nevadahumanesociety.org
775.856.2000

SPCA of Northern Nevada
www.spcanevada.org
775.324.7773

Hideout Cattery (Cat Boarding)
www.hideoutcattery.com
775.345.7877

Great Parks To Take The Dogs To
Sparks Marina
Rancho San Rafael
Whitaker Park
Virginia Lake Park
Hidden Valley Regional Park

Pet Friendly Local Hotels
Grand Sierra Resort & Casino
www.grandsierraresort.com
775.323.1100

Days Inn Reno
www.daysinn.com/reno
775.440.2021

Best Western Airport Plaza
www.bestwesternnevada.com
775.348.6370



Places of Worship



The Church of Jesus Christ Latter Day Saints
2000 Beaumont Parkway, Reno
775.747.6688

Grace Community Church
1220 Robb Drive, Reno
775.747.9000

Community Bible Church
333 W Moana, Reno
775.358.8954

St Thomas Aquinas Cathedral
310 West 2nd St, Reno
775.329.2571

Trinity Episcopal Church
200 Island Dr, Reno
775.329.4279

Reno Baptist Temple
3940 Spring Dr
775.823.9002

First Baptist Church of Reno
1330 Foster Dr
775.323.7141

Temple Sinai
3405 Gulling Rd
775.747.5508

Summit Christian Church
7075 Pyramid Hwy, Sparks
775.424.5683

Lord of Mercy Lutheran Church
3400 Pyramid Way, Sparks
775.358.7863

Sparks Nazarene Church
2200 El Rancho Blvd, Sparks
775.358.4066

Sparks Christian Fellowship
510 E Greenbrae, Sparks
775.331.2303

Church of Christ
475 East Queen Way, Sparks
775.358.0479

Mount Sinai Assembly of God
1951 Prater Way, Sparks
775.331.7611

Northern Nevada Muslim Community
1855 Oddie Blvd.
775.351.1857



Transportation

Lyft and Uber are available in Reno, Sparks, Carson City, and Tahoe!
Just download the App on your smartphone.

Reno Tahoe International Airport

www.renoairport.com

775.328.6400

Amtrak

www.amtrak.com

800.872.7245

Greyhound Bus Lines

www.greyhound.com

775.322.2970

Citifare Bus, Sierra Spirit, RTC Ride, RTC Access, RTC Rapid

www.rtcwashoe.com

775.348.7433

Taxi Service

Yellow Cab 775.355.5555

Reno-Sparks Cab 775.333.3333

Whittlesea Taxi 775.322.2222

Limo Companies

Bell Limo 775.786.3700

Executive Limousine 775.588.5721

Reno Tahoe Limousine 775-348-0868



Regional Parks

For more detailed information on local outdoor activities, facilities and locations visit:

www.washoecountyparks.com

www.cityofreno.com

www.cityofsparks.us/living/parks-rec



Lazy 5 Regional Park: 7100 Pyramid Lake Hwy, Spanish Springs 775.424.1866

Cold Springs Park: 3355 White Lake Pkwy, Cold Springs 775.971.8561

Sun Valley Community Park: 115 W Sixth Ave, Sun Valley 775.674.8555

Lemmon Valley Community Park: 325 Patrician Dr, Lemmon Valley 775.971.8561

North Valleys Regional Park: 8085 Silver Lake Rd, Stead 775.971.8561

Rancho San Rafael Regional Park: 1595 N Sierra St, Reno 775.785.4512

Bartley Ranch Regional Park: 6000 Bartley Ranch Rd, Reno 775.828.6612

South Valleys Regional Park: 15650 Wedge Pkwy, Reno 775.849.1825

Hidden Valley Regional Park: 4740 Parkway Dr, Reno 775.828.6612

Galena Creek Regional Park: 18350 Mt Rose Hwy, Reno 775.849.2511

Davis Creek Regional Park: 25 Davis Creek, Washoe Valley 775.849.0684

Bowers Mansion Regional Park: 4005 U.S. Hwy 395, Washoe Valley 775.849.1825





Local Golf Guide

Katie Morales

Sales Executive
 775.846.7665

katie.morales.fnf.com



Reno/Sparks

Course	Telephone	Location	Holes
Kiley Ranch	775.354.2100	5800 Kiley Ranch Dr, Sparks	9
Lake Ridge	775.825.2200	1200 Razorback Lane, Reno	18
Red Hawk - <i>Semi Private</i>	775.626.6000	6600 N. Wingfield Pky, Sparks	36
Sierra Sage	775.972.1564	6355 Silver Lake Blvd, Stead	18
Wolf Run	775.851.3301	1400 Wolf Run Road, Reno	18
Washoe	775.828.6640	2601 So. Arlington, Reno	18

Carson City/ Douglas County

Course	Telephone	Location	Holes
Carson Valley	775.265.3181	1027 Riverview Dr, Gardnerville	18
Dayton Valley	775.246.7888	51 Palmer Dr, Dayton Valley	18
Eagle Valley East	775.887.2380	3999 Centennial Park Dr, Carson	18
Eagle Valley West	775.887.2380	3999 Centennial Park Dr, Carson	18
Empire Ranch	775.885.2100	1875 Fair Way, Carson City	27
Silver Oak	775.841.7000	1251 Country Club Dr, Carson	18
Sunridge	775.267.4448	1000 Long Dr, Carson	18
Genoa Lakes - <i>Semi Private</i>	775.782.4653	1 Genoa Lakes Dr, Genoa	18
Genoa Ranch - <i>Semi Private</i>	775.782.7700	2901 Jacks Valley Road, Genoa	18
Toiyabe - <i>Semi Private</i>	775.882.0882	10 Lightning W Ranch, Washoe Vly	18

Truckee/Lake Tahoe

Course	Telephone	Location	Holes
Old Brockway	530.546.9909	400 Brassie Ave, Tahoe Vista	9
Coyote Moon	530.587.0886	10685 Northwoods Blvd, Truckee	18
Edgewood Tahoe - <i>Semi Private</i>	775.588.3566	180 Lake Pky, Stateline	18
Gray's Crossing	530.550.5800	11406 Henness Road, Truckee	18
Incline/Championship	775.832.1146	955 Fairway Blvd, Incline Village	18
Incline Mountain	775.832.1150	690 Wilson Way, Incline Village	18
Lake Tahoe	530.577.0788	2500 Emerald Bay, S. Lake Tahoe	18
Northstar	530.562.2490	129 Basque Dr, Truckee	18
Old Greenwood	530.550.7010	13051 Fairway Dr, Truckee	18
Ponderosa	530.587.3501	10040 Reynold Way, Truckee	9
Squaw Creek	800.327.3353	400 Squaw Creek Rd, Olympic Vly	18
Tahoe City	530.583.1516	251 No. Lake Blvd, Tahoe City	9
Tahoe Donner	530.587.9443	11280 Northwoods Blvd, Truckee	18
Tahoe Paradise	530.577.2121	3021 US Highway 50, S. Lake Tahoe	18

(Continued)



homewarranty.com

SOUTH LAKE TAHOE & SURROUNDING AREA

Heavenly
Kirkwood
Sierra At Tahoe

PHONE

775-586-7000
209-258-6000
530-659-4537

NORTH & EAST SHORE NEVADA

Diamond Peak
Mount Rose

775-832-1177
775-849-0704

TRUCKEE AREA

Boreal
Royal Gorge
Soda Springs
Sugar Bowl
Tahoe Donner
Donner Ski Ranch
North Star at Tahoe

530-426-3666
530-426-3871
530-426-3901
530-426-9000
530-587-9444
530-426-3635
530-562-1330

NORTH LAKE TAHOE/ TAHOE CITY

Alpine Meadows
Granlibakken Ski Hill
Homewood
Squaw Valley USA

530-583-4232
800-543-3221
530-525-2992
530-583-6985

CENTRAL SIERRA RESORTS

Bear Valley
Dodge Ridge
Mammoth Mountain

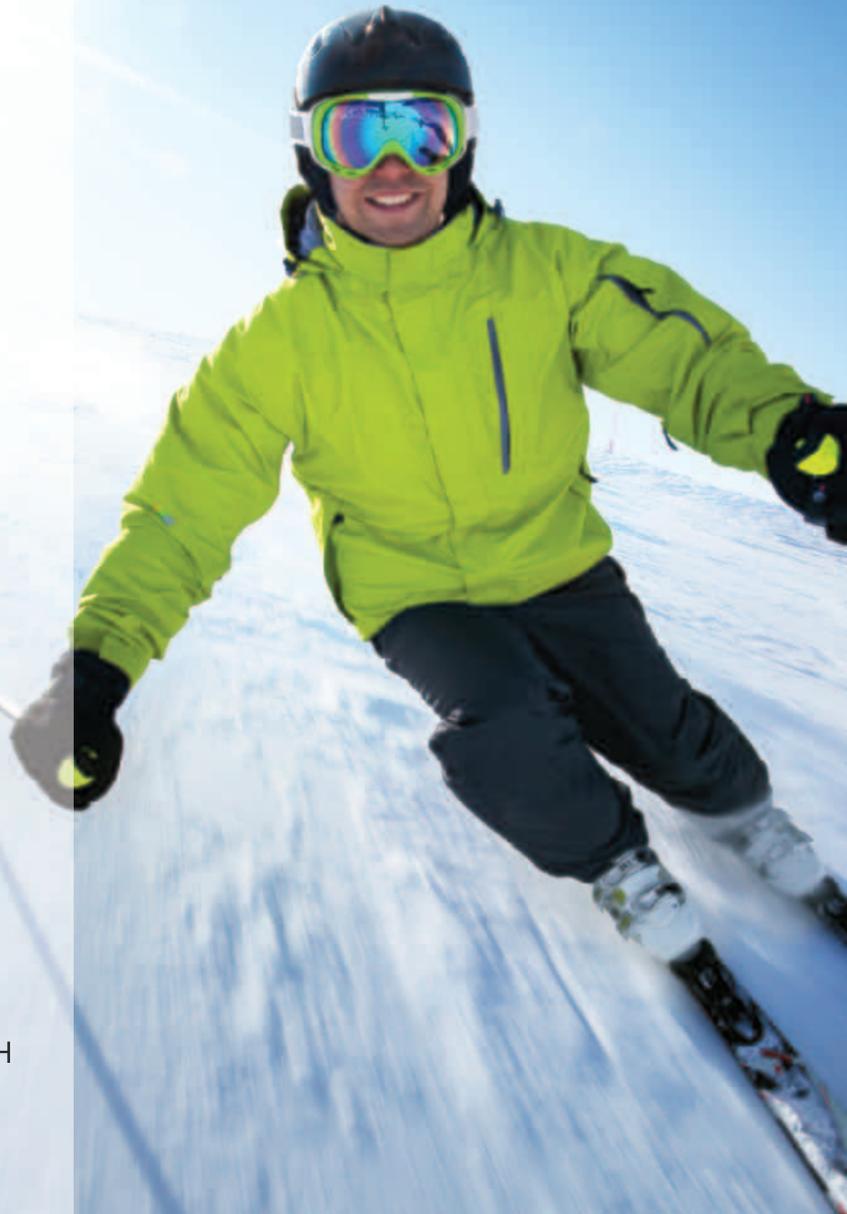
209-753-2327
209-965-3474
800-MAMMOTH

Compliments of:



Katie Morales
Sales Executive
775-846-7665
VM: 1-800-308-1424 x3410
katie.morales@fnf.com

We've got You Covered.



SKI LOCAL

Shopping

Some of our shopping malls and a few of the stores they each offer

River Walk— Downtown: Art galleries, specialty shops, parks and more

Summit Sierra—S Virginia & Mt Rose Hwy: Over 30 stores including Dillard's, Apple, Dillard's, and William Sonoma

Shoppers Square—S Virginia & E Plumb: Marshalls, Smart and Final

Meadowood Mall—S Virginia & S McCarran: JC Penny, Macys's, Sears, Bath and Body, H&M, Dicks Sporting Goods

Longley West Plaza—S Virginia & Longley: Numerous small businesses and restaurants

Wells Avenue Merchants—All along Wells Avenue: Numerous locally owned small shops, boutiques and restaurants

South Towne Crossing—Damonte Ranch & S Virginia: Wal-Mart, Kohl's

Sierra Town Center—S. Virginia & Sierra Center Pkwy: Target, Famous Footwear

Airport Square—E Plumb & Harvard: Costco, Mor Furniture, Sushi Pier

Smithridge Plaza—S McCarran & Smithridge: Trader Joe's, Stein Mart, Big Lots

The Commons—S Virginia & Sierra Center Pkwy: Total Wine, Keep, Starbucks, Petsmart

Legends at Sparks Marina—Sparks Blvd & I80: Over 30 stores including Scheels, H&M, Target and Best Buy

Sparks Mercantile Center—McCarran & Pyramid Hwy: Raley's, Black Rock Pizza small businesses and restaurants

Spanish Springs Center—Vista Blvd & Disc Dr: Grocery Outlet, small businesses and restaurants

D'Andrea Marketplace—Vista Blvd & N D'Andrea Pkwy: Safeway, CVS, small businesses and restaurants

Victorian Square—Victorian Ave: Various stores, casinos, Century Theatre, Farmers Market and more

Sparks Crossing—Pyramid Way & Los Altos Pkwy: Old Navy, Office Max, Home Depot

Sparks Galleria—Disc Drive: Over 30 stores including Costco, Home Depot, Sprouts, Marshalls and many more



The Village @ Rancharrah

Villageatrancharrah.com

7100 Rancharrah Pkwy Reno, NV

Welcome to The Village at Rancharrah, Reno's newest gathering space set against the backdrop of the stunning and storied Rancharrah estate. Opened in 2021, The Village at Rancharrah is a blend of four-seasons shopping, dining and wellness space.

Art Obsessions

Art gallery featuring local and nationally recognized artists

Bone-ito

Reno's new favorite pet store

Boxwood Avenue

Unique home decor from around the globe

Centro

Small plates, big taste, upscale cocktails

Chez Vous

Fashion for home, body, baby and spirit

Dolce Vita Wellness Spa

A spa destination

Dorinda's Chocolates

Hand-crafted chocolates made from the finest ingredients

Grafted

Elevated whiskey and wine bar

Hinoki

Omakase Sushi and Poke collide

Mari Chuy's

Tequilaria and Botanas

Perenn Bakery

Your local neighborhood bakery

Rolled Mountain

Creamery serving hand-rolled ice cream rosettes with toppings.

Sunday Pilates

Athletic reformer pilates

Trademark Jewelry

Custom design, fashion, bridal, men's wear, watches and more.

Toll Brothers

America's luxury home builder

Village Dental

Cosmetic and family dentistry

The Village Well Taproom

Craft cocktails & Light Fair

The Waste Less Shop

Every day sustainable living





The Outlets at Legends Sparks

1310 Scheels Drive

www.outletsatsparks.com

Monday - Saturday (10 AM - 9 PM) - Sunday (11 AM - 6 PM)

Adidas	GAP Factory Store	Oakley Vault
AT&T	Gramma Gina's	Off Broadway Shoes
Banana Republic	Grimaldi's Pizzeria	Old Navy Outlet
Bath & Body Works	Guess Factory Store	Petco
Best Buy	Gymboree	Rue 21
Carter's Outlet	H&M	Scheels All Sports
Chic-Fil-A (2018)	Key & Code Escape Rooms	Sketchers USA Outlet
Converse Outlet	Lane Bryant Outlet	Style Brow
Express Factory Outlet	Levi's Outlet	Target
Famous Footwear	Lids	TJ Maxx
Fragrance Outlet	LOFT	Torrid
Freshberry Frozen Yogurt	Maurices	Uniform Destination
Fuddruckers	Motherhood Maternity	Vans Outlet
Galaxy IMAX Theatres	Nike Factory Store	Volcom
Gamestop	O'Cleary's	Zales



13925 South Virginia Street
 Reno, NV 89511
 775-853-7800 (Guest Services)
www.thesummitonline.com
 Shopping Hours:
 Monday - Saturday: 10:00am - 9:00pm
 Sunday: 11:00am-6:00pm

Photo Courtesy of: Visit Reno Tahoe.com

Apple
 775-333-5460

Bath & Body Works
 775-851-2400

Cacique
 775-332-0368

Century Theatres
 775-851-4347

Charming Charlie
 775-853-4306

Chico's
 775-853-5757

Concepts By Fine N Funky
 775-853-1400

DeVon's Jewelers
 775-853-1597

Dillard's
 775-852-3080

Dressbarn
 775-853-4051

Elegant Avenue Interiors
 775-851-2501

Eyehook Gallery
 775-686-6875

Fidelity Investments
 775-853-3728
 Francesca's
 775-853-6541

G.N.C
 775-852-8259

Gamestop
 775-851-1191

GO! Calendars & Games
 775-851-1920

Gymboree
 775-852-7647

J. Jill
 775-852-9991

Jared The Galleria of Jewelry
 775-850-2020

Lane Bryant
 775-332-0368

Legacy Nails
 775-853-9988

LensCrafters
 775-852-9927

LOFT
 775-851-9518

Lucky Brand Jeans
 775-851-0100

Lululemon athletica
 775-851-9070

M.A.C.
 775-853-6363

My Wedding Library
 775-657-9020

Old Navy
 775-850-9100

Trader Joe's
 775-826-1621

Pac Sun
 775-852-3967

Patrick James
 775-852-1948



THE SUMMIT®

Shop in Style



Picasso & Wine
775-360-6664

Pottery Barn
775-853-6888

Reno Blow Dry Bar
775-851-1700

Reno Running Company
775-853-8017

Savvy Boutique
775-851-1001

Sephora
775-853-9090

Sleep Number
775-853-6122

Soma Intimates
775-852-9953

Spavia Day Spa
775-432-6572

Sunglass Hut
775-852-8771

Talbot's
775-851-7777

Tangerine Aveda Salon & Spa
775-851-7271

United Federal Credit Union
775-329-6673

US Bank
775-785-4568

Vans
775-853-1241

Verizon Wireless
775-525-5079

Victoria's Secret
775-853-9516

Warhammer
775-851-9122

White House Black Market
775-852-8584

Williams-Sonoma
775-853-6877

Yoga Pod
775-420-4363

Places To Eat

Reno and Sparks offer numerous dining options from fast food to casual dining to extreme fine dining. Here are just a *FEW*. You will find a wide variety of restaurants inside our casinos as well! Visit www.visitrenotahoe.com under dining for a larger list

Grand Sierra Resort
2500 E Second St, Reno
775.789.2147

- Charlie Palmers Steak
- The Grand Buffet
- Rim (Pan-Asian Bistro)

Eldorado Hotel & Casino
345 N Virginia St, Reno
775.786.5700

- Roxy (Steaks & Seafood)
- La Strada (Italian)

Ichiban's Japanese Steakhouse
206 N Virginia, Reno
775.323.5550

Silver Peak On The River
135 N Sierra St, Reno
775.284.3300

Midtown Eats
719 S Virginia Street, Reno
775.324.3287

PF Chang's China Bistro
5180 S Kietzke Lane
775.825.9800

Cheesecake Factory
5000 Meadowood Mall Circle
775.826.4107

Land Ocean Restaurant
13967 S. Virginia St. #914, Reno
775.993.2499

Grafted Whiskey & Wine Bar
7300 Rancharrah Pkwy, Reno
775.507.2400

Sushi Pier 1 & 2
1290 E Plumb & 1507 S Virginia, Reno
775.825.6776 & 775.825.5225

IJJI Sushi (4 locations)
4955 S Virginia
685 E Prater
199 Damonte Ranch
10580 N McCarran
775.825.6688
775.356.8668

The Grill
6520 S McCarran, Reno
775.827.6262

B.J's Restaurant & Brewhouse
Sierra Summit Mall & Sparks Legends
775.853.7575
775.398.3550

Outback Steakhouse
1805 E Lincoln Way, Sparks
775.358.2700

Red Robin
4999 Kietzke Lane
775.825.7246

Cheese Board & Wine Cellar
247 California Ave, Reno
775.322.1525





Places To Eat



Bertha Mirandas Mexican Restaurant
336 Mill Street, Reno
7695 S Virginia Street, Reno
775.786.9697 Mill
775.853.1233 S Virginia

Wild River Grille
17 S Virginia Street, Reno
775.284.7455

Base Camp Pizza Co
1001 Heavenly Village Way Ste 25A,
South Lake Tahoe
530.544.2273

Archie's Famous Grill
2195 N Virginia Street, Reno
775.322.9595

Black Bear Diner
2323 S Virginia Street, Reno
775.356.1138

The Village at Squaw Valley
1960 Squaw Valley Road, Tahoe
800.403.0206

Blind Onion Pizza & Pub
834 Victorian Ave, Sparks 775-351-2000
6405 S Virginia Street, Reno 775-284-8900
3605 Kings Row, Reno 775-747-7744
295 Los Altos, Sparks 775-351-2000

Old Granite Street Eatery
243 S Sierra St, Reno
775.622.3222

Liberty Food & Wine
100 N Sierra St, Reno, NV 89501
775.336.1091

Hiroba Sushi
1495 E. Prater Way, Sparks
775.470.8177

Great Basin Brewing Company
5525 S Virginia Street, Reno
775.284.7711

Bistro 7
7111 S. Virginia St. B, Reno
775.851.9463

Beaujolais Bistro
753 Riverside Drive
775.323.2227

Lone Eagle Grille
111 Country Club Drive, Lake Tahoe
775.886.6899

The Stone House Cafe
1907 S. Arlington
775.284.3895

Great Full Gardens
1330 Scheels Drive #102, Sparks
775.440.1663

The Depot Brewery & Restaurant
325 East Fourth, Street
775.737.4330



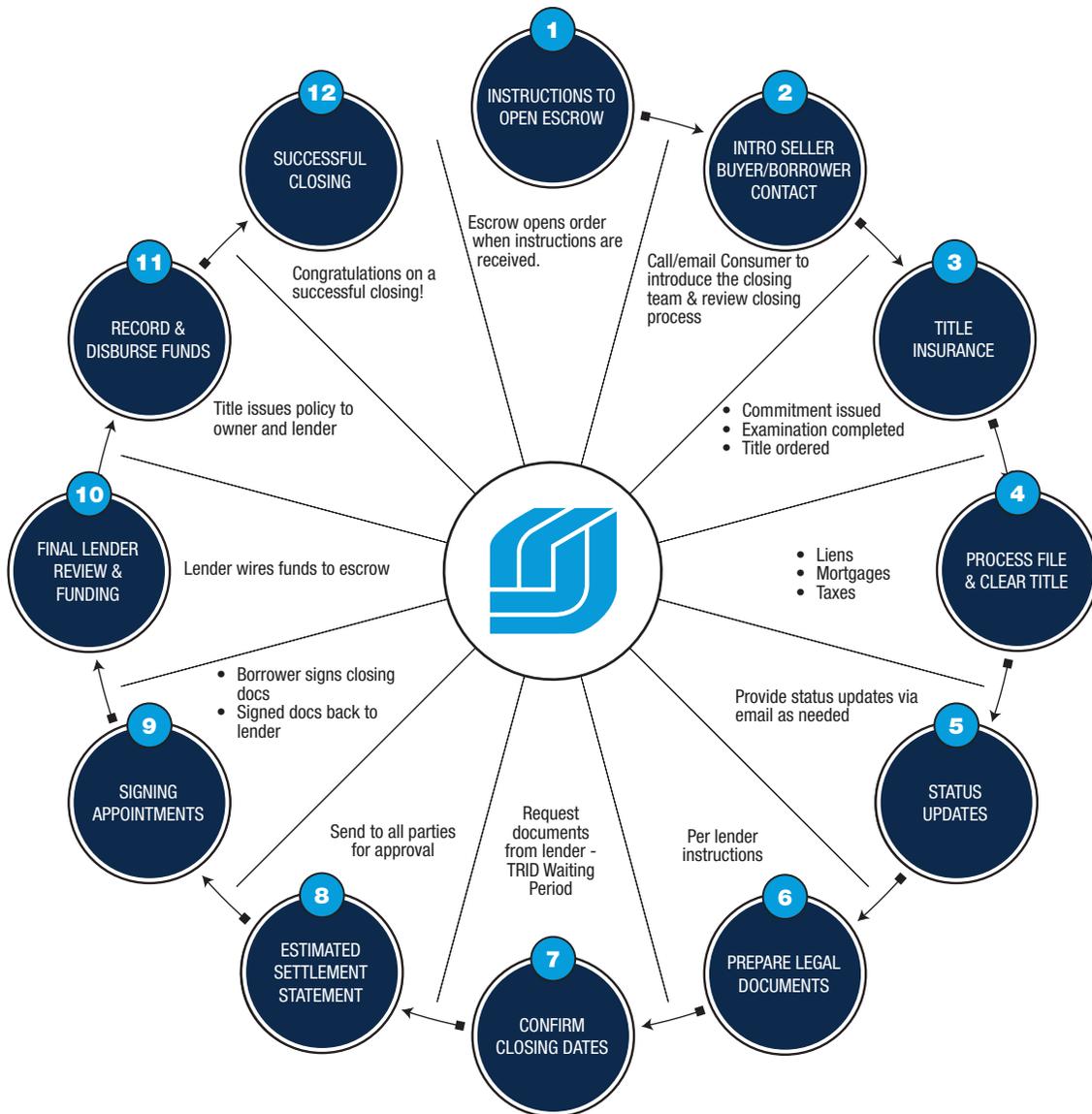
TITLE & ESCROW RESOURCES



ESCROW PROCESS

12-STEPS TO CLOSING

Escrow is an arrangement in which a neutral third party (escrow agent) takes instruction from buyer and seller to process documentation and handle funds in the real estate transactions. The chart below is meant to be a general overview of the process. Individual transaction steps may vary.



REMEMBER TO SPECIFY TICOR TITLE ON YOUR NEXT TRANSACTION!



LIFE OF AN ESCROW

It all begins with the offer and acceptance skillfully negotiated by the real estate agents representing the Buyer and Seller.

THE BUYER(S)

- Tenders a written offer to purchase (or accepts the Seller's counter-offer) accompanied by a good faith deposit amount.



- Applies for a new loan, completing all required forms and often prepaying certain fees such as credit report and appraisal costs. Approves and signs the escrow instructions and other related instruments required to complete the transaction.
- Approves the preliminary report and any property disclosure or inspection report called for by the purchase and sale agreement. (Deposit Receipt)
- Approves and signs new loan documents and fulfills any remaining condition contained in the contract, lender's instructions and/or the escrow instructions.
- Deposits funds necessary to close the escrow. Approves any changes by signing amendments in the escrow instructions.
- The Lender (When applicable)
- Accepts the new loan application and other related documents from the Buyer(s) and begins the qualification process.
- Orders and reviews the property appraisal, credit report, verification of employment, verification of deposit(s), preliminary report and other related information.
- Submits the entire package to the loan committee and/or underwriters for approval. When approved, loan conditions and title insurance requirements are established.
- Informs Buyer(s) of loan approval terms, commitment expiration date and provides a good faith estimate of the closing costs.
- Deposits the new loan documents and instructions with the escrow holder for Buyer's approval and signature.
- Reviews and approves the executed loan package and coordinates the loan funding with the escrow officer.

THE TITLE OFFICER

- Receives an order for title service.
- Examines the public records affecting the real property and issues a preliminary report. Determines the requirements and documents needed to complete the transaction and advises the escrow officer and/or agents.
- Reviews and approves the signed documents, releases and the order for title insurance, prior to the closing date.



- When authorized by the escrow officer, records the signed documents with the County Recorder's office and prepares to issue the title insurance policies.

THE ESCROW OFFICER

- Receives an order for escrow and title services.
- Orders the preliminary report and examination on the subject property from Titor Title.



- Acts as the impartial "stakeholder" or depository, in a fiduciary capacity, for all documents and monies required to complete the transaction per written instructions of the principals.
- Prepares the escrow instructions and required documents in accordance with terms of the sale.

Continue...



LIFE OF AN ESCROW

It all begins with the offer and acceptance skillfully negotiated by the real estate agents representing the Buyer and Seller.

THE ESCROW OFFICER (continued)

- With authorization from the real estate agent or principal, orders demands on existing deeds of trust and liens or judgments, if any. For assumption or subject to loan, orders the beneficiary's statement or formal assumption package.
- Reviews documents received in the escrow: preliminary report, payoff or assumption statements, new loan package and other related instruments. Reviews the conditions in the lender's instructions including the hazard and title insurance requirements.
- Presents the documents, statements, loan package(s), estimated closing statement and other related documents to the principal(s) for approval and signature/s, and requests the balance of the buyer's funds.
- Reviews the signed instructions and documents, returns the loan package and requests the lender's funds.
- Receives the proceeds of the loan(s) from the lender(s).
- Determines when the transaction will be in the position to close and advises the parties.
- Assisted by Title personnel, records the deed, deed of trust and other documents required to complete the transaction with the County Recorder and orders the title insurance policies.
- Closes the escrow by preparing the final settlement statements, disbursing the proceeds to the Seller, paying off the existing encumbrances and other obligations.
- Delivers the appropriate statements, funds and remaining document to the principals, agents and/or lenders.
- Agents rely on the Escrow Officer's coordination of documents, loans, title and inspections to close the transaction on time.

THE SELLER(S)

- Accepts Buyer's Offer to Purchase and initial good faith deposit to open escrow.
- Submits documents and information to escrow holder, such as: addresses of Lien holders, tax receipts, equipment warranties, home warranty contracts, any leases and/or rental agreements.
- Approves and signs the escrow instructions, grant deed and other related document required to complete the transaction.



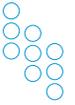
- Orders inspections, receives clearance, and approves final reports and/or repairs to the property as required by the terms of the purchase and sale agreement (Deposit Receipt).
- Fulfills any remaining conditions specified in the contract and/or escrow instructions; approves the payoff demands and/or beneficiary's statements.
- Approves any final changes by signing amendments to the escrow instructions or contract.

Contact your Ticor Title Sales Representative for more information





WHAT IS TITLE INSURANCE?



FAQs

WHAT IS TITLE INSURANCE?

The purchase of a home is often the single largest investment people will make in a lifetime; therefore, the importance of fully protecting such an investment cannot be overstated. Title insurance is protection which assures that the rights and interests to the property are as expected, that the transfer of ownership is smoothly completed and that the new owner receives protection from future claims against the property. It is the most effective, most accepted and least expensive way to protect property ownership rights.

Because land endures over generations, many people may develop rights and claims to a particular property. The current owner's rights which often involve family and heirs may be obscure. There may be other parties (such as government agencies, public utilities, lenders or private contractors) who also have "rights" to the property. These interests limit the "title" of any buyer.

WHY DO YOU NEED A TITLE INSURANCE POLICY?

If title insurance companies work to eliminate risks and prevent losses caused by defects in the title before the closing, why do you need a title insurance policy? The title to the property could be seriously threatened or lost completely by hazards which are considered hidden risks "those matters, rights or claims that are not shown by the public records and, therefore, are not discoverable by a search and examination of the those public records." Matters such as forgery, incompetency or incapacity of the parties, fraudulent impersonation, and unknown errors in the records are examples of "hidden risks" which could provide a basis for a claim after the property has been purchased.

Title insurance isn't just for a homeowner. Subdividers need it when planning a new tract of homes or a commercial strip center. Attorneys use it for clients who are investing in shopping centers, hotels, office buildings and countless other projects. Builders need it in order to obtain construction loans from their lender. Everyone wants to have peace of mind when investing their hard-earned money. The title insurance company will help protect these important investments, no matter how large or small, with its own reputation and financial strength.

WHY DOES THE LENDER NEED A POLICY ON MY PROPERTY?

For the lender, a title policy is a guarantee that it has a valid and enforceable lien (loan or deed of trust) secured by the property, that no one else other than those listed on the policy has a prior claim (or loan, etc.) and that the party to whom they are making the loan does own the property being used as security for the loan. This protection remains in effect as long as the loan remains unpaid.

The existence of a lender's title policy encourages lenders such as banks, savings and loan associations, commercial banks, life insurance companies, etc., to loan money. Because they are lending other people's money (savings or policy holder's funds), they must be concerned with safety should the borrower not make their payments. The title company insures that the title to the property is marketable in the event of foreclosure and the guarantee is backed by the integrity and solvency of the title company. Of course, this benefits everyone from the single-family homeowner to the owner of a high-rise building.

WHAT IS A TITLE SEARCH?

Before issuing a policy of title insurance, the title company must review the numerous public records concerning the property being sold or financed. The purpose of this title search is to identify and clear all problems before the new owner takes title or the lender loans money.

WHAT IS TITLE INSURANCE?

(Continued)



Our research helps us to determine if there are any rights or claims that may have an impact upon the title such as unpaid taxes, unsatisfied mortgages, judgments, tax liens against the current or past owners, easements, restrictions and court actions. These recorded defects, liens, and encumbrances are reported in a “preliminary report” to applicable parties. Once reported, these matters can be accepted, resolved or extinguished prior to the closing of the transaction. In addition, you are protected against any recorded defects, liens or encumbrances upon the title that are unreported to you and which are within the coverage of the particular policy issued in the transaction.

WHAT TYPES OF POLICIES ARE THERE?

Protection against flaws and other claims is provided by the title insurance policy which is issued after your transaction is complete. Two types of policies are routinely issued at this time: An “owner’s policy” which covers the home buyer for the full amount paid for the property; and a “lender’s policy” which covers the lending institution over the life of the loan. When purchased at the same time, a substantial discount is given in the combined cost of the two policies. Unlike other forms of insurance, the title insurance policy requires only one moderate premium for a policy to protect you or your heirs for as long as you own the property. There are no renewal premiums or expiration date.

HOW IS TITLE INSURANCE DIFFERENT THAN OTHER TYPES OF INSURANCE?

With other types of casualty insurance such as auto, home, health, and life, a person thinks of insurance in terms of future loss due to the occurrence of some future event. For instance, a party obtains automobile insurance in order to pay for future loss occasioned by a future “fender bender” or theft of the car.

Title insurance is a unique form of insurance which provides coverage for future claims or losses due to title defects which are created by some past event (i.e. events prior to the acquisition of the property).

Another difference is that most other types of insurance charge ongoing fees (premiums) for continued coverage. With title insurance, the original premium is the only cost as long as the owner or heirs own the property. There are no annual payments to keep the Owner’s Title Insurance Policy in force. While some people balk at another “closing fee”, title insurance is pretty reasonable considering the policy could last a lifetime.

HOW DOES A TITLE INSURANCE POLICY PROTECT AGAINST CLAIMS?

If a claim is made against the owner or lender, the title insurance company protects the insured by:

- Defending the title, in court if necessary, at no cost to owner/lender, and
- Bearing the cost of settling the case, if it proves valid, in order to protect your title and maintain possession of the property.

Each policy is a contract of “indemnity.” It agrees to assume the responsibility for legal defense of title for any defect covered under the policy’s terms and to reimburse for actual financial losses up to the policy limits.



Vesting: Common Ways of Holding Title to Real Property

	Community Property	Joint Tenancy	Tenancy in Common	Tenancy in Partnership	Title Holding Trust	Community Property w/Right of Survivorship	Registered Domestic Partners
Parties	Only husband and wife	Any number of persons (can be husband and wife or registered domestic partners)	Any number of persons (can be husband and wife or registered domestic partners)	Only partners (any number of partners)	Individuals, groups of persons, or corporations, a living trust	Only husband and wife	Only partners that are registered with the California Secretary of State's Domestic Partners Registry
Division of Interest	Owners and managerial interests are equal (Except control of business is solely with managing spouse)	Ownership interest must be equal	Ownership can be divided into any number of interests equal or unequal	Ownership interest is in relation to interest in partnership	Ownership is a personal property interest and can be divided into any number of interests	Ownership and managerial interests are equal	Ownership and managerial interests are equal (except control of business is solely with managing domestic partner)
Title	Title is in the "community". Each interest is separate but management is unified	Equal right of possession	Each co-owner has a separate legal title to his/her undivided interest	Title is in partnership	Legal title is held by the trustee; beneficiary has equitable title	Title is in the "community." Management is unified	Title is in the "community." Each interest is separate but management is unified
Possessions	Both co-owners have equal management control	Equal right of possession	Equal right of possession	Equal right of possession but only for partnership purposes	Right of possession as specified in the trust provisions	Both co-owners have equal management and control	Both co-owners have equal management and control
Conveyance	Personal property (except "necessaries") may be conveyed for valuable consideration without consent of other spouse; real property requires written consent of other spouse, and separate interest cannot be conveyed except upon death	Conveyance by one co-owner without the others breaks the joint tenancy	Each co-owner's interest may be conveyed separately by its owner	Any authorized partner may convey whole partnership property for partnership purposes	Designated parties within the trust agreement authorize the trustee to convey property. Also, a beneficiary's interest in the trust may be transferred	Right of survivorship may be terminated pursuant to the same procedures by which a joint tenancy may be severed	Personal property (except "necessaries") may be conveyed for valuable consideration without consent of other partner; real property requires written consent of other partner, and separate interest cannot be conveyed except upon death

(Read More...)



Vesting: Common Ways of Holding Title to Real Property

	Community Property	Joint Tenancy	Tenancy in Common	Tenancy in Partnership	Title Holding Trust	Community Property w/Right of Survivorship	Registered Domestic Partners
Death	On co-owner's death, 1/2 belongs to survivor in severalty. 1/2 goes by will to decedent's devisee or by succession to survivor	On co-owner's death, his/her interest ends and cannot be disposed of by will. Survivor owns the property by survivorship	On co-owner's death, his/her interest passes by will to devisee or heirs. No survivorship rights	On partner's death, his/her partnership interest passes to the surviving partner pending liquidation of the partnership. Share of deceased partner then goes to his/her estate	Successor beneficiaries may be named in the trust agreement, eliminating the need for probate	Upon death of spouse, his/her interest passes to the surviving spouse, without administration, subject to the same procedures as property held in joint tenancy	On co-owner's death, 1/2 belongs to survivor in severalty. 1/2 goes by will to decedent's devisee or by succession to survivor
Successor's Status	If passing by will, tenancy in common between devisee and survivor results	Last survivor owns property	Devisee or heirs become tenants in common	Heirs or devisees have rights in partnership interest but not specific property	Defined by the trust agreement, generally the successor becomes the beneficiary and the trust continues	Surviving spouse owns property	If passing by will, tenancy in common between devisee and survivor results
Creditor's Rights	Property of the community is liable for debts of either spouse, which are made before or after marriage. Whole property may be sold on execution sale to satisfy creditor	Co-owner's interest may be sold on execution sale to satisfy his/her creditor. Joint tenancy is broken. Creditor becomes a tenant in common	Co-owner's interest may be sold on execution sale to satisfy his/her creditor. Creditor becomes a tenant in common	Partner's interest may be sold separately by "Charging Order" by his/her personal creditor, or his/her share of profits may be obtained by a personal creditor. Whole property may be sold on execution sale to satisfy partnership creditor	Creditor may seek an order for execution sale of the beneficial interest or may seek an order that the trust estate be liquidated and the proceeds distributed	Property of community is liable for debts of either which are made before or after marriage; whole property may be sold on execution sale to satisfy creditor	Property of community is liable for debts of either partner, which are made before or after registration as domestic partners. Whole property may be sold on execution sale to satisfy creditor

Ticor Title has provided these comparisons for informational purposes only. These charts are not to be used to determine how you should acquire ownership in the property. It is strongly recommended that you seek professional advice from an attorney and/or your tax advisor to determine the legal and tax consequences of how your title should be vested.



HISTORY *of Tigor*

TICOR TITLE BEGAN OPERATIONS IN LOS ANGELES IN 1894 AS TITLE INSURANCE AND TRUST COMPANY.

TITLE INSURANCE AND TRUST COMPANY, OFTEN CALLED “TI”, opened for business on January 15, 1894, with about 30 employees. TI was the direct outgrowth of the merger of two earlier companies, the Abstract and Title Insurance Company and the Los Angeles Abstract Company, which had been started in the real estate boom of the 1880s.

Its origin, however, goes back to the early 1870s, for in 1886 Abstract and Title Insurance Company had acquired the “entire plant and property relating to the searching business” of a Los Angeles firm of attorneys (Judson, Gillette & Gibson) that had pioneered using “certificates of title.”

The original founders of TI were William H. Allen Jr., Otto F. Brant and Oliver P. Clark, who later became known as “the A.B.C.s.” When TI began operation, the population of the city of Los Angeles was 66,000, and the county population, 122,000. In 1992, Tigor was acquired by Chicago Title & Trust, which issued the first guarantee policy in Cook County, Illinois, in 1881. In 2000 Fidelity National Financial Inc. (NYSE: FNF), the premier real estate service company, providing title insurance and other real estate-related services, acquired the Chicago Title Corporation, creating the largest title organization in the world. “FNF has made a strategic commitment to grow its Tigor Title brand and the acquisition of ANFI is a key component of this strategy,” said FNF Chairman and Chief Executive Officer William P. Foley II.

The company’s identity is sustained by its well-trained staff, customer-focused responsiveness and a commitment to excellence. With over a century of experience and consistent A Ratings in claims-paying ability, Tigor Title provides title insurance with confidence and remains a powerful force in the title insurance market.

For more than a century, Tigor Title has been a premier leader in the title insurance industry. Providing our customers with an unmatched combination of professional expertise, exemplary customer service and rock-solid security is the foundation of our business.

In addition to Tigor’s extensive direct and agency operations, as well as underwriting and title plant operations, Tigor is a pioneer in automation software, which reduces paper flow and significantly improves the efficiency of document imaging and electronic recording at county recorder offices.



From the simplest to the most complex residential or commercial real estate transactions, let Tigor Title show you why customers continually turn to us for the reliability, responsiveness and security they need.



