

Welcome To Incline Village

Lake Tahoe



Information Provided By:

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

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

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

Midtown: 500 West Plumb Lane Suite B ~ 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





HISTORY & LOCAL STATISTICS



A Brief History on Incline Village

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.

In the mid 1800's , at the peak of the Washoe Mines, the area that is now Incline Village became a hub for timber harvesting. This timber was then transported to Washoe Valley and Virginia City for the construction of the mines. However, by 1887 the town was mostly abandoned as the timber supplied dried up. This led to decades where the area was mostly forgotten about until the Crystal Bay Development Company , in the late 1950's, purchased the 9,000 acres of land that Incline Village now sits on. This spurred a period of rapid development, and brought about the unique community that many call home, and where many more go to enjoy the snow tops of the Sierras, and the pristine water of Lake Tahoe.

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.



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
- The sun shines more than 300 days a year
- 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
- Lake Tahoe is called the “Jewel of Nevada”
- Carson City is Nevada’s Capitol
- Nevada has 24 State Parks and 2 National Forests

Region’s largest private non-gaming employers:

- Renown Health
- International Game Technology
- St Mary’s Regional Medical Center
- United Postal Service
- Wal-Mart

Incline Village Largest Industry Sectors:

- Accommodation and Food Service
- Professional, Scientific, and Tech Services
- Arts, Entertainment, and Recreation
- Construction
- Healthcare and Social Assistance

Distance To Popular Destinations

(Airtime is estimated from Reno-Tahoe Intl Airport)

City	Miles	Airtime
Las Vegas	454	1 hour
Los Angeles	504	1 hour 6 minutes
Phoenix	756	2 hours
Portland	564	1 hour 30 minutes
Sacramento	118	30 minutes
Salt Lake City	598	1 Hour
San Francisco	205	1 hour

Incline Village Climate

Temperature	High	Low
Annual	87	1
January	42	24
April	54	30
July	78	49
October	61	37

Lake Tahoe is typically 10-20 degrees cooler

Current Populations (Census)

Washoe County: 482,539
 Douglas County: 49,365
 Carson City: 56,336
 Lyon County: 59,594



Local Taxes

NO Personal State Income Tax
NO Unitary Tax
NO Corporate Income Tax
NO Inventory Tax
NO Estate and/or Gift Tax
NO Franchise Tax
NO Inheritance Tax
NO Special Intangible Tax

**The incentives of doing business in
Nevada are expansive.**

Nevada boasts one of the most liberal tax structures in the nation and from a tax-planning perspective, the return on investment in the form of tax saving dollars can be enormous. Nevada's tax structure is considered to be conservative and less burdensome than that of many states. In addition to no state person income tax, Nevada does not levy franchise, unitary, inventory, inheritance or corporate profit taxes.

Nevada State Tax Rates

Carson City Tax Rate 7.600%
Churchill Tax Rate 7.600%
Douglas 7.100%
Lyon 7.100%
Storey 7.600%
Washoe 8.265%



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 (UNR)

1500 North Virginia Street
775.784.4700
www.unr.edu

Sierra Nevada College

999 Tahoe Blvd
775.831.1314
www.sierranevada.edu

Western Nevada College

2201 West College Parkway
Carson City, NV 89703
775.445.3000
www.wnc.edu

Truckee Meadows Community College

7000 Dandini Blvd
775.784.1110
www.tmcc.edu

Career College of Northern Nevada

1421 Pullman Drive
775.856.2266
www.ccn.edu

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

For a list of local libraries, hours and locations

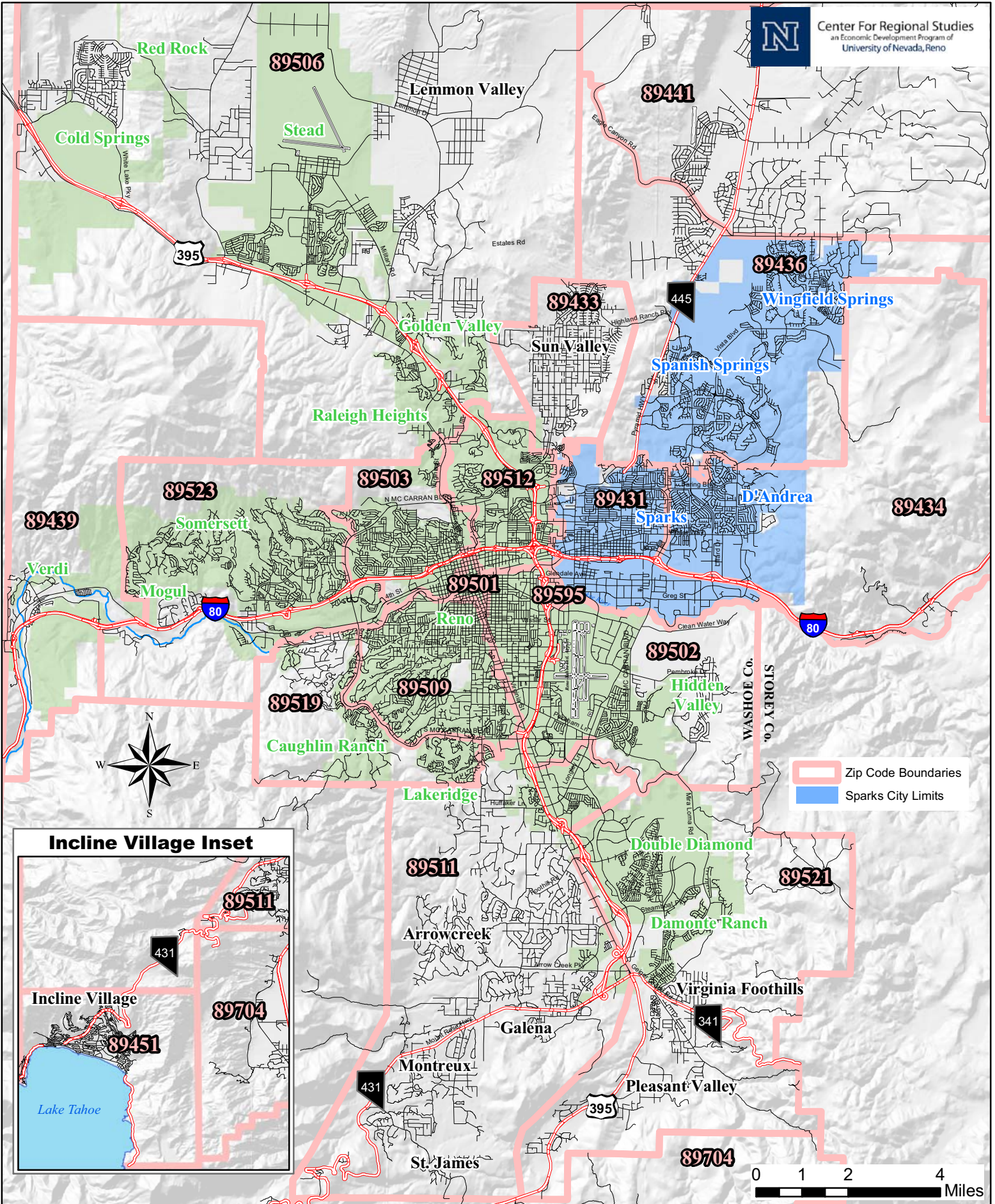
www.washoecounty.us/library



Zip Code Boundaries

Greater Reno-Sparks, Washoe County, Nevada

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





LOCAL SERVICES & RESOURCES



TICOR TITLE
OF NEVADA, INC.

Utilities/ Phone/ Internet/ Cable

Charter Communications	888-438-2427	www.Charter.com
AT&T	800-288-2020	www.att.com
Dish Network	888-825-2557	www.dishnetwork.com
Direct T.V.	888-795-9489	www.directtv.com
Truckee Meadows Water	775-834-8080	www.tmh2o.com
Waste Management	775-329-8822	www.wm.com
NV Energy	775-834-4444	www.nvenergy.com
Southwest Gas	877-860-6020	www.swgas.com
Tahoe Regional Planning Agency	775-588-4547	www.trpa.org

Police/Fire Non-Emergency

Sheriff's Office	775-785-9276	www.washoesherriff.com
North Lake Tahoe Fire	775-831-0351	www.nltfpd.net
NV Highway Patrol	775-684-4867	www.nhp.nv.gov



Health Services

IV Community Hospital	775-833-4100	www.tfhd.com
IV Health Center	775-831-6200	www.tfhd.com
IV Lakeside Clinic	775-832-5200	www.tfhd.com
IV Urgent Care	775-833-2929	www.tahoemd.com
Carson Tahoe Regional	775-445-8000	www.carsontahoe.com
Saint Mary's Hospital	775-770-3000	www.saintmarysreno.com
Renown Medical Center	775-982-4100	www.renown.org
VA Hospital	775-786-7200	www.reno.va.gov

Transportation

Tahoe Area Regional Transit	530-550-1212	www.tahoetruckeetransit.com
Reno Tahoe Intl Airport	775-328-6400	www.renoairport.com
Truckee Tahoe Airport	530-587-4119	www.truckeetahoeairport.com
Amtrak	800-872-7245	www.amtrak.com
Greyhound Bus	800-231-2222	www.greyhound.com
Reno Tahoe Limo	530-582-1300	www.renotahoelimo.com



City/ County/ State

IVGID	775-832-1100	www.yourtahoeplace.com
State of Nevada		www.nv.gov
Washoe County	775-328-6169	www.co.washoe.nv.us
Washoe County Assessor	775-328-2277	www.washoecounty.us/assessor
Washoe Co Property Taxes	775-328-2510	www.etaxes.washoecounty.us
Northern NV Poison Center	800-222-1222	www.fasthealth.com/poison/nv
DMV	775-684-4368	www.dmvnv.com
USPS	800-275-8777	www.usps.com
Library	775-832-4130	www.washoecountylibrary.us
Parks & Rec	775-832-1310	www.yourtahoeplace.com

Real Estate Information

Nevada Real Estate Division	702-486-4033	www.red.state.us
Nevada Association of Realtors	775-829-5911	www.nvar.org
Incline Village Board of Realtors	775-831-3777	www.inclinerealtors.com



Places of Worship

The Village Church

736 McCourry Blvd, Incline Village
775.831.0784

Incline Village Hispanic Foursquare Church

918 Northwood Blvd, Incline Village
775-831-5030

St. Patricks Episcopal Church

341 Village Blvd, Incline Village
775-831-1418

North Tahoe Community Church

300 Country Club Dr., Incline Village
775-831-6626

St. Francis Of Assisi

701 Mt. Rose Hwy, Incline Village

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





LOCAL FUN & ACTIVITIES



Recreation

BALLOONING

Tahoe Balloons: 530-544-1221
Balloons Over Lake Tahoe: 530-544-7008

BIRDWATCHING/WILDLIFE

Northern Nevada is rich with many native birds and other wildlife. There are plenty of places to catch a glimpse and snap some photos. As always, please be careful not to trespass.

BOAT RENTALS

Zephyr Cove Resort (Lake Tahoe): 775-588-3833
Topaz Lake Landing: 775-266-3550

CRUISES

Lake Tahoe Cruises offers some of the most spectacular ways to experience one of the West Coast's favorite destinations.

M.S. Dixie II: 888-896-3830
Hornblower Cruises: 800-23-TAHOE
Tahoe Queen: 530-541-3364
Woodwind Sailing Cruises: 888-867-6394

HUNTING/FISHING

Hunting and fishing might be Northern Nevada's best kept secret. Wildlife the foothills of the Easter Sierra, as well as the surrounding lakes and streams. Outdoorsmen come from all around the world to fish for the elusive Cutthroat trout, or hunt for a chukar. Tradition makes this a year round affair.



Parks, Trails & Beaches

Village Green: 960 Lakeshore Blvd., Incline Village, NV 89451

Preston Field: 700 Tahoe Blvd., Incline Village, NV 89451

Incline Skate Park: Corner of Hwy 28 and Southwood, Incline Village, NV 89451

Incline Park: 939 Southwood Blvd., Incline Village, NV 89451

Ski Beach: 967 Lakeshore Blvd, Incline Village, NV 89451

Incline Beach: 967 Lakeshore Blvd, Incline Village, NV 89451



Burnt Cedar Beach Pool: 665 Lakeshore Blvd, Incline Village, NV 89451

Sand Harbor: Highway 28, Lake Tahoe-Nevada State Park, Incline Village

D.L. Bliss State Park: Hwy 89, CA 96143

Secret Cove Beach: Highway 28, Incline Village, 89452

Kings Beach: North Lake Boulevard, Kings Beach, CA

Tahoe Meadows Whole Access Interpretive Trail: Highway 431, Incline Village, NV

Flume Trail: Hwy 431, Incline Village, NV



LOCAL DINING

Incline Village offers 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

The Village at Squaw Valley
1960 Squaw Valley Road, Tahoe
800-403-0206

Lone Eagle Grille
111 Country Club Drive, Lake Tahoe
775-886-6899

Crosby's Tavern & Gaming
868 Tahoe Blvd Ste 4, Incline Village
775-833-1030

Bite American Tapas
907 Tahoe Blvd Incline Village
775-831-1000

Austin's
120 Country Club Dr # 24 Incline Village
775-832-7778

Brewforia Beer Market
800 Tahoe Blvd Ste 2 Incline Village
775-298-7660

Azzara's Italian Restaurant
930 Tahoe Blvd Incline Village
775-831-0346

Mofos Pizza & Pasta
868 Tahoe Blvd Ste 23 Incline Village
775-831-4999

The Grille At The Chateau
955 Fairway Blvd, Incline Village
775-832-1178

Jack Rabbit Moon
893 Tahoe Blvd Ste 600, Incline Village
775-833-3900

Gus's Open Pit BBQ
930 Tahoe Blvd, Incline Village
775-831-4487

Mountain High Sandwich Co
120 Country Club Dr Ste 28 Incline Village
775-298-2636

Koi Sushi
868 Tahoe Blvd Unit 26 Incline Village
775-298-2091

Crystal Bay Steak & Lobster House
14 State Hwy 28 Crystal Bay
775-833-6333

Thai Recipe
901 Tahoe Blvd Incline Village
775-831-4777

Sunshine Deli & Catering
919 Incline Way Incline Village
775-832-2253

Fumo Wood Fired Eatery
120 Country Club Dr, Incline Village
775-833-2200

Tunnel Creek Cafe
1115 Tunnel Creek Rd Incline Village
775-298-2502



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

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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



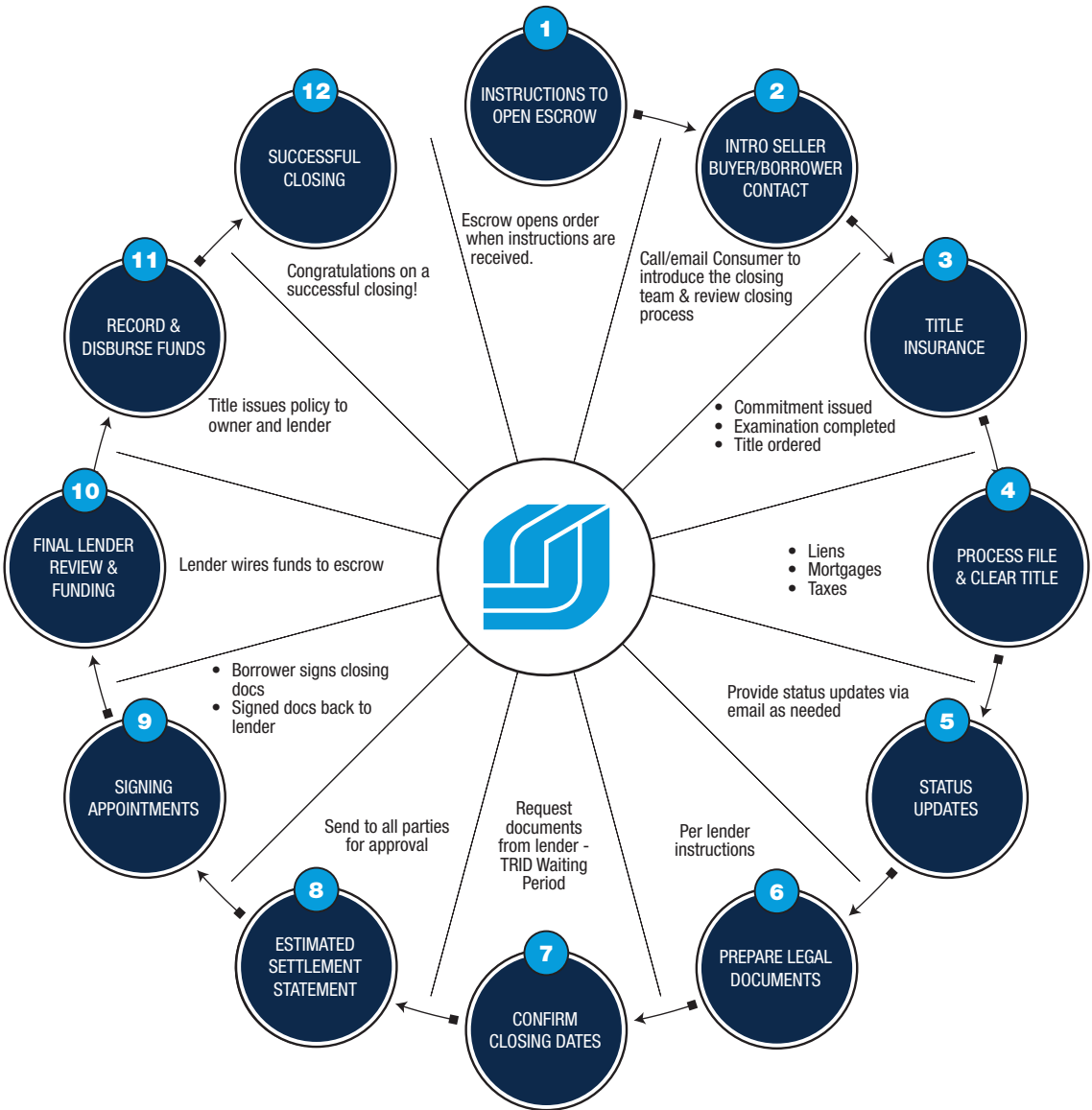
TITLE & ESCROW RESOURCES



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: 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.

(Read More...)





What Is Title: FAQs

(Continued...)

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.

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:

1. Defending the title, in court if necessary, at no cost to owner/lender, and
2. 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.





Title Operations

Financial Information for the Three Months
Ending September 30, 2022

FINANCIAL HIGHLIGHTS Q3·2022

Ticor Title is a member of the Fidelity National Financial family of companies and the nation's largest group of title companies and title insurance underwriters – Fidelity National Title, Chicago Title, Commonwealth Land Title, Alamo Title and National Title Insurance of New York – that collectively issue more title insurance policies than any other title company in the United States.

FNF



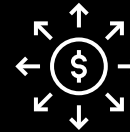
\$9.9 billion
FNF Market Cap



\$45.3 billion
Investment Portfolio



\$1.07 Adjusted EPS
to Common Shareholders - Diluted



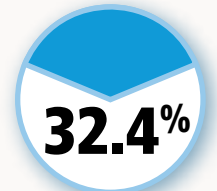
\$1.9 billion
Claims Reserves

TITLE SEGMENT



\$2.3 billion
Total Revenue*

363 thousand
Direct Orders Opened



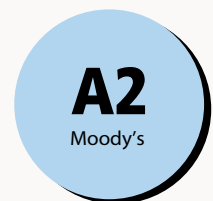
Market Share
Overall Market Share
Source: ALTA 6 Months 2022



\$400 million
Adjusted Pre-Tax Earnings

278 thousand
Direct Orders Closed

FINANCIAL STRENGTH/ CLAIMS PAYING ABILITY RATINGS



Excludes Discontinued Operations. All Figures in US dollars. Source: FNF 10-Q
*Excluding recognized gains and losses.

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Fidelity National Financial, its subsidiaries, or affiliates.



Shannon



LIVING, LOVING, & WORKING... INCLINE VILLAGE

Shannon Pisano, Senior Escrow Officer, has been in the Escrow and Title Insurance Industry in the Incline Village and Lake Tahoe market for over 33 years. She has been a resident in Lake Tahoe since 1975.

Shannon Pisano along with her sales team, are excited to bring new tools and resources to the Lake Tahoe Real Estate Market and Industry Partners. Their vast knowledge and expertise of the real estate and business community is unmatched in the Lake Tahoe and Incline Village Area.

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