

Buyers & Sellers

(CLARK COUNTY)

A GUIDE TO BUYING AND SELLING YOUR HOME.
WITH BONUS TIPS AND TRICKS ON MAXIMIZING
PROFITS AND REDUCING COST SO YOU EARN MORE!

Boost your
homes curb
appeal

Finding the
right home
for cheaper

Understanding
the Buying &
Selling Process

Real Estate
& Legal
Resources

& much more



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Local Resources, Guides, Lists, and More

Partnering with buyers, sellers, and
real estate professionals to protect
Your home since 1983



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From the Owner



I want to take this moment to thank all our sponsors, advertisers, and contributors who made this guide possible. I also want to point out that without our agents, team members, and clients this would not be possible.

Most Home Buyers & Sellers get lost in the process of buying or selling their home as did I when I purchased my first home. With so many moving parts and demands on you it can be overwhelming and exhausting.

Whether you use Western Nevada Title or another title company, I hope this free guide helps you navigate your experience with ease and provides a clear understanding so your buying or selling experience is enjoyable!

Casey is a Nevada Native who believes in supporting our local community through sponsorship, donations, and community service. Western Nevada Title sponsors many events, teams, and non-profit organizations throughout Nevada.

Casey Pomeroy



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Introduction

Navigating the Complex World of Real Estate

Buying or selling a home is one of life's most significant financial decisions. Whether you're a first-time homebuyer or a seasoned investor, understanding the intricacies of the real estate market is crucial.

This guide is designed to empower you with the knowledge and tools you need to make informed decisions throughout the entire process.

Just follow the content page to learn more about finding the perfect property to closing the deal, we'll cover everything you need to know, from the initial steps to the final paperwork

We hope this guide provides the needed tools and understanding to make your home buying or selling experience a breeze.

We also hope you discover that Western Nevada Title Company is more than a safeguard for the buying or selling your home, but a trusted source for education, resources, and a trusted partner you can rely on!

"Western Nevada Title Company has been proudly protecting Nevadans Since 1983"



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Why Choose Western Nevada Title?

Western Nevada Title has been a trusted name in Nevada since 1983, renowned for its fast, efficient, and hassle-free services.

Our commitment to excellence is evident in our state-of-the-art online digital portal, which allows clients, agents, and lenders to effortlessly upload documents, deposit earnest money, receive commission checks, and track the progress of their files.

Our robust IT security measures, including advanced anti-fraud software, safeguard sensitive data and protects against cyber threats.

Whether you prefer the convenience of remote notarization or the personalized touch of in-office services, our highly trained team is dedicated to providing exceptional service and ensuring a smooth transaction process.

We offer a full range of title and escrow services, including title searches, title insurance, and escrow services. Our team of experienced professionals is committed to providing accurate and timely services, and we are proud to have a reputation for excellence in the industry.

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Buyers Guide

This guide is designed to help Buyers Navigate the buying experience and provide tips and tricks on how to get the best bang for your buck when finding the right home!



Empower Yourself as a Homebuyer

The journey to homeownership is exciting, and with the right preparation, it can be incredibly rewarding. Here are some key strategies to empower you throughout the process:

- **Be Ready for the Long Haul**

Homeownership is a marathon, not a sprint. Ensure your financial footing is secure before taking the plunge. Consider your long-term goals and how homeownership aligns with them.

- **Get Pre-Approved**

Mortgage Loan Pre-approval clarifies your buying power and strengthens your offers. A pre-approval signifies a serious and qualified buyer.

- **Down Payments Make a Difference**

While minimum down payments exist, aiming for 20% offers significant advantages by reducing your mortgage amount and eliminates private mortgage insurance (PMI), saving you money in the long run.

- **Look Beyond the Monthly Payment**

Don't forget about closing costs, property taxes, cost of repairs, and homeowner's insurance. Understanding these additional expenses will help you create a realistic budget.



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Finding Your Perfect Match

Finding a Home that suits your needs can be exciting and overwhelming. Take some time to think about what you are really looking for. Is this a temporary home or a forever home? Use these tips to help:



- **Needs vs. Wants: Make a List**

Prioritize what features are essential (bedrooms, bathrooms) and what would be delightful extras (pool, finished basement). This focused approach will streamline your search.

- **Partner with a Real Estate Pro**

A skilled real estate agent guides you through the search process, negotiates offers, and connects you with valuable resources. They are your advocate in a competitive market.



- **Location, Location, Location**

Consider commute times, proximity to schools and desired amenities. Think about the overall vibe of the neighborhood – is it quiet and family-oriented, or bustling and urban?

- **A Home Inspection is a Must**

Don't skip this crucial step! An inspection uncovers any potential problems with the property.



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Partner with the Right Realtor

Having a realtor by your side who understands your needs and the local market is crucial. Here's how to find the perfect fit:

- **Tap into Your Network**

Ask friends, family, and colleagues for recommendations of realtors they've had positive experiences with. Personal recommendations can be a great starting point.

- **Embrace Online Resources**

Realtor websites and online profiles often showcase experience, expertise, and client testimonials. Look for agents specializing in your desired area and property type.

- **Interview Potential Realtors**

Schedule consultations with 2-3 agents. Ask about their experience, negotiation strategies, communication style, and familiarity with your target neighborhood. The right fit should be someone you feel comfortable with and trust.

- **Negotiate your commission rate**

Don't just accept the commission rate provided to you. Negotiate your percentage, but remember the term "you get what you pay for".



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Negotiate with Confidence & Bonus Tips

By following these tips and conducting thorough research, you'll be well on your way to finding the perfect home that aligns with your needs and budget.



- **Do Your Research**

Knowledge is power! Find out what similar homes in your area have recently sold for to set a fair offer price.

- **Be Prepared to Negotiate**

The initial offer is often a starting point. Be prepared to negotiate on price, closing costs, and repairs. Approach negotiation as a collaborative effort to reach a win.



- **Stay Objective**

The house buying process can be emotionally charged, but strive to stay objective when making decisions.

- **Patience is a Virtue**

Finding the perfect home takes time. Don't rush into a decision that doesn't feel 100% right.



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Home Buyers Checklist

Use this checklist to help you stay organized

- ☐ **Get your finances in order:** Before you start looking for homes, get your credit report and score.
- ☐ **Improve your credit score:** This may include paying off debt, making sure your credit report is accurate, and avoiding opening new lines of credit.
- ☐ **Save for a down payment:** Aim to save at least 20% of the purchase price of the home for your down payment.
- ☐ **Decide what you want in a home:** Make a list of your must-have features and your nice-to-have features.
- ☐ **Get pre-approved for a mortgage:** Getting pre-approved for a mortgage will give you a better idea of how much you can afford.
- ☐ **Hire a real estate agent**
- ☐ **Start looking for homes:** Once you know what you can afford and what you are looking for, you can start looking for homes using search online listings, attend open houses, or have your agent send you listings.
- ☐ **Do your research:** it is important to do your research to find out what similar homes in the area have recently sold for. This will help you determine a fair offer price.
- ☐ **Make an offer:** Once you have found a home that you want to buy, you can make an offer.
- ☐ **Home Inspection & Appraisal**
- ☐ **Close on your home**
- ☐ **Pack and Schedule Movers**

Congratulations on your New Home!



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Home Buyers Inspection

Use this checklist while viewing the home to assure you know the nuances of the home you are considering.

Location	Good	Fair	Poor	Notes
Outdoor Steps & Sidewalk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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Front Door	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Flooring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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Crawl Space(s) / Foundation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Exterior Buildings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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Important Contacts

Realtor:

Title Company:

Mortgage Company:

HOA:

Tax Assessor Office:

Creditors:

Home Insurance Company:

Home Inspector:

Electric Company:

Water Company:

Gas/Propane Company:

Internet / Cable / Satellite Company:

USPS Mail:

Handyman / Licensed Contractor:

Moving Company:



Sellers Guide

This guide is designed to help Sellers Navigate the selling experience and provide tips and tricks on to maximize your profit and set your house up for the best curb appeal !



Sell Smart, Sell Fast, & Sell for Top Dollar

Congratulations on deciding to sell your home! This guide will equip you with the knowledge and essential steps to navigate the selling process smoothly and get the most out of your investment.

- **Market Research**

Understand your local market trends. What's the average selling price for similar homes in your neighborhood? How long are homes typically on the market?

- **Real Estate Agent**

Research reputable real estate agents in your area. Interview several agents to find someone who understands your goals and has a proven track record.

- **Boost Your Curb Appeal**

First impressions matter! Enhance your home's exterior with landscaping, power washing the exterior, a fresh coat of paint, and a clean and inviting entrance.

Fix minor repairs like cracks in the driveway, walkway, replacing broken light fixtures, and cleaning your roof.

Remove any decorations from the yard or that are hanging on the house. You want potential buyers to be able to imagine the house as their own.



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Get Ready for the Show

Imagine this: excited buyers walk through your door, their eyes lighting up as they envision themselves curled up by the fireplace, hosting family dinners in the spacious kitchen, or laughing with friends on the inviting patio. This isn't a fantasy – it's the power of strategic home presentation.

- **Declutter & Depersonalize**

Pack away unnecessary items to create a sense of spaciousness. Potential buyers should be able to envision themselves living in the space. Remove personal belongings like family photos to create a neutral environment.



- **Deep Cleaning**

Ensure your home is spotless from top to bottom. Pay attention to details like cleaning windows, blinds, and light fixtures. A fresh and clean home creates a positive impression on potential buyers.

- **Staging & Upgrades**

Think of it as transforming your home from a lived-in space into a model for dream living.



Staging and small affordable upgrades allow potential buyers to visualize themselves enjoying the space, fostering an emotional connection that can lead to a faster sale.



Show off in more than one way

You can show your home in many ways, from open houses to 3-D virtual tours. Many homebuyers these days want to be able to see the home before actually seeing the home in person!

- **3-D Virtual Tour**

3-D tours allow potential buyers to virtually explore your home from anywhere in the world, 24/7. This broadens your reach beyond those who can physically attend open houses or in-person tours. Busy schedules or geographical limitations become less of a barrier for interested buyers.



- **High Quality Photos**

Professional photography is essential for attracting buyers online. Crisp, clear photos will make your listing stand out. Professional photographers know how to capture the best angles, lighting, and details of your home. They can make rooms appear larger, highlight architectural features, and create a sense of warmth and livability.



- **Open House**

Consider hosting virtual and in person open houses to generate interest and allow potential buyers to tour your home conveniently.



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Have fun when wheeling and dealing

Pre-determine what the lowest amount for your home you're willing to take, and go into negotiations understanding your buyers side of things as well. Have fun with the barter system rather than stress over it.

- **Working with your Agent**

Leverage your agent's expertise to determine a competitive listing price that attracts buyers and maximizes your profit. Consider a comparative market analysis (CMA) to establish a fair market value.



- **Be Flexible**

While you want to get the best price, be prepared to negotiate with potential buyers. Work with your agent to find a win-win situation for all parties involved.

- **Don't Stress**

A top tier investor once told us, "Don't take it personal and try and have fun while negotiating". Great advice to live by actually. If you have your bottom line set in stone, then it makes it easier to barter. Set your bottom line to a level where you still make a good profit you can be happy with. This will remove the stress of haggling to much over price.



Another investor told us to make it a game, one you can win!



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Sellers Checklist

Use this checklist to help you stay organized

- ☐ Research Your Local Market and comparable homes to understand what is selling and for how much.
- ☐ Boost curb appeal with landscaping, cleaning, and minor exterior and interior improvements.
- ☐ Declutter and Depersonalize Your Home.
- ☐ Deep Clean Your home from Top to Bottom.
- ☐ Hire a real estate agent
- ☐ Work with your agent to determine a competitive listing price
- ☐ Consider Home Staging
- ☐ Consider High Quality Photos from a professional Photographer
- ☐ Consider having a 3-D virtual tour filmed and created for your home listing.
- ☐ Consider holding Open Houses more than once and on the Weekends.
- ☐ Set your bottom line and make it still profitable for you.
- ☐ Have fun with the negotiation and try not to stress.
- ☐ Be flexible in your demands and pricing.
- ☐ Accept Offer & Close
- ☐ If you are still living in the house get ready to move out and enjoy your well earned profits!

Congratulations on selling your Home!



Sellers Inspection

Use this checklist while viewing the home to assure you know the nuances of the home you are considering.

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Water Company:

Gas/Propane Company:

Internet / Cable / Satellite Company:

USPS Mail:

Handyman / Licensed Contractor:

Moving Company:



What is Title Insurance?



Understanding Title Insurance:

A Shield for Your Property Investment

Title insurance is a type of insurance policy that protects property owners and lenders against financial loss due to title defects. A title defect is any legal claim or encumbrance on a property that could challenge your ownership rights

- **Why you need title insurance**

While it might seem like an additional expense, title insurance offers crucial protection for both buyers and sellers. Most lenders require title insurance to protect this interest.



- **Protection Against Hidden Title Defects**

Even the most thorough property searches can miss hidden issues like unpaid taxes, liens, or fraudulent claims. Title insurance safeguards you against these unforeseen problems.

- **Peace of Mind**

Knowing you're protected from potential title disputes can provide significant peace of mind during a stressful real estate transaction. If a claim is made against your title, your title insurance policy will cover the costs of legal defense to protect your ownership rights.



How Does Title Insurance Protect Buyers, Sellers, and Lenders?

Most lenders typically require borrowers to purchase a lender's title insurance policy. This policy protects the lender's financial interest in the property by insuring against potential title defects

- **Buyers**

A buyer's title insurance policy protects the buyer's ownership interest in the property. It covers issues like forged documents, undisclosed heirs, or errors in public records.

- **Sellers**

While sellers typically don't purchase title insurance, they benefit indirectly through a smoother closing process and reduced risk of future legal challenges.

- **Lenders**

A lender's title insurance policy protects the lender's financial interest in the property. It ensures that the lender's mortgage lien is valid and that the property can be used as collateral.



Title insurance is an essential component of any real estate transaction. By safeguarding your property rights and providing financial protection, it helps to ensure a smooth and secure closing process.

Common Title Issues

It's important to note that title insurance can help protect buyers and sellers from many of these title issues. A title insurance policy covers the costs of defending your ownership rights and reimbursing you for losses if a title defect is discovered

- **Liens**

Outstanding debt such as unpaid mortgages, taxes, judgements, and contractor bills that haven't been paid off from prior owners. Liens are attached to the property not the person.



- **Ownership**

Forged Deeds, Undisclosed Heirs, Wills, Errors in public Records, and Boundary Disputes.

- **Other Issues**

Unpaid HOA fees, Restrictive Covenants, Easements that affect the property value or ownership rights, and Buyer / Seller Impersonation Fraud.



It's important to note that title insurance can help protect buyers and sellers from many of these title issues.

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Common Title Questions

Title insurance is commonly required from mortgage & private lenders. Additionally, title insurance protects home buyers from claims, issues, and other legalities that may affect their new purchase for the entirety of ownership.

How long does Title insurance Last?

Duration: It lasts as long as you or your heirs own the property.

Coverage: It protects against title issues such as undiscovered liens, ownership disputes, or errors in public records—even if they arise years after the purchase.

No renewal needed: It's a one-time premium paid at closing and doesn't require ongoing payments.



Common Title Questions

Title insurance is commonly required from mortgage & private lenders. Additionally, title insurance protects home buyers from claims, issues, and other legalities that may affect their new purchase for the entirety of ownership.

What does Title Insurance protect me against?

Unknown Liens

- Previous owners may have left unpaid debts (e.g., contractor bills, taxes) that become your responsibility.



Errors in Public Records

- Clerical or filing mistakes in deeds, mortgages, or other documents can affect ownership rights

Illegal Deeds

- Past deeds may have been made by someone not legally allowed to transfer the property (e.g., minors, mentally incapacitated persons).



Missing Heirs or Unknown Heirs

- Heirs of previous owners may surface and claim ownership rights.



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Common Title Questions

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What does Title Insurance protect me against?

Forgery or Fraud

- Documents in the chain of title may have been forged or fraudulently executed.



Undisclosed Easements

- Others may have legal rights to use parts of your property (e.g., utility companies), which could limit your use.

Boundary or Survey Disputes

- Conflicts over property lines or encroachments may arise.

Conflicting Wills or Ownership Claims

- Disputes from past owners' estates or multiple parties claiming ownership.



Common Title Questions

Title insurance is commonly required from mortgage & private lenders. Additionally, title insurance protects home buyers from claims, issues, and other legalities that may affect their new purchase for the entirety of ownership.

What does a Title Company do, and why is it important?

A title company plays a crucial role in protecting all parties involved in a real estate transaction—buyers, sellers, and lenders. We:

- Research the property's history to ensure a clear and legal chain of title.
- Identify and resolve any liens, debts, or ownership issues.
- Verify the identities of all parties to prevent fraud.
- Manage the secure transfer of funds between buyers, sellers, and service providers.
- Ensure that the new owner receives a clean, marketable title.



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Common Title Questions

Title insurance is commonly required from mortgage & private lenders. Additionally, title insurance protects home buyers from claims, issues, and other legalities that may affect their new purchase for the entirety of ownership.

Who is responsible for ordering inspections, and can they be paid through escrow?

If the buyer is using a conventional lender, inspections are typically arranged according to the lender's requirements.

In cash transactions or when no lender is involved, the buyer is usually responsible for ordering and paying for inspections—unless otherwise agreed upon in the purchase contract.

In some cases, inspection fees can be paid through escrow if both parties agree and invoices are submitted in time.



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Common Title Questions

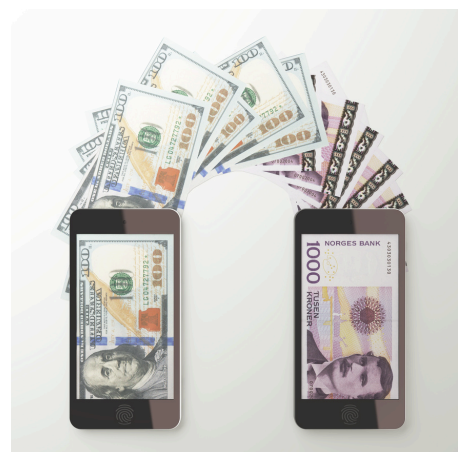
Title insurance is commonly required from mortgage & private lenders. Additionally, title insurance protects home buyers from claims, issues, and other legalities that may affect their new purchase for the entirety of ownership.

How are funds handled during a real estate transaction?

All funds are sent to the title company and held in a secure escrow account.

These funds remain in escrow until the transaction is ready to close.

Once we receive authorization to record the transaction, we disburse the funds to the appropriate parties—this includes the seller, lenders, agents, and any vendors with approved invoices.



Common Title Questions

Title insurance is commonly required from mortgage & private lenders. Additionally, title insurance protects home buyers from claims, issues, and other legalities that may affect their new purchase for the entirety of ownership.

Can I choose my own title company?

Yes, in most states, the buyer has the right to choose the title company.

We recommend researching the title insurance agency, look for claims, research the underwriter, look at the value and quality of the company.

This is similar to choosing car insurance. If the insurer isn't asking the right questions, doesn't seem knowledgeable, and doesn't have a good reputation; do you want to trust your home to them?



Western Nevada Title Discount Programs

We honor and respect those that provide a service for society that goes above and beyond. The following Discount Programs apply to escrow fees only.

- **Military & Veterans**
(25% off) Active Duty & Veterans with a Honorable & Under Honorable Condition
- **First Responders**
(25% off) EMT's, Police, & Fire
- **Other**
(15% off) First Time Home Buyers, Senior Citizens, and Repeat Clients



Western Nevada Title values the contributions of all essential workers, including teachers, nurses, and countless others who dedicate their lives to serving our communities.

While we offer competitive pricing and potential discounts based on various factors such as income evaluation, real estate trends, and industry data. If we provided discounts for everyone, we would be out of business!



History and Overview

Western Nevada Title Company

Trusted Since 1983 | Serving the Battle Born State

For over four decades, Western Nevada Title Company has proudly stood as one of Nevada's most trusted and respected real estate title firms.

Founded in 1983, we've built our reputation on integrity, expertise, and a deep commitment to the communities we serve across the Silver State.

As a full-service title and escrow company, we provide comprehensive support for real estate transactions of all sizes.

Whether you're a first-time homebuyer, seasoned investor, real estate agent, or lender, our experienced and highly trained team is here to ensure your transaction is smooth, secure, and successful.

At the heart of our company is a team of dedicated professionals—escrow officers, title experts, and support staff—who bring decades of combined experience and a passion for excellence. We take pride in offering personalized service, local insight, and the peace of mind that comes from knowing your transaction is in capable hands.

From bustling cities to rural communities, we are proud to serve all corners of Nevada with the same care and commitment that has defined us since day one. At Western Nevada Title Company, your success is our mission—and your trust is our greatest reward.



Real Estate & Legal Resources

Nevada Department of Insurance: <https://doi.nv.gov>

Nevada Land Title Association: <https://www.nvlta.com>

American Land Title Association: <https://www.alta.org>

Consumer Financial Protection Bureau: <https://www.consumerfinance.gov>

National Association of Realtors: <https://www.nar.realtor>

Nevada Real Estate Division: <https://red.nv.gov>

Nevada State Contractors Board: <https://www.nvcontractorsboard.com>

Local Ordinances and Regulations: Many counties and municipalities in Nevada have their own local ordinances and regulations that may affect real estate transactions.

Nevada Laws Governing Real Estate and Title Insurance: Nevada Real Estate Division Regulations, Nevada Real Estate Statutes & Regulations, NRS Codes: 116, 117, 118, 645, & 692.

Federal Laws Governing Real Estate: Fair Housing Act, Truth in Lending Act, Equal Credit Opportunity Act, Real Estate Settlement Procedures Act, Americans Disability Act.

Western Nevada Title Company does not take responsibility for information provided by another company, agent, governing body, firm, or association.



**WESTERN
NEVADA
TITLE COMPANY**
wntco.com

Clark County Emergency Services

Clark County Sheriff's Office

 301 E Clark Ave, Suite 100,
Las Vegas, NV 89101
 (702) 366-7070

Las Vegas Metro Police

 400 S. Martin L. King Boulevard
Las Vegas, Nevada 89106
 (702) 828-3111

Fire & Rescue

 500 N. Casino Center Blvd
Las Vegas, NV 89101
 (702) 383-2888

Clark County Emergency Management Department

Address: 495 S. Main St, Las Vegas, NV 89101

 Phone Number: (702) 229-6011

Nevada 2-1-1

For general emergency and social services: Dial 211

Clark County Utility Companies

Electricity & Natural Gas

NV Energy

 (775) 834-4444

 nvenergy.com

Southwest Gas

 (877) 860-6020

 swgas.com

Water & Sewer

Las Vegas Valley Water District

 (775) 423-5104

 lvvwd.com

Trash & Waste Management

Southern Nevada Waste & Recycle

 2900 Enterprise Way, Fallon, NV 89406

 (702) 735-5151

Phone & Internet Providers

Spectrum (Charter Communications)

 (855) 707-7328

 spectrum.com

Starlink

 1(800)463-3339

 starlink.com



**Were not just a
title company**

**We are your
partner in
business**

REAL ESTATE AGENT NEED-TO-KNOWS

✓ **PROMOTE EFFECTIVELY**

✓ **HOW TO GAIN
CLIENTS**

✓ **EARN THIER
TRUST**

✓ **MAXIMIZE
YOUR
EARNINGS**



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