



Guide to Buying Your New Home!

Errin Ford, Realtor
208-659-2341
RealEstate@ErrinFord.com



I CAN HELP YOU FIND A HOME



To find the right home, in the perfect neighborhood and at a cost that is within your budget, is no small task. That's the reason many buyers enlist the help of full-service Windermere agent, Errin M. Ford. There are many benefits you receive from working with a licensed professional with specialized skills.

"Errin is a professional, he puts his client's needs first. He not only has the local Real Estate knowledge that you want, but what you need in making a home buying or selling decision."

Steven Carlsen | Branch Manager

Coeur d'Alene Branch | Platinum Home Mortgage Corporation



My Commitment To You

This is a list of the services that I commit to you during the home search and buying process:

- *Personalized Portal to our Multiple Listing Service, set with your specific search criteria featuring real time data.*
- *Cross check the MLS system daily to make sure you are seeing every home that meets your criteria.*
- *Schedule and show you all properties that meet your criteria that you would like to see.*
- *Provide you with reputable Loan Officers to get you prequalified for a loan if needed.*
- *Draft all offers that you would like to submit, go over all offer paperwork with you and answer any questions you may have.*
- *Negotiate offers to ensure you are getting the best possible deal and the best possible terms.*
- *Follow up with the Listing Realtor for offer status updates and constantly update you on the status of your offer.*
- *Once your offer is accepted, I will coordinate with the title company to open escrow and deliver the contract and earnest money.*
- *Provide you with an "at a glance" calendar with all important time lines for you to reference.*
- *Follow up with the Title Company and the Lender several times weekly to make sure closing is on schedule and keep you updated throughout the process.*
- *Schedule and perform the Final Walk Through with you.*
- *Coordinate with you, escrow company, and the Lender on getting the closing documents signed.*
- *Contact you immediately upon closing/recording and deliver you the keys to your new home.*

I will guide you every step of the way to ensure you are informed and educated on the home buying process. My fee to you is 100% free. In the state of Idaho, the Seller pays the Realtor brokerage fees, so my services are 100% free to you. All I ask is your commitment and that when you do find the home you want to purchase that you hire me as your Realtor.



ANY HOME. ANY TIME.

I can help you buy property, no matter how or where you find it.

- * *Any Property advertised online, on any website.***
- * *Properties advertised in the newspaper***
- * *Properties identified by a "For Sale" sign in the front yard.***
- * *Properties found during an Open House tour.***
- * *Properties you've heard about from friends, family or other contacts***
- * *Properties listed for sale by another agent or real estate company***

Sometimes going to the agent who is listing the home you're interested in may NOT be the ideal situation you want to be in.

The agent is representing the SELLER and THEIR best interests, NOT YOURS.

Have one agent that you will work well with start looking for you! Having more than one agent working for you wastes time, and will confuse who you see homes with:

***THEN RELAX! LET ME, A FULL TIME REAL ESTATE PROFESSIONAL,
DO THE JOB!***

The real estate commission is usually paid for by the seller; have someone working for you as a buyer's agent representing your best interest doesn't cost you any money. I will keep an eye out for you on a daily basis, and preview the homes that you currently have expressed an interest in, and find those you haven't!

"I have recommended Errin Ford to all of my friends"

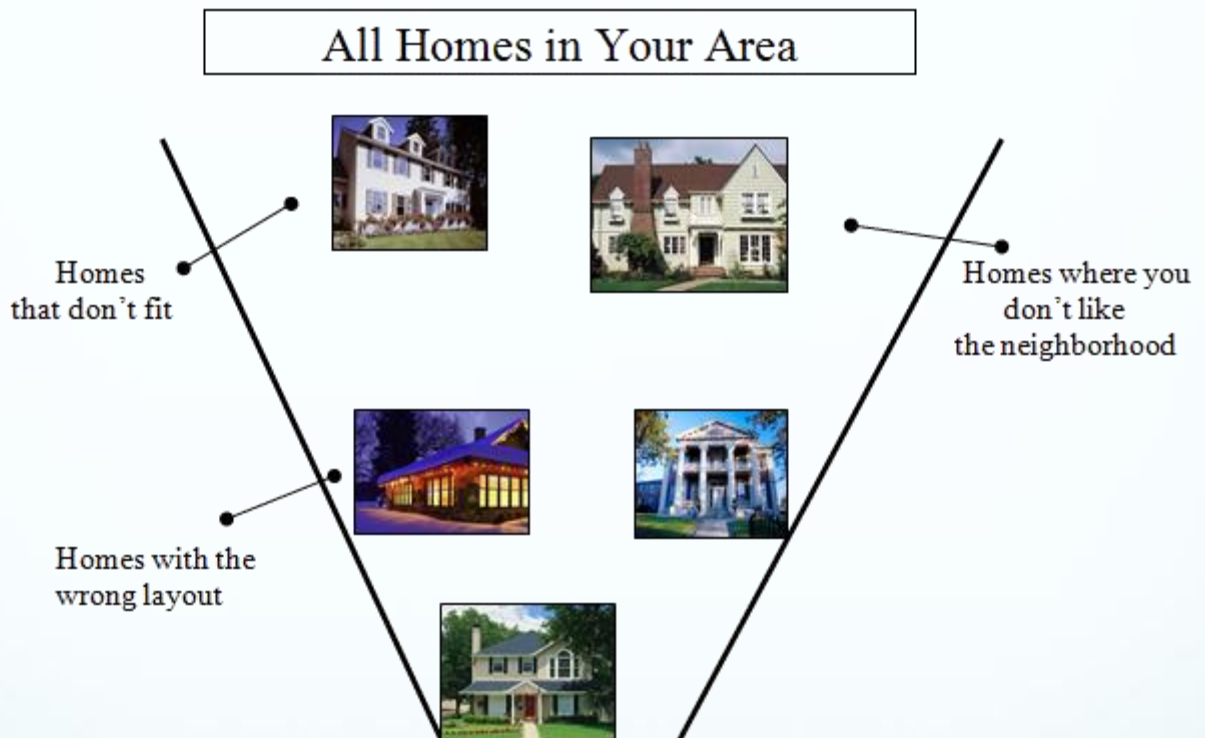
Gayle L.



Helping you with the... Process of Elimination



Finding the right home for you is a process of elimination. We will start the search on the internet with a broad scope of homes for sale in your area. Then we will eliminate those homes that don't fit your criteria. Next you will drive by the homes remaining and further narrow down the list. We will then rule out the homes that don't appeal to you leaving a smaller list of homes for you to view the inside.



These are the homes we will do a Comparative Market Analysis
and then view the inside

By using this process we will do 3 things:

1. We will quickly eliminate those homes that don't fit your needs.
2. We will ensure that you don't miss out on anything.
3. We will do a Market Analysis on your top 3 choices to make sure you don't pay too much.

*"I recommend Errin Ford to any of my acquaintances that might be
considering a new home purchase"*

Carolynn S.



BEGINNING THE PROCESS

Organization is the key to finding the home you want while spending the least amount of time and energy.



HOW MUCH HOME CAN YOU AFFORD?

*Find a target price range you can afford and get pre-approved for a mortgage. **This should be your 1st step.** It's a good idea to do this before you go house-hunting.*

A mortgage lender can assist you with determining how much of a down payment, plus a monthly mortgage payment made up of principal, interest, taxes and insurance (PITI), that you can handle. This will help us narrow your home search to a price range that is comfortable for you, and *being pre-approved also makes for a stronger offer in the eyes of sellers.*

There are a wide variety of loan programs available to buyers. In order to plan properly, you need to understand what lenders are looking for from a borrower. *There are three factors that help determine if you qualify for home financing: Your income, Your assets, Your credit history. (I have included a list of very reputable lenders in this guide)*

***"Thank you for all of your help in the process of us
buying our first home"
Jason and Jaimie F.***



Most loan programs require you to verify all of your income sources. Your mortgage lender will let you know what documentation is needed. Typically, you will need to provide pay stubs and your W-2, and if you are self-employed, you may need to provide copies of your tax returns.

The required down payment varies according to the loan program. There are several affordable options for borrowers. Closing costs are associated with finalizing the transaction and include the appraisal fee, loan origination fee, title insurance, escrow services and legal recording of documents. Each loan is different, so it is important to discuss these fees with a mortgage expert.

All lenders review a borrower's credit history to determine the type of credit used, the amount owed and the borrower's history of repaying debt.

LET THE FUN BEGIN ...

Make a list of everything you want in a home. Do you prefer a single story rancher or a multiple-story house? Is a master suite important? How many bathrooms? What about closet space? How about a fireplace or a bay window? Do you need a yard for the kids and pets to play in? Are schools or access to public transportation important?

Separate your necessities in a home and put them on the "A" list. Prioritize the rest of the items into a "B" and "C" list in order of importance. We'll go over the lists so that I'm very clear on what you want and need in your home. When selecting a home, look beyond cosmetics. Make sure the home is in good physical condition and that you understand the cost of repairs. I have provided a couple trusted home inspectors at the end of this booklet.



Keep good notes as we look at homes. After a while, it becomes difficult to remember which features belong to which home.

"Errin was great about working around our specific needs"

Derek and Christina L.



YOUR NEXT STEPS

- Before spending too much time looking at houses, it is best to visit with a lender to make sure you are qualified at the purchase price you are wanting to look in.
- Fill out the "Identifying Your Priorities" sheet so I can search for homes on the MLS that meet your needs and dreams.
- We will schedule appointments to view the homes that fit your criteria together.

FOUND THE PERFECT HOME! SUBMITTING YOUR OFFER:

- When you've found the perfect home, we will write up an offer to be presented to the seller.
- The seller will choose to either accept your offer or counter your offer.
- If your offer is countered, you will have the choice to accept the seller's offer or counter back the seller's offer.

WHEN YOUR OFFER HAS BEEN ACCEPTED:

- We will submit a copy of your offer to your *lender and the title/escrow company*.
- I can help you choose a home inspector to have the home inspected.
After the inspection has been completed and all negotiations have been finalized, your lender will order the appraisal.
- After the appraisal is complete the appraisal will go to the lender for underwriting to ensure the home appraises for the price you are purchasing it for.
- Your lender will then prepare all the closing documents to be delivered to the escrow company.
- The escrow company will contact you to schedule a time to sign all documents.
- Your lender will review all signed documents then release the documents for recording with the county.
- Once your new deed of trust has been recorded with the county you will be handed keys to your new home!!

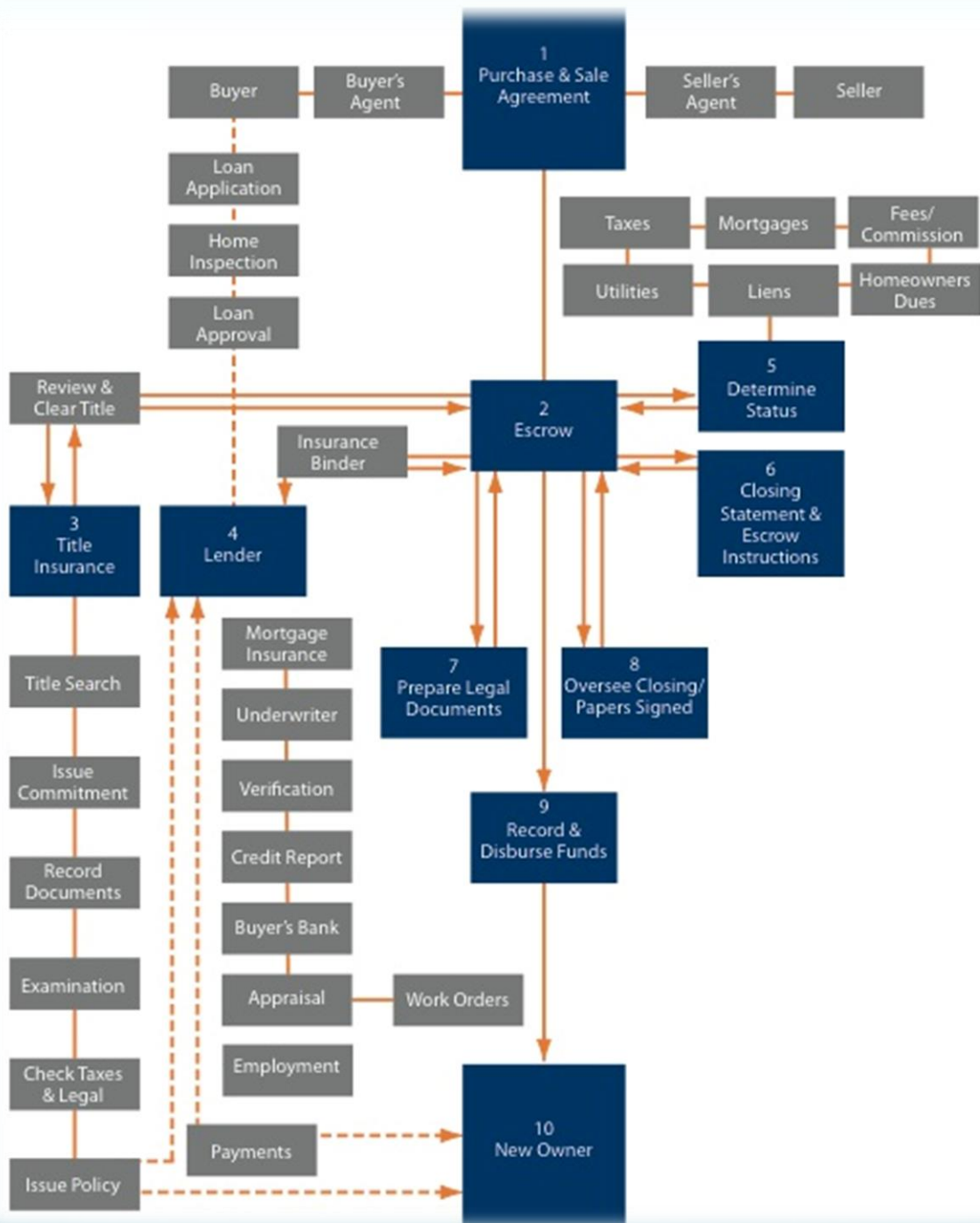
CONGRATULATIONS, NEW HOMEOWNER!



"It was fantastic working with Errin Ford"
Dale and Debbie P



IT'S MORE COMPLICATED THAN JUST FINDING A HOME



"As picky first-time home buyers...." Errin Ford's patient yet persistent personality really hit the mark for us. We especially valued his honest opinions and creative solutions as we weeded through listings in search of our home. The entire process went incredibly smooth and was also a really fun experience. When the furnace quit working on our move-in day, Errin went the extra mile to quickly resolve this issue saving us time and money.

Jon & Katie S.



PURCHASE AND SALE AGREEMENT



Once you've found the home you want to buy, together we'll complete a purchase and sale agreement. This is the agreement in which you and the seller outline the details of the property transfer. The purchase and sale agreement usually consists of the following pages:

- Earnest money receipt
- Financing addendum
- Inspection addendum
- Conditions/disclosure addendum
- Contingency addendum, when appropriate
- Addendum outlining special conditions
- Lead-based paint notification, when appropriate
- Agency disclosure form
- Property disclosure form completed by the property seller

"As a business partner for the last 10 years, I have seen Errin help people realize their dreams of home ownership. I have watched him see the entire process through from beginning to end."

Jared Janke | Assistant Vice President/Sales Manager
Alliance Title & Escrow Corp.



HOME INSPECTIONS

The standard home inspector's report will review the conditions of the home's heating and cooling systems; interior plumbing and electrical systems; the roof, attic and visible insulation; walls, ceilings, floors, windows and doors; foundation, basement and visible structure. The inspector will also look for cracks in cement walls, water stains that indicate leakage and any indication of wood rot. A home inspection also points out the positive aspects of a home, as well as the maintenance that will be necessary to keep it in good shape.



As your real estate agent, I'm familiar with home-inspection services and can provide you with a list of names from which to choose. Another good way to find a home inspector is to ask a friend, or perhaps a business acquaintance, who has had a home inspection and can recommend a home inspector they were satisfied with. Remember, no home is perfect. If problems are found, I will help you negotiate through the process.

"In all cases Errin went above and beyond to make sure that I was informed every step of the way."

Brian and Elvia G.



SETTLEMENT—WHO PAYS WHAT

During the negotiation stage of the transaction, a mutually agreed-upon date for closing is determined. “Closing” is when you and the seller sign all the paperwork and pay your share of the settlement fees, and the documents are recorded. Settlement obligations vary widely due to specific contract language, local laws and customs.



Prior to closing, the closing agent (usually an escrow or title company or attorney) will complete a detailed settlement statement for both buyer and seller. As your Windermere agent, I can help you understand which of the following typical settlement fees apply to you.

THE BUYER WILL RECEIVE:

- Credit toward buyer closing costs or the purchase price for any earnest money deposited.

THE BUYER PAYS:

- One-half of escrow or legal fees paid to the attorney or escrow company for preparing the closing.
- Document preparation fees, if applicable
- Recording and notary fees, if applicable
- Title search and title insurance (paid by either the seller or the buyer)
- Loan fees
- Appraisal fees
- Credit report fees
- Home Owners Association fees, if applicable (paid by either the seller or the buyer)

“We don’t often come in contact with someone who motivates us to actually sit down and write a glowing recommendation, but Errin is that one special person! He did an outstanding job finding a new home for us. Our “must have” list was extensive, yet he exceeded our expectations 100%.”

Kip and Sandy



Sample Forms that you will see during this process



RE-14 BUYER REPRESENTATION AGREEMENT (EXCLUSIVE RIGHT TO REPRESENT)

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THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT, INCLUDING ANY ATTACHMENTS.
IF YOU HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY AND/OR ACCOUNTANT BEFORE SIGNING.

DATE: _____ AGENT: _____
Acting as Agent for the Broker

1. BUYER _____

retains _____ Broker of _____
as exclusive Buyer Broker (hereinafter referred to as Broker), where the BUYER is represented by one agent only for time herein set forth and for the express purpose of Representing BUYER in the purchase, lease, or optioning of real property. Further, BUYER agrees, warrants and acknowledges that BUYER has not and shall not enter into any buyer representation agreement with another broker in the state of Idaho as a broker for BUYER during the effective term of this agreement, unless otherwise agreed to in writing by BUYER and above-listed Broker. BUYER agrees to indemnify and hold the above-listed Broker harmless from any claim brought by any other broker or real estate salesperson for compensation claimed or owed during the effective term of this agreement. By appointing Broker as BUYER'S exclusive agent, BUYER agrees to conduct all negotiations for property through Broker, and to refer to Broker all inquiries received in any form from real estate brokers, salespersons, prospective sellers, or any other source, during the time this Buyer Representation Agreement is in effect. BUYER desires to purchase, lease, or option the following real estate: Type of property:

☐Residential ☐Residential Income ☐Commercial ☐Vacant Land ☐Other _____
Applicable City(s) _____, Idaho; Applicable Zip Codes _____
Applicable County(s) _____
Other Description: (i.e., geographical area, price, etc.) _____

2. TERM OF AGREEMENT: This BUYER REPRESENTATION AGREEMENT (herein after referred to as Agreement) is in force from date _____ and will expire at 11:59 p.m. on date _____, or upon closing of escrow of such property purchased through this agreement.

3. BROKER REPRESENTATIONS AND SERVICES: The Broker and Broker's agent representing a BUYER are agents of the BUYER. Broker will use reasonable efforts as BUYER'S agent to locate property as described in Section One hereof from the information available in the Multiple Listing Service (MLS) and from other sources for unlisted property that the Broker may be aware of when applicable as set forth in Section One. The Broker's duty to locate property for the BUYER is limited to the properties that the Broker is aware of and does not include a duty to discover every unlisted property that may be privately advertised. Broker shall make submissions to BUYER describing and identifying properties that substantially meet the criteria set forth in Section One, for consideration of the BUYER and Broker agrees to negotiate acceptance of any offer to purchase or lease such property.

4. TRANSACTION RELATED SERVICES DISCLAIMER: BUYER understands that Broker is qualified to advise BUYER on general matters concerning real estate, but may not offer legal advice and is not an expert in matters of law, tax, financing, surveying, structural conditions, property inspections, hazardous materials, or engineering. BUYER acknowledges that Broker advises BUYER to seek expert assistance for advice on such matters. Broker cannot warrant the condition of property to be acquired, or guarantee that all material facts are disclosed by the Seller. Broker will not investigate the condition of any property including without limitation the status of permits, zoning, location of property lines, square footage, possible loss of views and/or compliance of the property with applicable laws, codes or ordinances and BUYER must satisfy themselves concerning these issues by obtaining the appropriate expert advice. The Broker or Broker's agent may, during the course of the transaction, identify individuals or entities who perform services including **BUT NOT LIMITED TO** the following: home inspections, service contracts, appraisals, environmental assessment inspections, code compliance inspections, title insurance, closing and escrow services, loans and refinancing services, construction and repairs, legal and accounting services, and/or surveys. The BUYER understands that the identification of service providers is solely for BUYER'S convenience and that the Broker and its agent are not guaranteeing or assuring that the service provider will perform its duties in accordance with the BUYER'S expectations. BUYER has the right to make arrangements with any entity BUYER chooses to provide these services. BUYER hereby releases and holds harmless the Broker and Broker's agent from any claims by the BUYER that service providers breached their agreement, were negligent, misrepresented information, or otherwise failed to perform in accordance with the BUYER'S expectations. In the event the BUYER requests Broker to obtain any products or services from outside sources, BUYER agrees to pay for them immediately when payment is due. For example: surveys or engineering, environmental and/or soil tests, title reports, home or property inspections, appraisals, etc.

5. FINANCIAL INFORMATION: BUYER agrees to provide Broker and/or Broker's agent with certain pertinent financial information necessary to prove ability to purchase desired property.

6. OTHER POTENTIAL BUYERS: BUYER understands that other potential buyers may consider, make offers on, or purchase through Broker the same or similar properties as BUYER is seeking to acquire. BUYER consents to Broker's representation of such other potential buyers before, during, and after the expiration of this Agreement and further releases Broker of any conflicting Agency duties.

BUYER'S Initials (____) (____) Date: _____

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RE-14 BUYER REPRESENTATION AGREEMENT



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BUYER'S NAME(S) _____

7. LIMITS OF CONFIDENTIALITY OF OFFERS: BUYER understands that an offer submitted to a seller, and the terms thereof may not be held confidential by such seller or seller's representative unless such confidentiality is otherwise agreed to by the parties.

8. CONSENT TO LIMITED DUAL REPRESENTATION AND ASSIGNED AGENCY: The undersigned BUYER(S) have received, read and understand the Agency Disclosure Brochure (prepared by the Idaho Real Estate Commission). The undersigned BUYER(S) understand that the brokerage involved in this transaction may be providing agency representation to both the BUYER(S) and the Seller. The undersigned BUYER(S) each understands that, as an agent for both BUYER/client and Seller/client, a brokerage will be a limited dual agent of each client and cannot advocate on behalf of one client over another, and cannot legally disclose to either client certain confidential client information concerning price negotiations, terms or factors motivating the BUYER/client to buy or the Seller/client to sell without specific written permission of the client to whom the information pertains. The specific duties, obligations and limitations of a limited dual agent are contained in the Agency Disclosure Brochure as required by §54-2085, Idaho Code. The undersigned BUYER(S) each understands that a limited dual agent does not have a duty of undivided loyalty to either client.

The undersigned BUYER(S) further acknowledge that, to the extent the brokerage firm offers assigned agency as a type of agency representation, individual sales associates may be assigned to represent each client to act solely on behalf of the client consistent with applicable duties set forth in §54-2087, Idaho Code. In an assigned agency situation, the designated broker (the broker who supervises the sales associates) will remain a limited dual agent of the client and shall have the duty to supervise the assigned agents in the fulfillment of their duties to their respective clients, to refrain from advocating on behalf of any one client over another, and to refrain from disclosing or using, without permission, confidential information of any other client with whom the brokerage has an agency relationship.

BUYER NOTIFICATION AND CONSENT TO RELEASE FROM CONFLICTING AGENCY DUTIES: BUYER acknowledges that Broker as named above has disclosed the fact that at times Broker acts as agent(s) for other BUYERS and for Sellers in the sale of the property. BUYER has been advised and understands that it may create a conflict of interest for Broker to introduce BUYER to a Seller Client's property because Broker could not satisfy all of its Client duties to both BUYER Client and Seller Client in connection with such a showing or any transaction which resulted. Based on the understandings acknowledged, BUYER makes the following election.
(Make one election only)

_____/_____
Initials
**Limited Dual Agency
and/or
Assigned Agency**

BUYER DOES WANT to be introduced to Seller client's property and hereby agrees to relieve Broker of conflicting agency duties, including the duty to disclose confidential information known to the Broker at the time and the duty of loyalty to either party. Relieved of all conflicting agency duties, Broker will act in an unbiased manner to assist the BUYER and Seller in the introduction of BUYER to such Seller client's property and in the preparation of any contract of sale which may result. BUYER authorizes Broker to act in a limited dual agency capacity. Further, BUYER agrees that Broker may offer, but is not obligated to offer, assigned agency representation, and if offered by the Broker, BUYER authorizes Broker to act in such capacity.

OR

_____/_____
Initials
Single Agency

BUYER DOES NOT WANT to be introduced to Seller client's property and hereby releases Broker from any responsibility or duty under the agency agreement. Broker shall be under no obligation or duty to introduce the BUYER to any Seller client's property.

9. NON-DISCRIMINATION: The parties agree not to discriminate against any prospective Seller or Lessor because of race, religion, creed, color, sex, marital status, national origin, familial, or handicapped status of such person.

10. SEVERABILITY CLAUSE: In the case that any one or more of the provisions contained in this Agreement, or any application thereof, shall be invalid, illegal or unenforceable in any respect, the validity, legality or enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

11. SINGULAR AND PLURAL terms each include the other, when appropriate.

12. DEFAULT / ATTORNEY'S FEES: In the event of default by BUYER under this Agreement, Broker shall be entitled to the Fee that Broker would have received had no default occurred, in addition to other available legal remedies. In the event of any suit or other proceeding arising out of this Agreement, the prevailing party shall be entitled to its reasonable attorney's fees and all costs incurred relative to such suit or proceeding. Venue of any action arising out of this Agreement shall be in the court of the county in which Broker's office is located.

BUYER'S Initials (____) (____) Date: _____

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BUYER'S NAME(S) _____

13. **COMPENSATION OF BROKER:** In consideration of the services to be performed by the Broker, BUYER agrees that broker may be compensated in any of the following ways: Check all that apply.

- ☐ A. If the property is subject to a listing agreement with the Broker's Company or a cooperating Broker through the Multiple Listing Service (MLS) or otherwise, the fee will be the amount equal to the compensation offered by the aforementioned Brokers but not less than _____% of the selling price. BUYER agrees to pay to the Broker any difference between the amount received from the aforementioned Brokers and the stated minimum.
- ☐ B. If the property is not subject to a Listing Agreement, such as a For Sale By Owner or a Custom Build Job, the BUYER agrees that the Broker will be paid a fee of not less than ☐ _____% of selling price or ☐ \$_____. The Broker shall first seek to obtain this fee through the transaction paid by the Seller. If the fee cannot be obtained through the Seller, the BUYER will be responsible for such fee stated above.
- ☐ C. If the property is leased by BUYER, then BUYER agrees to pay a total brokerage fee of the greater of: _____% of the annual Base Rent OR _____ month's rent OR a one-time flat fee of \$_____. The Broker shall first seek to obtain this fee through the transaction paid by the lessor. If the fee cannot be obtained through the lessor, then BUYER will be responsible for the fee. 'Base Rent' is defined as the specific minimum rent owed by BUYER to lessor each year. In addition, if the lease is a 'lease to own' contract, or if the BUYER exercises an option to purchase under the lease, then in addition to the compensation for lease procurement specified in this paragraph (C), Broker shall also be entitled to any compensation for sale as enumerated in paragraphs (A) or (B) above.
- ☐ D. Retainer Fee. BUYER will pay Broker a non-refundable retainer fee of \$_____ due and payable upon signing of this Agreement. Retainer fee ☐ shall ☐ shall not be credited against any compensation set forth in paragraph A or B.
- ☐ E. Hourly rate. BUYER will pay Broker at the rate of \$_____ per hour for the time spent by Broker pursuant to this Agreement to be paid when billed whether or not BUYER acquires or leases property. The fee ☐ shall ☐ shall not be credited against any compensation as set forth in paragraph A, B, or C.

This compensation shall apply to transactions made for which BUYER enters into a contract during the original term of this Agreement or during any extension of such original or extended term, and shall also apply to transactions for which BUYER enters into a contract within _____ calendar days (ninety [90] if left blank) after this Agreement expires or is terminated, if the property acquired or leased by the BUYER was submitted in writing to the BUYER by Broker pursuant to Section One hereof during the original term or extension of the term of this Agreement. The fee shall be paid at closing or lease execution unless otherwise designated by the Broker in writing. The closing agent for this transaction is hereby authorized to pay the above mentioned compensation at closing.

In the event BUYER purchases any property without using the representation of the Broker named above within the time this agreement remains in force, above stated BUYER shall be liable to Broker for a cancellation fee equal to _____% of the contract or purchase price of the property acquired or \$_____.

14. **OTHER TERMS AND CONDITIONS:** _____

15. **COMMUNICATION:** Failure of BUYER to reasonably maintain communication with BROKER is a breach of this agreement.

16. **TRANSMISSION OF DOCUMENTS:** Facsimile or electronic transmission of any signed original document, and retransmission of any signed facsimile or electronic transmission shall be the same as delivery of an original. At the request of either the BUYER or SELLER, or the LENDER, or the Closing Agency, the BUYER and SELLER will confirm facsimile or electronic transmitted signatures by signing an original document.

17. **AUTHORITY OF SIGNATORY:** If BUYER is a corporation, partnership, trust, estate, or other entity, the person executing this agreement on its behalf warrants his or her authority to do so and to bind BUYER.

18. **TIME IS OF THE ESSENCE IN THIS AGREEMENT:** The terms hereof constitute the entire agreement and supersede all prior agreements, negotiations and discussions between parties. This agreement may be modified only by a written agreement signed by each of the parties.

Buyer Signature	Date	Agent or Broker (on behalf of Brokerage) Signature	Date
Buyer Signature	Date	Brokerage Address	
Address	City	State	Zip
City	State	Zip	Brokerage Phone
Phone	Fax	Brokerage Email	
Email		Agent/Broker Email	

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For Your Protection: Get a Home Inspection

Name of Buyer (s) _____

Property Address _____

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems
- identify items that need to be repaired or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required for three reasons:

- to estimate the market value of a house
- to make sure that the house meets FHA minimum property standards/requirements
- to make sure that the house is marketable

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you.

I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.

_____ I/We choose to have a home inspection performed.

_____ I/We choose not to have a home inspection performed.

Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

X

Signature & Date

X

Signature & Date

form HUD-92564-CN (12/03)

Agency Disclosure Brochure



A Consumer Guide to Understanding Agency Relationships in Real Estate Transactions

Duties owed to Idaho consumers by a real estate brokerage and its licensees are defined in the "Idaho Real Estate Brokerage Representation Act." Idaho Code 54-2082 through 54-2097.

This informational brochure is published by the Idaho Real Estate Commission.



Effective July 1, 2015

Right Now You Are a Customer

"Agency" is a term used in Idaho law that describes the relationships between a licensee and the parties to a real estate transaction.

Idaho law says a real estate brokerage and its licensees owe the following "Customer" duties to all consumers in real estate transactions:

- Perform necessary and customary acts to assist you in the purchase or sale of real estate;
- Perform these acts with honesty, good faith, reasonable skill and care;
- Properly account for money or property you place in the care and responsibility of the brokerage; and
- Disclose all "adverse material facts" which the licensee knows or reasonably should have known. These are facts that would significantly affect the desirability or value of the property to a reasonable person, or facts establishing a reasonable belief that one of the parties cannot, or does not intend to, complete obligations under the contract.

If you are a Customer, a real estate licensee is not required to promote your best interests or keep your bargaining information confidential. If you use the services of a licensee and brokerage without a written Representation (Agency) Agreement, you will remain a Customer throughout the transaction.

A Compensation Agreement is a written contract that requires you to pay a fee for a specific service provided by a brokerage, and it is not the same as a Representation Agreement. If you sign a Compensation Agreement, you are still a Customer, but the brokerage and its licensees owe one additional duty:

- Be available to receive and present written offers and counter-offers to you or from you.

You May Become a Client

If you want a licensee and brokerage to promote your best interests in a transaction, you can become a "Client" by signing a Buyer or Seller Representation (Agency) Agreement. A brokerage and its licensees will owe

you the following Client duties, which are greater than the duties owed to a Customer:

- Perform the terms of the written agreement;
- Exercise reasonable skill and care;
- Promote your best interests in good faith, honesty, and fair dealing;
- Maintain the confidentiality of your information, including bargaining information, even after the representation has ended;
- Properly account for money or property you place in the care and responsibility of the brokerage;
- Find a property for you or a buyer for your property, and assist you in negotiating an acceptable price and other terms and conditions for the transaction;
- Disclose all "adverse material facts" which the licensee knows or reasonably should have known, as defined above; and
- Be available to receive and present written offers and counter-offers to you or from you.

A "Sold" price of property is not confidential client information, for either buyers or sellers, and may be disclosed by a licensee.

The above Customer or Client duties are required by law, and a licensee cannot agree with you to modify or eliminate any of them.

If you sign a Representation Agreement or Compensation Agreement with a licensee, the contract is actually between you and the licensee's brokerage. The Designated Broker is the only person authorized to modify or cancel a brokerage contract.

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These Are Your Agency Options

Agency Representation (Single Agency)

Under "Agency Representation" (sometimes referred to as "Single Agency"), you are a Client and the licensee is your Agent who represents you, and only you, in your real estate transaction. The entire brokerage is obligated to promote your best interests. No licensee in the brokerage is allowed to represent the other party to the transaction.

If you are a seller, your Agent will seek a buyer to purchase your property at a price and under terms and conditions acceptable to you, and assist with your negotiations. If you request it in writing, your Agent will seek reasonable proof of a prospective purchaser's financial ability to complete your transaction.

If you are a buyer, your Agent will seek a property for you to purchase at an acceptable price and terms, and assist with your negotiations. Your Agent will also advise you to consult with appropriate professionals, such as inspectors, attorneys, and tax advisors. If disclosed to all parties in writing, a brokerage may also represent other buyers who wish to make offers on the same property you are interested in purchasing.

Limited Dual Agency

"Limited Dual Agency" means the brokerage and its licensees represent both the buyer and the seller as Clients in the same transaction. The brokerage must have both the buyer's and seller's consent to represent both parties under Limited Dual Agency. You might choose Limited Dual Agency because you want to purchase a property listed by the same brokerage, or because the same brokerage knows of a buyer for your property. There are two kinds of Limited Dual Agency:

Without Assigned Agents The brokerage and its licensees are Agents for both Clients equally and cannot advocate on behalf of one Client over the other. None of the licensees at the brokerage can disclose confidential information about either Client. The brokerage must otherwise promote the non-conflicting interests of both Clients, perform the terms of the Buyer and Seller Representation Agreements with skill and care, and other duties required by law.

With Assigned Agents The Designated Broker may assign individual licensees within the brokerage ("Assigned Agents") to act solely on behalf of each Client. An Assigned Agent has a duty to promote the Client's best interests, even if those interests conflict with the interests of the other Client, including negotiating a price. An Assigned Agent must maintain the Client's confidential information. The Designated Broker is always a Limited Dual Agent for both Clients and ensures the Assigned Agents fulfill their duties to their respective Clients.

What to Look For in Any Written Agreement with a Brokerage

A Buyer or Seller Representation Agreement or Compensation Agreement should answer these questions:

- How will the brokerage get paid?
- When will this agreement expire?
- What happens to this agreement when a transaction is completed?
- Can I cancel this agreement, and if so, how?
- Can I work with other brokerages during the time of my agreement?
- What happens if I buy or sell on my own?
- Under an Agency Representation Agreement, am I willing to allow the brokerage to represent both the other party and me in my real estate transaction?

Real Estate Licensees Are Not Inspectors Unless you and a licensee agree in writing, a brokerage and its licensees are not required to conduct an independent inspection of a property or verify the accuracy or completeness of any statements or representations made regarding a property. To learn about the condition of a property, you should obtain the advice of an appropriate professional, such as a home inspector, engineer, or surveyor.

The licensee who gave you this brochure is licensed with:

Name of Brokerage: _____

Phone: _____

RECEIPT

Rev 07/01/16

By signing below, you acknowledge only that a licensee gave you a copy of this Agency Disclosure Brochure.
This document is not a contract, and signing it does not obligate you to anything.

Printed Name/Signature _____ Date _____

Printed Name/Signature _____ Date _____

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RE-21 REAL ESTATE PURCHASE AND SALE AGREEMENT

JULY 2015
EDITION



Page 1 of 7

THIS IS A LEGALLY BINDING CONTRACT, READ THE ENTIRE DOCUMENT, INCLUDING ANY ATTACHMENTS.
IF YOU HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY AND/OR ACCOUNTANT BEFORE SIGNING.

NO WARRANTIES, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF HABITABILITY, AGREEMENTS
OR REPRESENTATIONS NOT EXPRESSLY SET FORTH HEREIN SHALL BE BINDING UPON EITHER PARTY.

1 ID# _____ DATE _____

2 LISTING AGENCY _____ Office Phone # _____ Fax # _____

3 Listing Agent _____ E-Mail _____ Phone # _____

4 SELLING AGENCY _____ Office Phone # _____ Fax # _____

5 Selling Agent _____ E-Mail _____ Phone # _____

6 **1. BUYER:** _____

7 (Hereinafter called "BUYER") agrees to purchase, and the undersigned SELLER agrees to sell the following described real estate hereinafter referred to as

8 "PROPERTY" COMMONLY KNOWN AS _____

9 _____ City _____ County, ID, Zip _____ legally described as: _____

10 OR Legal Description Attached as exhibit _____ (Exhibit must accompany original offer and be signed or initialed by BUYER

11 and SELLER.)

12 **2. \$ _____ PURCHASE PRICE:** _____ DOLLARS,

13 payable upon the following TERMS AND CONDITIONS (not including closing costs):

14 This offer is contingent upon the sale, refinance, and/or closing of any other property ☐ Yes ☐ No

15 **3. FINANCIAL TERMS:** Note: A+C+D+E must add up to total purchase price.

16 (A) \$ _____ EARNEST MONEY: BUYER hereby deposits _____

17 DOLLARS as Earnest Money evidenced by: ☐ Cash ☐ Personal check ☐ Cashier's check ☐ Note (due date): _____

18 ☐ Other _____ and a receipt is hereby acknowledged.

19 Earnest Money to be deposited in trust account ☐ Upon receipt or ☐ Upon acceptance by BUYER and SELLER or ☐ Other _____

20 and shall be held by: ☐ Listing Broker ☐ Selling Broker ☐ Other _____ for the benefit of the parties hereto.

21 THE RESPONSIBLE BROKER SHALL BE: _____

22 (B) ALL CASH OFFER: ☐ NO ☐ YES If this is an all cash offer do not complete Sections 3C and 3D, fill blanks with "0" (ZERO). IF CASH

23 OFFER, BUYER'S OBLIGATION TO CLOSE SHALL NOT BE SUBJECT TO ANY FINANCIAL CONTINGENCY. BUYER agrees to provide SELLER

24 within _____ business days (five [5] if left blank) from the date of acceptance of this agreement by all parties, evidence of sufficient funds and/or proceeds

25 necessary to close transaction. Acceptable documentation includes, but is not limited to, a copy of a recent bank or financial statement.

26 Cash proceeds from another sale: ☐ Yes ☐ No

27 (C) \$ _____ 0.00 NEW LOAN PROCEEDS: This Agreement is contingent upon BUYER obtaining the following financing:

28 FIRST LOAN of \$ _____ not including mortgage insurance, through ☐ FHA, ☐ VA, ☐ CONVENTIONAL, ☐ HFA, ☐ RURAL

29 DEVELOPMENT, ☐ OTHER _____ with interest not to exceed _____ % for a period of _____ year(s) at: ☐ Fixed Rate ☐ Other _____

30 In the event BUYER is unable, after exercising good faith efforts, to obtain the indicated financing, BUYER's Earnest Money shall be returned to BUYER.

31 SECOND LOAN of \$ _____ with interest not to exceed _____ % for a period of _____ year(s) at: ☐ Fixed Rate ☐ Other _____

32 LOAN APPLICATION: BUYER ☐ has applied OR ☐ shall apply for such loan(s) within _____ business days (five [5] if left blank) of SELLER'S acceptance.

33 Within _____ business days (ten [10] if left blank) of final acceptance of all parties, BUYER agrees to furnish SELLER with a written confirmation

34 showing lender approval of credit report, income verification, debt ratios, and evidence of sufficient funds and/or proceeds necessary to

35 close transaction in a manner acceptable to the SELLER(S) and subject only to satisfactory appraisal and final lender underwriting. If such

36 written confirmation is not received by SELLER(S) within the strict time allotted, SELLER(S) may at their option cancel this agreement by notifying

37 BUYER(S) in writing of such cancellation within _____ business days (three [3] if left blank) after written confirmation was required. If SELLER does not

38 cancel within the strict time period specified as set forth herein, SELLER shall be deemed to have accepted such written confirmation of lender approval

39 and shall be deemed to have elected to proceed with the transaction. SELLER'S approval shall not be unreasonably withheld. If an appraisal is

40 required by lender, the PROPERTY must appraise at not less than purchase price or BUYER'S Earnest Money shall be returned at BUYER'S

41 request. BUYER may also apply for a loan with different conditions and costs and close transaction provided all other terms and conditions of this

42 Agreement are fulfilled, and the new loan does not increase the costs or requirements to the SELLER. FHA / VA: If applicable, it is expressly agreed

43 that notwithstanding any other provisions of this contract, BUYER shall not be obligated to complete the purchase of the PROPERTY described herein or

44 to incur any penalty or forfeiture of Earnest Money deposits or otherwise unless BUYER has been given in accordance with HUD/FHA or VA

45 requirements a written statement by the Federal Housing Commissioner, Veterans Administration or a Direct Endorsement lender setting forth the

46 appraised value of the PROPERTY of not less than the sales price as stated in the contract.

47 (D) \$ _____ ADDITIONAL FINANCIAL TERMS:

48 ☐ Additional financial terms are specified under the heading "OTHER TERMS AND/OR CONDITIONS" (Section 4).

49 ☐ Additional financial terms are contained in a FINANCING ADDENDUM of same date, attached hereto, signed by both parties.

50 (E) \$ _____ 0.00 APPROXIMATE FUNDS DUE FROM BUYERS AT CLOSING (Not including closing costs): Cash at

51 closing to be paid by BUYER at closing in GOOD FUNDS, includes: cash, electronic transfer funds, certified check or cashier's check.

52 BUYER'S Initials (_____) Date _____

53 SELLER'S Initials (_____) Date _____

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57 RE-21 REAL ESTATE PURCHASE AND SALE AGREEMENT

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PROPERTY ADDRESS: _____ ID#: _____

62 4. OTHER TERMS AND/OR CONDITIONS: This Agreement is made subject to the following special terms, considerations and/or contingencies which
 63 must be satisfied prior to closing _____
 64 _____
 65 _____
 66 _____
 67 _____
 68 _____
 69 _____
 70 _____
 71 _____
 72 _____
 73 _____

74 5. ITEMS INCLUDED & EXCLUDED IN THIS SALE: All existing fixtures and fittings that are attached to the PROPERTY are INCLUDED IN THE
 75 PURCHASE PRICE (unless excluded below), and shall be transferred free of liens. These include, but are not limited to, all seller-owned attached floor
 76 coverings, attached television antennae, satellite dish, attached plumbing, bathroom and lighting fixtures, window screens, screen doors, storm doors, storm
 77 windows, window coverings, garage door opener(s) and transmitter(s), exterior trees, plants or shrubbery, water heating apparatus and fixtures, attached
 78 fireplace equipment, awnings, ventilating, cooling and heating systems, all ranges, ovens, built-in dishwashers, fuel tanks and irrigation fixtures and
 79 equipment, that are now on or used in connection with the PROPERTY and shall be included in the sale unless otherwise provided herein. BUYER should
 80 satisfy himself/herself that the condition of the included items is acceptable. It is agreed that any item included in this section is of nominal value less than \$100.

81 (A). ADDITIONAL ITEMS SPECIFICALLY INCLUDED IN THIS SALE: _____
 82 _____
 83 _____
 84 _____
 85 _____
 86 _____

87 (B). ITEMS SPECIFICALLY EXCLUDED IN THIS SALE: _____
 88 _____
 89 _____
 90 _____
 91 _____

92 6. MINERAL RIGHTS: Any and all mineral rights appurtenant to the PROPERTY are included in and are part of the sale of this PROPERTY unless
 93 otherwise agreed to by the parties in writing.
 94

95 7. WATER RIGHTS: Any and all water rights including but not limited to water systems, wells, springs, lakes, streams, ponds, rivers, ditches, ditch rights,
 96 and the like, if any, appurtenant to the PROPERTY are included in and are a part of the sale of this PROPERTY unless otherwise agreed to by the parties in
 97 writing.
 98

99 8. TITLE CONVEYANCE: Title of SELLER is to be conveyed by warranty deed, unless otherwise provided, and is to be marketable and insurable except
 100 for rights reserved in federal patents, state or railroad deeds, building or use restrictions, building and zoning regulations and ordinances of any
 101 governmental unit, and rights of way and easements established or of record. Liens, encumbrances or defects to be discharged by SELLER may be paid out
 102 of purchase money at date of closing. No liens, encumbrances or defects which are to be discharged or assumed by BUYER or to which title is taken
 103 subject to, exist unless otherwise specified in this Agreement.
 104

105 9. TITLE INSURANCE: There may be types of title insurance coverages available other than those listed below and parties to this agreement
 106 are advised to talk to a title company about any other coverages available that will give the BUYER additional coverage.
 107

108 (A). PRELIMINARY TITLE COMMITMENT: Within _____ business days (six [6] if left blank) of final acceptance of all parties, SELLER or BUYER shall
 109 furnish to BUYER a preliminary commitment of a title insurance policy showing the condition of the title to said PROPERTY. BUYER shall have _____
 110 business days (two [2] if left blank) after receipt of the preliminary commitment, within which to object in writing to the condition of the title as set forth in
 111 the preliminary commitment. If BUYER does not so object, BUYER shall be deemed to have accepted the conditions of the title. It is agreed that if the title
 112 of said PROPERTY is not marketable, and cannot be made so within _____ business days (two [2] if left blank) after SELLER'S receipt of a written objection
 113 and statement of defect from BUYER, then BUYER'S Earnest Money deposit shall be returned to BUYER and SELLER shall pay for the cost of title
 114 insurance cancellation fee, escrow and legal fees, if any.
 115

116 (B). TITLE COMPANY: The parties agree that _____ Title Company
 117 located at _____ shall provide the title policy and preliminary report of commitment.
 118

119 (C). STANDARD COVERAGE OWNER'S POLICY: SELLER shall within a reasonable time after closing furnish to BUYER a title insurance policy in the
 120 amount of the purchase price of the PROPERTY showing marketable and insurable title subject to the liens, encumbrances and defects elsewhere set out
 121 in this Agreement to be discharged or assumed by BUYER unless otherwise provided herein. The risk assumed by the title company in the standard
 122 coverage policy is limited to matters of public record. BUYER shall receive a ILTA/ALTA Owner's Policy of Title Insurance. A title company, at
 123 BUYER's request, can provide information about the availability, desirability, coverage and cost of various title insurance coverages and endorsements. If
 124 BUYER desires title coverage other than that required by this paragraph, BUYER shall instruct Closing Agency in writing and pay any increase in cost
 125 unless otherwise provided herein.
 126

127 (D). EXTENDED COVERAGE LENDER'S POLICY (Mortgagee policy): The lender may require that BUYER (Borrower) furnish an Extended Coverage
 128 Lender's Policy. This extended coverage lender's policy considers matters of public record and additionally insures against certain matters not shown in
 129 the public record. This extended coverage lender's policy is solely for the benefit of the lender and only protects the lender.
 130

BUYER'S Initials (____)(____) Date _____ SELLER'S Initials (____)(____) Date _____

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PROPERTY ADDRESS: _____ ID#: _____

10. INSPECTION:

(A). BUYER chooses ☐ to have inspection ☐ not to have inspection. If BUYER chooses not to have inspection, skip Section 10B. BUYER shall have the right to conduct inspections, investigations, tests, surveys and other studies at BUYER'S expense. BUYER shall, within _____ business days (five [5] if left blank) of acceptance, complete these inspections and give to SELLER written notice of disapproved items or written notice of termination of this Agreement based on an unsatisfactory inspection. BUYER is strongly advised to exercise these rights and to make BUYER'S own selection of professionals with appropriate qualifications to conduct inspections of the entire PROPERTY. BUYER shall keep the PROPERTY free and clear of liens; indemnify and hold SELLER harmless from all liability, claims, demands, damages and costs; and repair any damages arising from the inspections. SELLER shall make PROPERTY available for inspection and agrees to accept the responsibility and expense for making sure all the utilities are turned on for the inspection except for phone and cable. Some inspections, investigations, tests, surveys and other studies may require additional days to complete. The parties agree that unless specifically set forth below, the above timeframe for investigations, tests, surveys and other studies shall govern. **No inspections may be made by any governmental building or zoning inspector or government employee without the prior consent of SELLER unless required by local law.**

☐ In the event this offer is subject to a short sale approval by a mortgage company, the time frame for completing inspections shall begin upon written approval of the short sale by the mortgage company and/or all lien holders.

Additional inspections/timeframes: _____

(B). SATISFACTION/REMOVAL OF INSPECTION CONTINGENCIES:

1). If BUYER does not within the strict time period specified give to SELLER written notice of disapproved items or written notice of termination of this Agreement, BUYER shall conclusively be deemed to have: (a) completed all inspections, investigations, review of applicable documents and disclosures; (b) elected to proceed with the transaction and (c) assumed all liability, responsibility and expense for repairs or corrections other than for items which SELLER has otherwise agreed in writing to repair or correct.

2). If BUYER does within the strict time period specified give to SELLER written notice of termination of this Agreement based on an unsatisfactory inspection, the parties will have no obligation to continue with the transaction and the Earnest Money shall be returned to BUYER.

3). If BUYER does within the strict time period specified give to SELLER written notice of disapproved items, **BUYER shall provide to SELLER pertinent section(s) of written inspection reports upon request, if applicable.** Upon receipt of written notice SELLER shall have _____ business days (three [3] if left blank) in which to respond in writing. SELLER, at SELLER's option, may correct the items as specified by BUYER in their letter or may elect not to do so. If SELLER agrees in writing to correct items requested by BUYER, then both parties agree that they will continue with the transaction and proceed to closing. Immediately upon a written response from SELLER that rejects BUYER's requests, in whole or in part, BUYER may proceed under 10(B)(4) below.

4). If SELLER does not agree to correct BUYER's items within the strict time period specified, or SELLER does not respond in writing within the strict time period specified, then the BUYER has the option of either continuing the transaction without the SELLER being responsible for correcting these deficiencies or giving the SELLER written notice within _____ business days (three [3] if left blank) that they will not continue with the transaction and will receive their Earnest Money back.

5). If BUYER does not give such written notice of cancellation within the strict time periods specified, BUYER shall conclusively be deemed to have elected to proceed with the transaction without repairs or corrections other than for items which SELLER has otherwise agreed in writing to repair or correct.

(C). Home Warranty Programs are available for purchase through a number of Home Warranty Companies.

11. LEAD PAINT DISCLOSURE: The subject PROPERTY ☐ is ☐ is not defined as "Target Housing" regarding lead-based paint or lead-based paint hazards. The term lead-based paint hazards is intended to identify lead-based paint and all residual lead-containing dusts and soils regardless of the source of the lead. If yes, BUYER hereby acknowledges the following: (a) BUYER has been provided an EPA approved lead-based paint hazard information pamphlet, "Protect Your Family From Lead in Your Home", (b) receipt of SELLER'S Disclosure of Information and Acknowledgment Form and have been provided with all records, test reports or other information, if any, related to the presence of lead-based paint hazards on said PROPERTY, (c) that this contract is contingent upon BUYER'S right to have the PROPERTY tested for lead-based paint hazards to be completed no later than _____ or the contingency will terminate, (d) that BUYER hereby ☐ waives ☐ does not waive this right, (e) that if test results show unacceptable amounts of lead-based paint on the PROPERTY, BUYER has the right to cancel the contract subject to the option of the SELLER (to be given in writing) to elect to remove the lead-based paint and correct the problem which must be accomplished before closing, (f) that if the contract is canceled under this clause, BUYER'S earnest money deposit shall be returned to BUYER. Additionally, if any structure was built before 1978 and is a residential home, apartment or child-occupied facility such as a school or day-care center, federal law requires contractors that disturb lead-based paint in that structure to provide the owner with a "Renovate Right" pamphlet. The contractor shall be certified and follow specific work practices to prevent lead contamination.

BUYER'S Initials (_____) (_____) Date _____

SELLER'S Initials (_____) (_____) Date _____

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PROPERTY ADDRESS: _____ ID#: _____

12. MOLD DISCLAIMER: BUYER is hereby advised that mold and/or other microorganisms may exist at the Property. Upon closing BUYER acknowledges and agrees to accept full responsibility and risk for any matters that may result from mold and/or other microorganisms and to hold SELLER and any Broker or agent representing SELLER or BUYER harmless from any liability or damages (financial or otherwise) relating to such matters.

13. SQUARE FOOTAGE VERIFICATION: BUYER IS AWARE THAT ANY REFERENCE TO THE SQUARE FOOTAGE OF THE REAL PROPERTY OR IMPROVEMENTS IS APPROXIMATE. IF SQUARE FOOTAGE IS MATERIAL TO THE BUYER, IT MUST BE VERIFIED DURING THE INSPECTION PERIOD.

14. SELLER'S PROPERTY CONDITION DISCLOSURE FORM: If required by Title 55, Chapter 25 Idaho Code SELLER shall within ten (10) calendar days after execution of this Agreement provide to BUYER or BUYER'S agent, "Seller's Property Condition Disclosure Form" or other acceptable form. BUYER has received the "Seller's Property Condition Disclosure Form" or other acceptable form prior to signing this Agreement: ☐ Yes ☐ No ☐ N/A

15. COVENANTS, CONDITIONS AND RESTRICTIONS (CC&Rs): As part of the BUYER'S inspection of the PROPERTY as set forth in Section 10, BUYER is responsible for obtaining and reviewing a copy of any CC&Rs which may affect the PROPERTY. BUYER shall have _____ business days (five [5] if left blank) but in no event shall such time period exceed that time period set forth for inspections in Section 10, to review any CC&Rs that may affect the PROPERTY. Unless BUYER delivers to SELLER a written and signed objection to the terms of any applicable CC&Rs with particularity describing BUYER'S reasonable objections within such time period as set forth above, BUYER shall be deemed to have conclusively waived any objection to the terms of any CC&Rs affecting the PROPERTY, nothing contained herein shall constitute a waiver of BUYER to challenge CC&Rs directly with a homeowners association after closing. If BUYER timely and reasonably objects to a term of the CC&Rs, this Agreement shall terminate and the Earnest Money shall be returned to BUYER.

16. SUBDIVISION HOMEOWNER'S ASSOCIATION: BUYER is aware that membership in a Home Owner's Association may be required and BUYER agrees to abide by the Articles of Incorporation, Bylaws and rules and regulations of the Association. BUYER is further aware that the PROPERTY may be subject to assessments levied by the Association described in full in the Declaration of Covenants, Conditions and Restrictions. BUYER has reviewed Homeowner's Association Documents: ☐ Yes ☐ No ☐ N/A. Association fees/dues are \$_____ per _____. ☐ BUYER ☐ SELLER ☐ N/A to pay Homeowner's Association SET UP FEE of \$_____ and/or PROPERTY TRANSFER FEES of \$_____ at closing.

17. COSTS PAID BY: The parties agree to pay the following costs as indicated below. None of the costs to be paid by the parties in this section creates an inspection or performance obligation other than strictly for the payment of costs. There may be other costs incurred in addition to those set forth below. Such costs may be required by the lender, by law, or by other such circumstances.

SELLER agrees to pay up to \$_____ (\$0 if left blank) of lender required repair costs only. BUYER or SELLER has the option to pay any lender required repair costs in excess of this amount.

Upon closing SELLER agrees to pay EITHER _____% (N/A if left blank) of the purchase price OR \$_____ (N/A if left blank) of lender-approved BUYER'S closing costs, lender fees, prepaid costs and any fees associated with completing the transaction which includes but is not limited to those items in BUYER columns marked below.

	BUYER	SELLER	Shared Equally	N/A		BUYER	SELLER	Shared Equally	N/A
Appraisal Fee					Title Ins. Standard Coverage Owner's Policy				
Appraisal Re-Inspection Fee					Title Ins. Extended Coverage Lender's Policy - Mortgagee Policy				
Closing Escrow Fee					Additional Title Coverage				
Lender Document Preparation Fee					Domestic Well Water Potability Test				
Tax Service Fee					Domestic Well Water Productivity Test				
Flood Certification/Tracking Fee					Septic Inspections				
Lender Required Inspections					Septic Pumping				
Attorney Contract Preparation or Review Fee					Survey				

18. OCCUPANCY: BUYER ☐ does ☐ does not intend to occupy PROPERTY as BUYER'S primary residence.

BUYER'S Initials (____)(____) Date _____ SELLER'S Initials (____)(____) Date _____

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PROPERTY ADDRESS: _____ ID#: _____

19. RISK OF LOSS OR NEGLECT: Prior to closing of this sale, all risk of loss shall remain with SELLER. In addition, should the PROPERTY be materially damaged by fire, neglect, or other destructive cause prior to closing, this agreement shall be voidable at the option of the BUYER.

20. FINAL WALK THROUGH: The SELLER grants BUYER and any representative of BUYER reasonable access to conduct a final walk through inspection of the PROPERTY approximately _____ calendar days (three [3] if left blank) prior to close of escrow, NOT AS A CONTINGENCY OF THE SALE, but for purposes of satisfying BUYER that any repairs agreed to in writing by BUYER and SELLER have been completed and PROPERTY are in substantially the same condition as on the date this offer is made. SELLER shall make PROPERTY available for the final walk through and agrees to accept the responsibility and expense for making sure all the utilities are turned on for the walk through except for phone and cable. If BUYER does not conduct a final walk through, BUYER specifically releases the SELLER and Broker(s) of any liability.

21. SINGULAR AND PLURAL terms each include the other, when appropriate.

22. FORECLOSURE NOTICE: If the PROPERTY described above is currently involved in a foreclosure proceeding (pursuant to Idaho Code §45-1506) any contract or agreement with the owner or owners of record that involves the transfer of any interest in residential real property, as defined in §45-525(5)(b), Idaho Code, subject to foreclosure must be in writing and must be accompanied by and affixed to RE-42 Property Foreclosure Disclosure Form.

23. MECHANIC'S LIENS - GENERAL CONTRACTOR DISCLOSURE STATEMENT NOTICE: BUYER and SELLER are hereby notified that, subject to Idaho Code §45-525 et seq., a "General Contractor" must provide a Disclosure Statement to a homeowner that describes certain rights afforded to the homeowner (e.g. lien waivers, general liability insurance, extended policies of title insurance, surety bonds, and sub-contractor information). The Disclosure Statement must be given to a homeowner prior to the General Contractor entering into any contract in an amount exceeding \$2,000 with a homeowner for construction, alteration, repair, or other improvements to real property, or with a residential real property purchaser for the purchase and sale of newly constructed property. Such disclosure is the responsibility of the General Contractor and it is not the duty of your agent to obtain this information on your behalf. You are advised to consult with any General Contractor subject to Idaho Code §45-525 et seq. regarding the General Contractor Disclosure Statement.

24. SALES PRICE INFORMATION: Pursuant to Idaho Code §54-2083(8)(d), a "sold" price of real property is not confidential client information.

25. TRANSMISSION OF DOCUMENTS: Facsimile or electronic transmission of any signed original document, and retransmission of any signed facsimile or electronic transmission shall be the same as delivery of an original. At the request of either the BUYER or SELLER, or the LENDER, or the Closing Agency, the BUYER and SELLER will confirm facsimile or electronic transmitted signatures by signing an original document.

26. BUSINESS DAYS: A business day is herein defined as Monday through Friday, 8:00 A.M. to 5:00 P.M. in the local time zone where the subject real PROPERTY is physically located. A business day shall not include any Saturday or Sunday, nor shall a business day include any legal holiday recognized by the state of Idaho as found in Idaho Code §73-108. The time in which any act required under this agreement is to be performed shall be computed by excluding the date of execution and including the last day. The first day shall be the day after the date of execution. If the last day is a legal holiday, then the time for performance shall be the next subsequent business day.

27. CALENDAR DAYS: A calendar day is herein defined as Monday through Sunday, midnight to midnight, in the local time zone where the subject real PROPERTY is physically located. A calendar day shall include any legal holiday. The time in which any act required under this agreement is to be performed shall be computed by excluding the date of execution and including the last day, thus the first day shall be the day after the date of execution. Any reference to "day" or "days" in this agreement means the same as calendar day, unless specifically enumerated as a "business day."

28. ATTORNEY'S FEES: If either party initiates or defends any arbitration or legal action or proceedings which are in any way connected with this Agreement, the prevailing party shall be entitled to recover from the non-prevailing party reasonable costs and attorney's fees, including such costs and fees on appeal.

29. DEFAULT: If BUYER defaults in the performance of this Agreement, SELLER has the option of: (1) accepting the Earnest Money as liquidated damages or (2) pursuing any other lawful right and/or remedy to which SELLER may be entitled. If SELLER elects to proceed under (1), SELLER shall make demand upon the holder of the Earnest Money, upon which demand said holder shall pay from the Earnest Money the costs incurred by SELLER'S Broker on behalf of SELLER and BUYER related to the transaction, including, without limitation, the costs of title insurance, escrow fees, appraisal, credit report fees, inspection fees and attorney's fees; and said holder shall pay any balance of the Earnest Money, one-half to SELLER and one-half to SELLER'S Broker, provided that the amount to be paid to SELLER'S Broker shall not exceed the Broker's agreed-to commission. SELLER and BUYER specifically acknowledge and agree that if SELLER elects to accept the Earnest Money as liquidated damages, such shall be SELLER'S sole and exclusive remedy, and such shall not be considered a penalty or forfeiture. If SELLER elects to proceed under (2), the holder of the Earnest Money shall be entitled to pay the costs incurred by SELLER'S Broker on behalf of SELLER and BUYER related to the transaction, including, without limitation, the costs of brokerage fee, title insurance, escrow fees, appraisal, credit report fees, inspection fees and attorney's fees, with any balance of the Earnest Money to be held pending resolution of the matter. If SELLER defaults, having approved said sale and fails to consummate the same as herein agreed, BUYER'S Earnest Money deposit shall be returned to him/her and SELLER shall pay for the costs of title insurance, escrow fees, appraisals, credit report fees, inspection fees, brokerage fees and attorney's fees, if any. This shall not be considered as a waiver by BUYER of any other lawful right or remedy to which BUYER may be entitled.

30. EARNEST MONEY DISPUTE / INTERPLEADER: Notwithstanding any termination or breach of this Agreement, BUYER and SELLER agree that in the event of any controversy regarding the Earnest Money and things of value held by Broker or closing agency, Broker may reasonably rely on the terms of this Agreement or other written documents signed by both parties to determine how to disburse the disputed money. However, Broker or closing agency shall not be required to take any action but may await any proceeding, or at Broker's or closing agency's option and sole discretion, may interplead all parties and deposit any moneys or things of value into a court of competent jurisdiction and shall recover all costs which were incurred as a result of the dispute including, but not limited to, reasonable attorney's fees. If either parties' Broker incurs attorney's fees as a result of any Earnest Money dispute, whether or not formal legal action is taken, said Broker is entitled to recover actual fees incurred from either BUYER or SELLER.

BUYER'S Initials (____)(____) Date _____ SELLER'S Initials (____)(____) Date _____

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PROPERTY ADDRESS: _____ ID#: _____

31. COUNTERPARTS: This Agreement may be executed in counterparts. Executing an agreement in counterparts shall mean the signature of two identical copies of the same agreement. Each identical copy of an agreement signed in counterparts is deemed to be an original, and all identical copies shall together constitute one and the same instrument.

32. "NOT APPLICABLE" DEFINED: The letters "n/a," "N/A," "n.a.," and "N.A." as used herein are abbreviations of the term "not applicable." Where this agreement uses the term "not applicable" or an abbreviation thereof, it shall be evidence that the parties have contemplated certain facts or conditions and have determined that such facts or conditions do not apply to the agreement or transaction herein.

33. SEVERABILITY: In the case that any one or more of the provisions contained in this Agreement, or any application thereof, shall be invalid, illegal or unenforceable in any respect, the validity, legality or enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

34. REPRESENTATION CONFIRMATION: Check one (1) box in Section 1 and one (1) box in Section 2 below to confirm that in this transaction, the brokerage(s) involved had the following relationship(s) with the BUYER(S) and SELLER(S).

Section 1:

- ☐ A. The brokerage working with the BUYER(S) is acting as an AGENT for the BUYER(S).
☐ B. The brokerage working with the BUYER(S) is acting as a LIMITED DUAL AGENT for the BUYER(S), without an ASSIGNED AGENT.
☐ C. The brokerage working with the BUYER(S) is acting as a LIMITED DUAL AGENT for the BUYER(S) and has an ASSIGNED AGENT acting solely on behalf of the BUYER(S).
☐ D. The brokerage working with the BUYER(S) is acting as a NONAGENT for the BUYER(S).

Section 2:

- ☐ A. The brokerage working with the SELLER(S) is acting as an AGENT for the SELLER(S).
☐ B. The brokerage working with the SELLER(S) is acting as a LIMITED DUAL AGENT for the SELLER(S), without an ASSIGNED AGENT.
☐ C. The brokerage working with the SELLER(S) is acting as a LIMITED DUAL AGENT for the SELLER(S) and has an ASSIGNED AGENT acting solely on behalf of the SELLER(S).
☐ D. The brokerage working with the SELLER(S) is acting as a NONAGENT for the SELLER(S).

Each party signing this document confirms that he has received, read and understood the Agency Disclosure Brochure adopted or approved by the Idaho real estate commission and has consented to the relationship confirmed above. In addition, each party confirms that the brokerage's agency office policy was made available for inspection and review. EACH PARTY UNDERSTANDS THAT HE IS A "CUSTOMER" AND IS NOT REPRESENTED BY A BROKERAGE UNLESS THERE IS A SIGNED WRITTEN AGREEMENT FOR AGENCY REPRESENTATION.

35. CLOSING: On or before the closing date, BUYER and SELLER shall deposit with the closing agency all funds and instruments necessary to complete this transaction. Closing means the date on which all documents are either recorded or accepted by an escrow agent and the sale proceeds are available to SELLER. The closing shall be no later than (Date) _____.

The parties agree that the CLOSING AGENCY for this transaction shall be _____ located at _____.

If a long-term escrow / collection is involved, then the long-term escrow holder shall be _____.

36. POSSESSION: BUYER shall be entitled to possession ☐ upon closing or ☐ date _____ time _____ ☐ A.M. ☐ P.M.

37. PRORATIONS: Property taxes and water assessments (using the last available assessment as a basis), rents, interest and reserves, liens, encumbrances or obligations assumed, and utilities shall be prorated as of _____ BUYER to reimburse SELLER for fuel in tank ☐ Yes ☐ No (Not Applicable if left blank). Dollar amount may be determined by SELLER's supplier.

38. ASSIGNMENT: This Agreement and any rights or interests created herein ☐ may ☐ may not be sold, transferred, or otherwise assigned.

39. ENTIRE AGREEMENT: This Agreement contains the entire Agreement of the parties respecting the matters herein set forth and supersedes all prior Agreements between the parties respecting such matters.

40. TIME IS OF THE ESSENCE IN THIS AGREEMENT.

41. AUTHORITY OF SIGNATORY: If BUYER or SELLER is a corporation, partnership, trust, estate, or other entity, the person executing this agreement on its behalf warrants his or her authority to do so and to bind BUYER or SELLER.

42. ACCEPTANCE: This offer is made subject to the acceptance of SELLER and BUYER on or before (Date) _____ at _____ (Local Time in which PROPERTY is located) _____ ☐ A.M. ☐ P.M.

BUYER'S Initials (____)(____) Date _____ SELLER'S Initials (____)(____) Date _____

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PROPERTY ADDRESS: _____ ID#: _____

43. BUYER'S SIGNATURES:

☐ SEE ATTACHED BUYER'S ADDENDUM(S): _____ (Specify number of BUYER addendum(s) attached.)☐ SEE ATTACHED BUYER'S EXHIBIT(S): _____ (Specify number of BUYER exhibit(s) attached.)☐ BUYER does currently hold an active Idaho real estate license. ☐ BUYER is related to agent.

BUYER Signature _____ BUYER (Print Name) _____

Date _____ Time _____ ☐ A.M. ☐ P.M. Phone # _____ Cell # _____

Address _____ E-Mail _____

City _____ State _____ Zip _____ Fax # _____

☐ BUYER does currently hold an active Idaho real estate license. ☐ BUYER is related to agent.

BUYER Signature _____ BUYER (Print Name) _____

Date _____ Time _____ ☐ A.M. ☐ P.M. Phone # _____ Cell # _____

Address _____ E-Mail _____

City _____ State _____ Zip _____ Fax # _____

44. SELLER'S SIGNATURES: On this date, I/We hereby approve and accept the transaction set forth in the above Agreement and agree to carry out all the terms thereof on the part of the SELLER.

☐ SIGNATURE(S) SUBJECT TO ATTACHED COUNTER OFFER☐ SIGNATURE(S) SUBJECT TO ATTACHED ADDENDUM(S) # _____☐ SIGNATURE(S) SUBJECT TO ATTACHED EXHIBIT(S) # _____☐ SELLER does currently hold an active Idaho real estate license. ☐ SELLER is related to agent.

SELLER Signature _____ SELLER (Print Name) _____

Date _____ Time _____ ☐ A.M. ☐ P.M. Phone # _____ Cell # _____

Address _____ E-Mail _____

City _____ State _____ Zip _____ Fax # _____

CONTRACTOR REGISTRATION # (if applicable) _____

☐ SELLER does currently hold an active Idaho real estate license. ☐ SELLER is related to agent.

SELLER Signature _____ SELLER (Print Name) _____

Date _____ Time _____ ☐ A.M. ☐ P.M. Phone # _____ Cell # _____

Address _____ E-Mail _____

City _____ State _____ Zip _____ Fax # _____

CONTRACTOR REGISTRATION # (if applicable) _____

LATE ACCEPTANCE

If acceptance of this offer is received after the time specified, it shall not be binding on the BUYER unless BUYER approves of said acceptance within _____ calendar days (three [3] if left blank) by BUYER initialing HERE _____. If BUYER timely approves of SELLER's late acceptance, an initialed copy of this page shall be immediately delivered to SELLER.

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YOU'RE MOVING! YOU MAY WANT TO ...

SIX - EIGHT WEEKS BEFORE

- Use up things that may be difficult to move, such as frozen food.
- Get estimates from professional movers or from truck rental companies if you are moving yourself.
- Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.
- Sort through your possessions. Decide what you want to keep, what you want to sell and what you wish to donate to charity.
- Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- Change your utilities: phone, power and water, from your old address to your new address.
- Obtain a change of address packet from the post office and send to creditors, magazine subscription offices and catalog vendors.
- Discuss tax-deductible moving expenses with your accountant, begin keeping accurate records.



TWO - FOUR WEEKS BEFORE

- If you're moving to a new community, contact the Chamber of Commerce and school district and request information about services.
- Make reservations with airlines, hotels and car rental agencies, if needed.
- If you are moving yourself, use your inventory list to determine how many boxes you will need.
- Begin packing nonessential items.
- Arrange for storage, if needed.
- If you have items you don't want to pack and move, hold a yard sale.
- Get car license, registration and insurance in order.
- Transfer your bank accounts to new branch locations. Cancel any direct deposit or automatic payments from your accounts if changing banks.
- Make special arrangements to move pets, and consult your veterinarian about ways to make travel comfortable for them.
- Have your car checked and serviced for the trip.

"Our First Home Errin Ford has been a wonderful person to experience buying our first home with. He was always on top of things. Not a day went by that we were worried about how things were going to turn out because we knew Errin was taking care of it."

Coldiron and Sarah T.



ONE WEEK BEFORE

- Collect items from safe-deposit box.
- Talk to your pharmacist about transferring important medical prescriptions.
- Arrange for a babysitter on moving day.
- Return library books and DVDs.

TWO - THREE DAYS PRIOR

- Defrost your refrigerator and freezer.
- Have movers pack your belongings.
- Label each box with the contents and the room where you want it to be delivered.
- Arrange to have payment ready for moving company.
- Set aside legal documents and valuables that you do not want packed.
- Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.
- Give your travel itinerary to a close friend or relative so they can reach you as needed.



YOU ARE MOVING TODAY!

OLD HOME

- Pick up the truck as early as possible if you are moving yourself.
- Make a list of every item and box loaded on the truck.
- Let the mover know how to reach you.
- Double-check closets, cupboards, attic, basement and garage for any left-behind items.

NEW HOME

- Be on hand at the new home to answer questions and give instructions to the mover.
- Check off boxes and items as they come off the truck.
- Install new locks.
- Confirm that the utilities have been turned on and are ready for use.
- Unpack your "first day" box (see below for suggested contents).
- Unpack children's toys and find a safe place for them to play.
- Examine your goods for damage.



PACKING LIST

ESSENTIAL PACKING MATERIALS:



- furniture pads
- hand truck or dolly
- packing tape
- bubble wrap
- newspapers or packing paper
- scissors
- utility knife
- labels
- felt-tip markers
- cornstarch packing "peanuts"
- plenty of boxes



PACK A "FIRST DAY" BOX WITH ITEMS YOU WILL NEED RIGHT AWAY.

- scissors
- utility knife
- local phone book
- coffee cups
- teakettle
- coffee, tea, or other beverages
- pencil and paper
- soap
- bath towels
- trash bags
- shelf liner
- paper plates
- snacks
- toilet paper
- children's toys or books

"I find myself pushing Errin Ford any time I hear of anyone looking for a home or a place of business to buy. Why? Because I got such good service I want others to experience that service."

Jeff J. L.



Resources to help you on your journey

Mortgage Lenders:

Matthew Richter, Platinum Home Mortgage: 208-818-2889

Steve Carlsen, Platinum Home Mortgage: 208-819-8205

Jennifer Ward, Platinum Home Mortgage: 208-818-5327

Jimmy McAndrew, Mountain West: 208-755-6606

Steve Novonty, Willamette Valley: 208-771-3674

Home Owners Insurance:

Joe Angelo, Northwest Insurance Associates: 208-659-8244

David Lunceford, Farmers Insurance: 208-292-4541

Home Inspectors:

Dan Chapleski, True North Inspections: 208-765-8783

Teri Horton, Elite Inspections: 208-661-3896

Financial Planner:

Jerry Felts-509-325-7832

Hugh Severs, Northwestern Mutual: 509-868-5953

Certified Tax Preparer:

Les Anderson, CPA, Anderson Brothers: 208-777-1099

Carpet Cleaning and Air Duct:

Chad Gardner, A Nu-Look: 208-667-4984

Mold Inspection/Remediation

Peter Young, Envirocheck: 208-665-9845

"Errin was a fantastic agent and even still after getting my house and settling in has been in contact and fully willing to help with questions or concerns. He will take great care of anyone who is looking for real estate that is the right fit!"

Dustin and Mary M.



...A little about me

My wife and I are proud to be raising our 2 daughters here in North Idaho. We enjoy the tremendous lifestyle it offers. North Idaho has beautiful forest land, lakes and rivers that rival none other for the seasonal playgrounds it provides. Whether it is boating, fishing, hiking, hunting, off road riding, mountain biking, skiing, snowmobiling, sailing... the list goes on.



My Real Estate and Construction Finance background started in 2000 here in Kootenai County. I have had the pleasure in guiding buyers in all seasons of real estate. Whether you are a first time home buyer or a real estate investor looking to expand your portfolio. My knowledge and experience in real estate and mortgage finance will serve as an asset to you as we navigate through your future real estate endeavors.

I appreciate you thinking of me for such an important decision!!!

"When you choose Errin Ford as your Agent, you can be assured that you are going to be working with an experienced agent who can navigate the complexities of your home purchase."

Pat Krug

Designated Broker Windermere Coeur d' Alene Realty



FREQUENTLY ASKED QUESTIONS

WHAT IS THE DIFFERENCE BETWEEN PREQUALIFIED AND PREAPPROVED?

These terms refer to your status in the loan approval process. Prequalification is a determination of your probable ability to obtain a loan. To become prequalified, meet with a loan officer or mortgage company. They will help you determine the price you can afford, based on your monthly income and your current debts, as well as the cash you have for a down payment. Preapproval means that the mortgage lender has already verified and approved your credit and income. Obtaining preapproval early in the process will make your offer more attractive to the seller.

WHAT IS EARNEST MONEY?

Earnest money is a “good faith” deposit submitted with your offer to show the sellers that you are serious about purchasing their home. Earnest money is a required part of an offer. There is no set amount that is required, but the amount sometimes makes a difference in the negotiation process. Earnest money eventually becomes part of the purchase, and will show as a credit to the buyers on the settlement statement drawn up by the escrow company.

WHAT ARE CLOSING COSTS?

Closing costs are charges paid to 3rd party entities during the real estate transaction.

WHAT IS A POINT?

A point is equal to one percent of the loan principal. Some lenders charge points, in addition to interest and fees, at closing.

WHAT IS TITLE INSURANCE?

Title insurance protects against loss from any defects in the legal title, liens against the property or other adverse claims. The lender usually requires title insurance.

“Errin is a great realtor! He listens to the buyers' wants and needs, and uses his local knowledge and experience to find the right properties. He is not only great at helping the buyer find the right property, he is also very helpful during the the actual purchase process! We highly recommend Errin!”

Anthony and Jennifer



Home Comparison

Features	Property 1	Property 2	Property 3	Property 4	Property 5
Address					
Price					
Living Room					
Dining Room					
Family Room					
Kitchen					
Bedrooms					
Baths					
Floor Plan					
Yard					
Garage					
Features					
Lot					
Location					
Does it meet your needs?					

Additional Comments: _____



2017

HOMEOWNERS EXEMPTION INFORMATION

Kootenai County Assessor's Office
Administration Building
451 Government Way
Coeur d'Alene, ID

AIN _____

WHAT IS THE HOMEOWNER'S EXEMPTION?

The Homeowners Exemption is an exemption provided by state law that saves the property owner money on their property taxes. This happens because the exemption *deducts 1/2 of the assessed value of the buildings & the one acre home site, up to a maximum of \$100,000 or 50%, whichever is less.* This rate is adjusted annually.

WHO QUALIFIES?

A property owner who occupies the home as their primary residence and is an **Idaho resident**.

HOW DO YOU QUALIFY?

- ✓ **A valid Idaho drivers license** (if you drive)
- ✓ Vehicle is licensed in Idaho (if you own a vehicle)
- ✓ If the property is in a trust, bring the **entire** trust with you
- ✓ Registered Idaho voter (if you vote)
- ✓ If you file income tax; at the appropriate time the property owner would file a full year Idaho resident income tax return
- ✓ You reside in Idaho for a majority of the year

WHEN DO I FILE?

- ✓ On **new construction** the owner must apply within thirty (30) days of purchase.
- ✓ On **existing homes** the deadline for applying is April 15th of the year that you occupied the home.

WHERE DO I FILE?

The Homeowners Exemption Applications are available, and must be filed in the Assessor's Office at 451 Government Way on the main floor of the Administration building, next to the information desk.

QUESTIONS~

Call the Assessor's Office at (208) 446-1513
E-mail mgoughnour@kcgov.us
Michelle Goughnour

Compliments of



Settlement Guide

Below are the typical local industry standards for settlement charges.
All costs are negotiable according to the Purchase and Sale Agreement.

Conventional Loan

	Buyer	Seller	Shared
Appraisal*	•	•	
Commission		•	
Escrow Fee			•
Fire Insurance	•		
Lenders Policy	•		
Owners Policy		•	
Reconveyance Fee		•	
Recording Fee	•	•	

* Can be paid by either buyer or seller -
Refer to Purchase and Sale Agreement

FHA Loan

	Buyer	Seller	Shared
Appraisal**	•	•	
Commission		•	
Escrow Fee			•
Fire Insurance	•		
Lenders Policy	•		
Owners Policy		•	
Reconveyance Fee		•	
Recording Fee	•		
Tax Service Fee*		•	

* Buyer can not pay these costs

** Can be paid by either buyer or seller -
Refer to Purchase and Sale Agreement

VA Loan

	Buyer	Seller	Shared
Appraisal**	•	•	
Commission		•	
Escrow Fee*		•	
Fire Insurance	•		
Lenders Policy	•		
Owners Policy		•	
Reconveyance Fee		•	
Recording Fee	•	•	
Tax Service Fee*		•	
Document Fee*		•	

* Veterans can not pay these costs

Can be paid by either buyer or seller -
Refer to Purchase and Sale Agreement

Assumption

	Buyer	Seller	Shared
Assumption Fee*	•	•	
Escrow Fee			•
Fire Insurance	•		
Interest Prorate		•	
Owners Policy		•	
Recording Fee	•		
Reimburse Impound Account	•		

* Can be paid by either buyer or seller -
Refer to Purchase and Sale Agreement

IHA Loan - VA, FHA or Conventional

All VA, FHA and Conventional rules apply
See appropriate loan section



Government

Dept of Lands	769-1525
Fish and Game	769-1414
Parks and Recreation	769-1511
Health and Welfare	769-1456
Humane Society	772-4019
Panhandle Health	415-5100
Social Security	765-1322
Veterans Administration	800-827-1000

Medical Facilities

Kootenai Cancer Center	666-3800
Kootenai Medical Center	666-2000
North Idaho Advanced Care	262-2800
Northwest Specialty Hospital	262-2300

Schools

CDA School Dist #271 www.cdaschools.org	664-8241
Kootenai Joint School Dist #274	689-3631
Lakeland School Dist #272 www.lakeland272.org	687-0431
Post Falls School Dist #273 www.pfsd.com	773-1658

Private Schools

Bridge Academy - CDA	667-0319
CDA Charter Academy - CDA	676-1667
Classical Christian - PF	777-4400
Falls Christian - PF	773-4722
Holy Family Catholic - CDA	765-4327

Colleges

Lewis-Clark State (branch)	666-6707
North Idaho College	769-3300
University of Idaho (branch)	667-6426

Coeur d'Alene Assoc Of REALTORS

409 W Neider CDA www.cdarealtors.com	667-0664
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Cities

Athol: 30355 Third Street	683-2101
Bayview: www.bayviewidaho.org	
Coeur d'Alene: 710 Mullan Ave www.cdaid.org	769-2300
Dalton Gardens: 6360 4th Street www.daltongardens.govoffice.com	772-3698
Hayden: 8930 Gov't Way www.hayden.govoffice.com	772-4411
Hayden Lake: www.cityofhaydenlake.us	772-2161
Harrison: www.cityofharrisonidaho.com	689-3212
Post Falls: 408 Spokane Street www.postfallsidaho.org	773-3511
Rathdrum: 821 Main Street www.rathdrum.org	687-0261
Spirit Lake: 6159 W Main Street www.spiritlakeid.gov	623-2131
Worley: 9936 W "E" Street	686-1258

Kootenai County

Assessor	446-1500
Building	446-1040
Planning	446-1070
DMV CDA	446-1580
DMV PF	446-1590
Recorder	446-1480
Treasurer	446-1000

Licenses

Boat	446-1340
Drivers	446-1340
Fishing / Hunting	769-1414
Vehicle CDA	446-1580
Vehicle PF	446-1590
Voter Registration	446-1030



Utilities

Time Warner Cable	667-5521
Avista Corp	800-227-9187
Kootenai Electric	765-1200
CDA Garbage	457-1820
Kootenai County Solid Waste	446-1430
Post Falls Sanitation	457-1820
Waste Management	765-4968
Underground Utility Locating	800-428-4950

Post Offices

Athol: 5900 E Hwy 54	683-2096
Bayview: 16201 E Perimeter Rd	683-2733
Coeur d'Alene: 111 N 7th	449-1579
Harrison: 103 S CDA Ave	689-3413
Hayden Lake 109 W Honeysuckle	762-1038
Post Falls: 707 N Post	800-275-8777
Rathdrum: 763 Hwy 53	687-3415
Spirit Lake: 301 E Maine	623-4121
Worley: 29801 S 3rd St	686-1452

Water Departments

Alpine Meadows	772-5313
Avondale Irrigation	772-5657
Bayview Water & Sewer	683-3948
City of CDA	769-2210
Dalton Water	772-5639
Hayden Lake Irrigation	772-2612
North Kootenai Water	772-3619
City of Post Falls	777-4504
East Green Acres	773-7579
City of Rathdrum	681-2700



ALLIANCE
TITLE & ESCROW CORP.



The communities of Hayden and Hayden Lake are located in the beautiful panhandle of North Idaho in Kootenai County, one of the fastest growing counties in Idaho.

Hayden Lake, with its crystal clear waters, sandy beaches and picturesque timber shores, is one of the most beautiful and popular lakes of Northern Idaho. Its irregular shape gives it about 40 miles of shoreline, with the main portion of the lake being seven miles long and one to two miles in width. Normal lake elevation is 2,239 ft above sea level, and portions of its reach 800 ft deep. The lake is surrounded on three sides by panoramic timber mountains, which rise to an elevation of 4,500 to 6,000 ft, and extend for many miles to the east as part of the Bitterroot Mountain Range. Much of this land is the Coeur d' Alene national Forest, which offers excellent hunting, fishing and camping.

Hayden Lake has long been used and enjoyed by man. The first known inhabitants, beginning in April of 1864, were the Coeur d' Alene Indians who camped along the shoreline, lived on an abundance of berries and bulbs and fished its waters. As natural resources became scarce, the Indians moved on.

During 1878, Matt Heyden homesteaded the southwestern shore and developed an extensive farm including the first fruit orchard planted in the area. Heyden and a man names Hager were friends who often played cards together and this led to the naming of the lake. So the story goes, the two men had decided to name the lake and elected to let the winner of a game of "seven-up" select the name. Matt Heyden won and the lake became Heyden's Lake. The spelling changed throughout time and it is now known as Hayden Lake.

At one times, as many as four steamboats served the logging and mining interest around the lake. Hunting and fishing were excellent and at the turn of the century, attracted many persons, including Presidents Taft and Teddy Roosevelt. Fog, tennis and all forms of water sports are included in the recreational opportunities offered at this beautiful setting. The area is often referred to as the Switzerland of America.

A house, with perhaps the most fascinating heritage of any in Idaho, is located 3.6 miles from Highway 95, on the south shore of Hayden Lake. This is the F. Lewis Clark Mansion, and the details of its past still within hearsay, would make an absorbing novel. The Hayden Lake villa, sometimes called Honeysuckle Lodge, was designed as a summer home for the Clarks and was finished in 1912. This 15,000 sq. ft. house boasted a multitude of rooms which took several years to complete and was the most expensive house in the state at that time. Today the homes is being operated as a very elegant country inn the Clark House of Hayden Lake. Among celebrities, Bing Crosby chose to build his summer home on the northwest shore of Hayden Lake in the 1950's. Bing's love for golf and fishing attracted him to the area.

Today the lake is an ideal setting for several hundred homes. Housing is good with a wide variety of homes for particular lifestyles. There are two public campgrounds available on beautiful Hayden lake within a few miles of State Highway 95/ Nearest is Sportsmen's Park, at the north end of the lake and the other is Mikins Bay Campgrounds, on the east side of the lake. Hayden lake public beach, known locally as Honeysuckle Beach, is located at the southwest edge of the lake and is the only public beach, boat launching ramp and picnic area on the lake.



About Coeur d' Alene:

www.cdavid.org

Coeur d' Alene is a special community. We're blessed with natural beauty that most people can only dream about, plus a true, four-season climate that brings unique beauty no matter the season. Whether you enjoy lakes or mountains in the great outdoors or world class amenities in a friendly indoor environment. Coeur d' Alene has a lot to offer you. Even more than the outstanding beauty of the area, it is the people who have chosen to live here to make Coeur d' Alene such a special place to be. It is their energy and vision that have created a quality of life that we who live here are proud to enjoy. We invite you to share it with us either as a full-time resident or as a visitor.

Then & Now

Just as Coeur d' Alene Lake serves as the traditional focus for the Coeur d' Alene Tribe, it is the center of the Coeur d' Alene community today. The lake, during all seasons, remain the heart of our area.

Early French-speaking fur traders names Coeur d' Alene Lake. According to legend, the traders believed the local Indians to be sharp traders and called the Lake Coeur d' Alene since their hears were as sharp as an awl. In 1878 Fort Sherman was established and the city began to grow. Coeur d' Alene was incorporated in 1887 and continued to flourish. It's a town with a rich background in lake steamers, fur trading, logging and mining.

Until the early 1890's, Coeur d' Alene serves as the railroad/steamboat transfer point for transportation between the mines in the Silver Valley to the east and the smelters they fed. The area continues to prosper in the early 1900's when a major timber boom caused the population to increase 16-fold in a period of 10 years. The city continued to expand from a small frontier village into the political and business center of Kootenai County and became the county seat in 1908

Today, Coeur d' Alene remains the center of business and recreational activities in the Inland Northwest complete with festivals, fairs, concerts, unique bistros, and elegant restaurants, main street and mall shopping and much more. Its strong presence is found in state government and its increased economic development over the past several years is remarkable. Coeur d' Alene continues to grow and prosper in the new millennium.

About Post Falls:

www.postfallsidaho.org

In 1870, German immigrant and founder, Frederick Post first claimed the Post Falls area as the site of water powered lumber mill at the falls. He negotiated a treaty with Chief Andrew Seltice of the Coeur d' Alene Indian Tribe. They recorded this land cession on a prominent rock near the falls. This contract is preserved and exhibited, with authentic Native American pictographs, on a 4 acre site north of the Falls Park, which is listed on the National Historic Register.



Chamber of Commerce:

Coeur d' Alene -1621 N 3 rd St.	www.coeurdaleneidaho.org	(208) 664-3194
Hayden/Hayden Lake – 157 W Hayden Ave	www.haydenchamber.org	(208) 762-1185
Post Falls – 510 E 6 th Ave	www.postfallschamber.com	(208) 773-5016
Rathdrum – 8184 Main St	www.rathdrumchamberofcommerce.com	(208) 687-2866

City Hall:

Athol, City Clerk – 30355 3 rd St	(208) 683-2101
Bayview	(208) 683-3948
Coeur d' Alene	(208) 769-2300
City Building Dept	(208) 769-2267
City Clerk/ L.I.D	(208) 769-2229
City Licensing and Permits	(208) 769-2229
Electrical & Plumbing Inspection	(208) 769- 2391
Engineering Dept	(208) 769-2285
Marriage Licensing	(208) 446-1491
Mayor's Office	(208) 769-2204
Street Lights, Names, Numbers	(208) 769-2227
Street Maintenance/Snow Information	(208) 762-2233
Dalton Gardens, City Clerk – 6360 N 4 th St	(208) 772-3698
Hauser – 11837 N Hauser Lake Rd	(208) 777-9315
Hayden, City Clerk – 8930 Government Way	(208) 772-4411
Hayden Lake – 9545 N Stahorn Rd	(208) 772-2161
Post Falls, City Hall – 408 S Spokane St	(208) 773-3511
Rathdrum, City Hall – 838 Main St	(208) 687-0261
Spirit Lake- 409 Maine St	(208) 623-2131

Court House – Kootenai County:

Kooteani County Court House: 451 Government Way, Cd'A	www.co.kootenai.id.us
Assessor	(208) 446-1500
Auditor/Clerk	(208) 446-1650
Building & Planning	(208) 446-1070
Building Permit Information	(208) 446-1040
County Assistance	(208) 446-1880
County Commissioner	(208) 446-1600
Human Resources	(208) 446-1641
Job Hotline (24 Hours)	(208) 446-1001
Marriage Licensing	(208) 446-1480
Recorder	(208) 446-1480
Surveyor	(208) 446-1570
Treasurer	(208) 446-1005



Fire Protection Districts (911):

Athol Fire Protection District	(208) 683-3333
Coeur d' Alene Fire Dept-4 th and Foster	(208) 769-2340
Hauser Lake Fire Protection District – 10728 N Hauser Lake Rd	(208) 773-1174
Hayden Lake Fire Protection District – 125 W Hayden Ave	(208) 772-5711
Kootenai County Fire & Rescue Administration – 5271 E Seltice Way	(208) 676-8739
Mica/Kidd Island Fire Protection District - 6891 W Kidd Island Rd.	(208) 769-7946
Rathdrum Fire Department	(208) 687-1815
Spirit Lake Fire Protection District	(208) 623-5800

Government Agencies:

Building Safety – 1250 W Ironwood Dr. Ste #250	(208) 769-1579
Dept. of Lands- 3780 Industrial Ave	(208) 769-1525
Environmental Quality – 2100 N Ironwood Parkway	(208) 769-1422
Air Quality	(208) 769-1422
Forest Service- 3815 Schreiber Way	(208) 765-7223
Health & welfare – 1120 W Ironwood Dr	(208) 769-1456
Parks & Recreation – 2750 Kathleen Ave	(208) 769-1511
Social Security- 120 S 6 th St	(208) 735-1322
	(800) 772-1213
State Tax Commission	(208) 769-1500
	(800) 972-7660
Voter Registration- 315 Garden Ave	(208) 446-1030
Waterways & Parks- 10905 N Ramsey Rd	(208) 446-1275

Legal:

County Prosecuting Attorney – 501 N Government Way	(208) 446-1800
District Court – 324 W Garden Ave	
Civil Division	(208) 446-1160
Community Service Collections	(208) 446-1190
Court Assistance	(208) 446-1186
Court Record	(208) 446-1180
Criminal Division	(208) 446-1170
Law Library/Transcript	(208) 446-1185
Public Defender- 400 Northwest Boulevard	(208) 446-1700
U.S. District Court – 205 N 4 th St	(208) 664-4925



Libraries- Public:

www.cinlibraries.org

Athol- 30399 3 rd Ave	(208) 683-2979
Coeur d' Alene – 702 E Front Ave	(208) 769-2315
Hayden Lake – 8385 N Government Way	(208) 772-5612
Post Falls – 821 N Spokane St	(208) 773-1506
Rathdrum – 16780 Highway 41	(208) 687-1029
Spirit Lake – 217 N 5 th Ave	(208) 623-5353

Licenses:

Fish & Game – 2750 Kathleen Ave	(208) 769-1414
Dept. of Motor Vehicles – 451 N Government Way	(208) 446-1340
Boat Registration & licensing – 451 N Government Way	(208) 446-1580
Boat Registration & Licensing – 120 E Railroad Ave	(208) 446-1590

Newspapers:

Coeur d' Alene Press- 201 N 2 nd St	www.cdapress.com	(208) 664-8176
Nickel's Worth – 107 N 5 th St	www.nickelsworth.com	(208) 667-0651
Post Falls Press – 318 Spokane St	www.cdapress.com	(208) 773-7502
Spokesman Review – 608 Northwest Boulevard	www.spokesman.com	(208) 765-7100

Police Departments (911) :

Coeur d' Alene Police Dept- 3818 Schreiber Way	(208) 769-2320
Idaho State Police Headquarters- 602 W Prairie Ave	(208) 772-6055
Kootenai County Sheriff's Office – 5500 N Government Way	(208) 446-1300
Marine Division	(208) 446-2250
Post Falls Police Dept	(208) 773-3517
Rathdrum Chief of Police	(208) 687-0711
Spirit Lake City Police – 409 E Main	(208) 623-2701

Post Office:

Athol - 5900 E Highway 54	(208) 683-2096
Bayview -1620 E Perimeter Rd.	(208) 683-2733
Coeur d' Alene – 111 N 7 th St	(208) 765-3741
Hayden Lake – 109 W Honeysuckle Ave	(208) 762-1038
Post Falls – 405 N Greensferry Rd.	(208) 777-4073
Rathdrum – 13867 W Highway 53	(208) 687-3415
Spirit Lake – 301 E Maine St	(208) 623-4121



Utilities:

Cable Television:

Time Warner – 2305 W Kathleen Ave

(208) 667-5521

(800) 626-6299

Satellite Television:

Dish Network

(208) 777-0600

Direct TV

(888) 626-6299

Gas & Electric:

Avista

(800) 227-9187

Kootenai Electric -2541 W Dakota Ave

(208) 765-1200

Water & Sewer

City of Athol

(208) 683-2101

Bayview

(208) 683-3948

Coeur d' Alene – 3800 N Ramsey Rd

(208) 769-2210

Dalton Water Association – 6360 N 4th

(208) 772-5639

Hayden

(208) 772-4411

Hayden lake Irrigation District

(208) 772-2612

Post Falls – 408 Spokane St

(208) 777-9857

Rathdrum Public Works

(208) 687-2700

Spirit Lake

(208) 623-2131

Telephone:

Verizon Residential

(800) 837-4966

Verizon Business

(800) 998-6181

Refuse & Garbage

Solid Waste Dept -3650 N. Ramsey Rd

(208) 446-1430

Lake City Disposal – 4902 Industrial Way

(208) 468-4968

Cd'A Garbage Service – 1820 Highway 41

(208) 457-1820

Road Conditions (November through March):

(888) 432-7623

Idaho

(800) 226-7623

Montana

(800) 695-7623

Washington

Noxious Weed Control – 10905 N Ramsey Rd

(208) 446-1290



Medical:

After Hours Urgent Care – 700 W Ironwood, Ste 170 E, Coeur d' Alene	(208) 676-1852
After Hours Urgent Care – 1300 E Mullan Ave, Ste 600, Post Falls	(208) 777-1157
Kootenai Medical Center – 2003 Lincoln Way, Coeur d' Alene	(208) 666-2000
Emergency Department	(208) 666-3000
Kootenai Outpatient Surgery – 707 W Ironwood, Coeur d' Alene	(208) 666-2700
North Idaho Behavioral Health -2301 N Ironwood Drive, Coeur d' Alene	(208) 765-4800
North Idaho Cancer Care Center – 700 W Ironwood Drive, Coeur d' Alene	(208) 666-8000
North Idaho Immediate Care Centers	
1701 Lincoln Way, Coeur d' Alene	(208) 667-9110
566 W Prairie Ave, Hayden	(208) 772-9110
925 E Polston, Post Falls	(208) 777-9110
16760 N Hwy 41, Rathdrum	(208) 687-9100
Sacred Hearts Medical Center- 101 W 8 th Ave, Spokane, WA	(509) 474-3131

Health:

Alzheimer's Assoc – 2003 Lincoln Way, Coeur d' Alene	(208) 666-2996
American Cancer Society	(208) 664-0499
Childcare Resource Center	(208) 415-5130
Disability Association Center	(208) 664-9896
Environmental Health	(208) 667-9513
North Idaho Home Health Program	(208) 667-7494
Panhandle Health District	(208) 415-5100
Birth Right of North Idaho	(208) 664-1390
Veteran's Affairs Medical Center – 4815 N Assembly St, Spokane, WA	(800) 325-7940
Veteran's Administration Benefits Info & Assistance	(800) 827-1000
Veteran's Service Office – 120 E Railroad, Post Falls	(208) 446-1092

Pet Services:

Dog Licensing	(Any Veterinarian)
Coeur d' Alene Animal Control – 1902 N 4 th St, Coeur d' Alene	(208) 665-7379
Kootenai County Humane Society	(208) 772-4019



Veterinarian Hospitals:

AAA Animal Clinic – 2425 N Government Way, Coeur d’ Alene	(208) 664-8414
Alpine Animal Hospital – 655 E Best Ave, Coeur d’ Alene	(208) 664-2168
Animal Medical Center – 1902 E Sherman Ave, Coeur d’ Alene	(208) 667-3418
Lakewood Animal Hospital – 272 W Hanley, Coeur d’ Alene	(208) 772-9669
Prairie Animal Hospital – 920 W Prairie Ave, Coeur d’ Alene	(208) 772-3214
Sunset Animal Hospital – 920 W Prairie Ave, Coeur d’ Alene	(208) 765-4608
Hayden Pet Medical Center – 1223 W Hayden Ave, Hayden	(208) 772-3288
Mountain View Veterinary Clinic – 10187 Taryne St, Hayden	(208) 772-7484
Appleway Veterinary Center – 1600 E Seltice Way, Post Falls	(208) 773-4524
Kootenai Animal Hospital – 1704 Seltice Way, Post Falls	(208) 773-6000
North Idaho Pet Emergency – 2700 E Seltice Way, Post Falls	(208) 777-2707
Post Falls Animal Clinic – 920 N Spokane St, Post Falls	(208) 773-3713
Lakeland Spay Neuter Clinic – 14817 W Hey 53, Rathdrum	(208) 687-4188
Prairie Equine Hospital – 11594 N Idaho Rd, Rathdrum	(208) 687-3444
Rathdrum Animal Clinic – 6499 W Commercial Park Ave, Rathdrum	(208) 687-2200

Education:

Coeur d’ Alene School District has 2 high schools, 3 middle schools, 1 alternative high/middle school and 10 elementary schools. All the schools are accredited.

The district works hard to provide many learning and enrichment opportunities to help all its students meet Idaho's new Performance Standards. In addition to numerous Honors and Advanced Placement courses, high school student who quality many enter a dual enrollment program with North Idaho College or take advanced, technical and specialized courses at Riverbend Professional Technical Academy, a collaborative effort with Post Falls, Coeur d’ Alene, and Lakeland School District.

The Coeur d’ Alene School District enjoys strong support of the business community and governmental agencies, Partnerships with the Coeur d’Alene Police Department and Kootenai Medical Center provide five resource officers and four school nurses.

Found in 1933, *North Idaho College* is a comprehensive community college offering a wide array of academic, professional-technical and workforce training programs. NIC enrolls over 4,200 students in academic courses, and an additional 8,000 through their Workforce Training Center in Post Falls. The college’s beautiful 44 acre campus is located on the shores of Lake Coeur d’ Alene and the Spokane River, making it a perfect setting for its excellent outdoor recreation program. A new state-of-the-art residence hall is home to 200 on campus residents and a newly remodeled Student Union is the center of numerous student actives and services. The college is well-known for it excellent nursing program and nationally acclaimed, award- winning student newspaper.



Education (cont.) :

NIC serves as a center for the performing arts, is home to an outstanding intercollegiate athletic program, and is the site for various community-sponsored events. NIC's 1,148-seat auditorium houses performances by the choir, jazz and symphonic bands, madrigal singers and theatre groups. Complementing the arts is a fully array of athletic teams including the Cardinal wrestling team that has won twelve national championships.

NIC Instructors are dedicated teachers, committed to students success which is enhanced by a small average class size of twenty. Credits earned for an Associate of Arts or Associate of Science degree transfer automatically to any Idaho public college or university and as an accredited college, NIC credits transfer to most institutions across the country. For more information call the NIC admissions office at 208-769-3311.

Located on the North Idaho College campus, *Lewis-Clark State College: Coeur d' Alene* offers baccalaureate degrees in Business, Administration, Communication Arts, General Studies, Justice Studies, Nursing (BSN) and Social Work (BSW). Courses are offered in intensive formatted mainly in the evening and weekends to meet the needs of working students, eligible students may earn college credit for work and military and vocation/technical experiences to apply to certain degrees.

The *University of Idaho: Coeur d' Alene* was established in 1981 to provide continued growth in a wide range of quality education opportunities for Coeur d' Alene residents. Programs include degrees in elementary education, K-12 physical education, K-12 special education, and environmental science. Graduate degrees include education, education administration, counseling and human services, vocational teacher and adult education, and two specialist degrees.

The UI: Cd'A, in collaboration with other education institutions and community groups, has assumed an active role in education and research projects and provides the most current technological advances for public school teachers and students, The Northern Idaho Center for Higher Education (NICHE) is a coalition of UI, North Idaho College, Lewis-Clark State College, and Idaho State University to combine services for expanded educational opportunities. The directors of the UI: Cd'A, Washington State University: Spokane, and Gonzaga University are collaborating the combine programs to assist the communities of eastern Washington and northern Idaho.

The UI Research Park is the inland Northwest's campus focus for research and technology companies wanting to create or continue working relationship with the University. At its completion, the park will be home to approximately 25 large companies and many smaller, technology-based companies, which will interact with the University and each other.



Schools:

Coeur d' Alene District #271

www.cdaschools.org

District Administration Office- 311 N 10th St

(208) 664-8241

Elementary:

Borah – 632 E Borah Ave

(208) 664-5844

Bryan – 802 E Harrison Ave

(208) 664-3237

Dalton Gardens – 6225 N Mt. Carroll

(208) 772-5364

Fernan – 520 N 21st

(208) 664-2659

Hayden Kindercenter – 9650 N Government Way

(208) 763-0800

Hayden Meadows – 900 E Hayden Ave

(208) 772-5006

Ramsey – 1351 W Kathleen Ave

(208) 765-2010

Skyway – 6621 Courcelles Parkway

(208) 664-8998

Sorensen – 9th St. and Coeur d' Alene Ave

(208) 664-2822

Winton -920 W La Crosse Ave

(208) 664-3440

Secondary:

Canfield Middle School – 1800 E Dalton Ave

(208) 664-9188

Lakes Middle School – 930 N 15th

(208) 667-4544

Woodland Middle School – 2101 W St Michelle Ave

(208) 667-5994

Coeur d' Alene High School – 5530 N 4th Ave

(208) 667-4507

Lake City High School – 6101 N Ramsey Rd

(208) 769-0769

Post Falls District #273

www.pfsd.org

Administration Office – 206 W Mullan Av

(208) 773-5411

Elementary:

Mullan – 300 Cherry Ave

(208) 457-0772

Ponderosa – 3483 E Ponderosa Blvd

(208) 773-1508

Prairie View – 2478 E Poleline Ave

(208) 773-8327

Seltice – 1101 N Chase Rd

(208) 773-1681

Secondary:

Post Falls Middle School – 301 E 16th Ave

(208) 773-7554

River City Middle School – 1505 N Fir St

(208) 457-0933

Post Falls High School – 2832 e Poleline Ave

(208) 773-0581

LakeLand District #272:

web.lakeland272.org

Administration Office – 1564 Washington St

(208) 687-0431

Elementary:

Athol – 6333 E Menser Ave

(208) 683-2231

Betty Kiefer – 13898 N Schooner St

(208) 687-5206

Garwood – 17506 N Ramsey Rd

(208) 687-1265

John L. Brown – 15574 N Washington St

(208) 687-0551

Spirit Lake – 32605 N 5th Ave

(208) 623-5870

Twin Lakes – 5326 W Rice Rd

(208) 687-5870



Schools (cont.) :

Secondary:

Lakeland Jr. High School – 15601 N Highway 41	(208) 687-0661
Timberlake Jr. High School – 5830 W Blackwell Blvd	(208) 623-2582
Lakeland High School – 7006 W Highway 53	(208) 687-0181
Timberlake High School – 5973 W Highway 54	(208) 687-6303

Private School:

Challenger Christian Day School – 810 N Chase Rd	(208) 773-5200
Classical Christian Academy – 3263 E 12 th Ave	(208) 777-4400
Falls Christian Academy – 1687 E Horsehaven Ave	(208) 777-0457
Holy Family Catholic School – 406 N 10 th St	(208) 765-4327
Lake City Junior Academy – 111 E Locust Ave	(208) 667-0877
Lighthouse Academy – 4000 N 4 th Ave	(208) 667-1655
Mountain View Elementary	(208) 676-8565
North Idaho Christian School – 251 W Miles Ave	(208) 772-7546

Alternative Schools:

Project Cd'A – 725 E Hazel Ave	(208) 667-7460
Mountain View Alternative High School – 7802 W Main	(208) 687-0025
New Vision High School – 205 W Mullan Ave	(208) 773-3541

Other Schools:

Coeur d' Alene Charter Academy – 4904 N Duncan Dr	(208) 676-1167
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Colleges:

Eastern Washing Univ. – 19213 W Cameron Rd (Cheney)	(509) 359-7916
Gonzaga University – 502 E Boone Ave (Spokane)	(509) 328-4220
	(800) 986-9585
Lewis-Clark State College – 100 W Hubbard Ave	(208) 792-5272
North Idaho College – 1000 W Garden Ave	(208) 769-3300
University of Idaho: Coeur d' Alene – 1000 W Hubbard Ave	(208) 667-2588
University of Idaho – 312 W A St (Moscow)	(208) 885-6326
Washington State University – 225 N Grand Ave (Pullman)	(509) 335-8633
Whitworth College – 300 W Hawthorne Rd (Spokane)	(509) 777-1000



Your Lakeside Playground

The Lake

The pristine serenity of the lake and its surrounding has earned Lake Coeur d' Alene a reputation as one of the world's most beautiful lakes. The lake is about 25 miles long and ranges from 1 to 3 miles wide with a mean depth of 120 feet. Enjoy the friendly atmosphere of the City Beach and numerous water activities including: water skiing, fishing, jet skiing, parasailing, boat cruises, seaplane rides, kayaking and more.

Outdoor Activities

North Idaho's plentiful waterways offer great canoeing, kayaking, rafting and power boating opportunities, and with other 50 boater access sites, there are lots of places to get on the water. The region is bountiful for bicycle enthusiasts of all skills and abilities. The maintained and scenic Centennial Trail will take you from the Washington border all the way to the east end of Lake Coeur d' Alene. Other maintained area trails include the Trail of the Coeur d' Alene and the Tour of the Hiawatha. If mountain biking is more your style, area ski resorts have incorporated rugged bike trails to challenge all levels of skill. You are sure to find a trail to challenge you... or make your own!

Golf

Golf in North Idaho is simply stunning. Choose among the region's 18 beautiful courses set in some of the country's most gorgeous scenery. In addition to providing courses that accommodate any skill level, Golf Digest recently deemed North Idaho home to three of Idaho's top courses.

Amusement Parks

Just a quick 15 minutes drive North of Coeur d' Alene lies the northwest's largest theme park, Silverwood. With more than 60 rides and attractions, including four roller coasters, the Thunder Canyon river raft ride, Boulder Beach Water Park and a steam locomotive, Silverwood has something for all ages. Also in the area are several family fun centers filled with day adventures, including Triple Play & Raptor Reef Indoor Water Park, the northwest newest and largest family fun center and Wild Waters, North Idaho's premier water slide theme park.

Skiing & Snowboarding

The Coeur d' Alene area boasts three ski resorts. Silver Mountain in Kellogg has two peaks, 50 runs,

2,200 vertical feet of fun, and the world's longest, single-staged gondola. Lookout Pass Ski area in Mullan is also nearby for alpine exploring with 540 ski-able acres, vertical drop of 1,150 on 23 named runs plus two glade areas and acres of tree skiing. Skiers can also head north to Schweitzer Mountain Resort with 58 runs across 2,500 acres and Stella, its 6 passenger high speed chairlift.

Arts & Culture

Coeur d' Alene and the surrounding area support a broad range of arts and culture. Performing and visual arts add to the texture of the community tapestry. Operas, chorales, symphonies, jazz and big bands the sounds of classic and new music. Coeur d' Alene is home to three theaters that provide local, community productions and professional troupe performances. Annual events such as Art Walk, Music Walk, Marti Gras, Art from the Heart, concerts in the City Park, July-ams Pow Wow, Art on Green, and A Taste of Coeur d' Alene bring the arts to thousands of visitors and locals alike. Professional galleries and artists present the finest in painting, sculptures, blown glass, furniture and jewelry. The Museum hosts special exhibits on the region's history and offer research opportunities for the general public as well as scholars. The Coeur d' Alene Arts and Culture Alliance work with non-profit, volunteers, and professional arts organizations to create a unique fabric of life style in North Idaho.

Shopping & Dining

Residents and visitors alike have a wide selection of shopping and dining choices in the city of Coeur d' Alene. The Silver Lake Mall, the Coeur d' Alene Resort Plaza shops, four large antique malls, a strong downtown shopping area, and Riverstone District provide a variety of options. Coeur d' Alene offers the best in Northwest dining. The area boasts everything from award winning chefs to sidewalk vendors. Choose from fresh Idaho trout, Idaho potato pizza, huckleberry pancakes or a juicy Priest River buffalo steak. Coeur d' Alene is also home to many national chain retailers. And what a better way to cap your day in Coeur d' Alene than with Northwest microbrew, a selection from a world renowned wine cellar or a visit to one of our many charming coffee shops.



Facts:

- Coeur d' Alene Population: 45,579 (as of 2012)
- Coeur d' Alene Elevation: 2,152 Feet
- County: Kootenai County
- Time Zone: Pacific
- Nearest Airport: Spokane International Airport (GEG)
- Sales Tax: 6.0%
- State of Idaho Elevation: 738 to 12,622 Feet
- State Area: 83,557 Square Miles
- State Capitol: Boise
- State Tree: Western White Pine
- State Gemstone: Star Garnet
- State Bird: Mountain Bluebird
- State Flower: Syringa
- Coeur d' Alene City founded: 1887
- Kootenai County Seat: 1908
- All American City: 1990



Miles From:

- Boise, Idaho: 389
- Canadian Border: 109
- Glacier National Park: 230
- Missoula, Montana: 167
- Moscow, Idaho: 87
- Portland, Oregon: 377
- Sandpoint, Idaho: 46
- Seattle, Washington: 312
- Spokane, Washington: 32
- Sun Valley, Idaho: 481

Local News:

- The Coeur d' Alene Press
- The Idaho-Spokesman Review

