

FILED  
DEC 27 2021  
Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

PIONEER TITLE COMPANY OF  
CANYON COUNTY, INC.  
[Canyon County]

Idaho Title Agency License No. 5693

Docket No. 18-4050-21

**ORDER ADOPTING REPORT  
OF EXCEPTION EXAMINATION  
AS OF DECEMBER 31, 2020**

The Idaho Department of Insurance (“Department”) has examined the affairs, transactions, assets, tract indexes, abstract records, and other records of PIONEER TITLE COMPANY OF CANYON COUNTY, INC. (the “Company”), in accordance with Idaho Code §§ 41-2710(7) and 41-219(1) and (5), to ascertain the Company’s compliance with title 41, Idaho Code, and related rules from January 1, 2016, through December 31, 2020. The Department then prepared a corresponding Report of Exception Examination (“Report”) under Idaho Code § 41-227, which, by this order, is adopted as filed.

**FINDINGS OF FACT**

1. The Company is a title agency licensed by the Department to transact title insurance in Canyon County, Idaho, under Title Agency License No. 5693.

2. The Department completed an examination of the Company under Idaho Code §§ 41-2710(7) and 41-219(1) and (5) on or about November 4, 2021. The Report sets forth the Department's findings.

3. Pursuant to Idaho Code § 41-227(4), the examiner in charge filed the verified Report with the Department on December 3, 2021, and the Department transmitted a copy of the Report to the Company on December 9, 2021. A copy of the Report is attached as Exhibit A.

4. Pursuant to Idaho Code § 41-2710(7), the Company had 28 days from service of the Report to review, comment, or request a hearing on the Report.

5. On or about December 13, 2021, the Department received a Waiver from the Company signed by Jesse Hamilton, its general counsel. By executing the Waiver, a copy of which is attached as Exhibit B, the Company agreed the Department's Director ("Director") could immediately enter a final order adopting the Report without modification; waived its right to make a written submission or rebuttal to the Report; and waived its right to request a hearing and to seek reconsideration or appeal from the Director's final order.

### **CONCLUSIONS OF LAW**

6. Idaho Code § 41-227(5) provides that, after "the period allowed for the receipt of written submissions or rebuttals" expires, the Director "shall fully consider and review the report, together with any written submissions or rebuttals and relevant portions of the examiner's work papers" and shall enter an order adopting the report as filed or with modifications or corrections, rejecting the report and reopening the examination, or calling for an investigatory hearing.

7. Having fully considered the Report, the Director concludes that, regarding the matters examined and information provided by the Company, the comments, findings, and recommendations contained in the Report, including the Examiner's determination of violations

or noncompliance by the Company and corrective actions to be taken, are appropriate and are incorporated herein as if set forth in full.

### **ORDER**

NOW, THEREFORE, based on the foregoing, IT IS HEREBY ORDERED that the Report is ADOPTED as filed, pursuant to Idaho Code § 41-227(5)(a).

IT IS FURTHER ORDERED that, due to the Company's violation of IDAPA 18.05.01.031.05 by expending more than \$100 per person per day for meals and/or events for producers of title business, as detailed in the Report, the Company shall provide written evidence to the Department within 30 days of entry of this Final Order, demonstrating that the Company has revised its processes and implemented procedures to ensure that future business entertainment expenses comply with IDAPA 18.05.01.031.05.

IT IS FURTHER ORDERED that, due to the Company's violation of IDAPA 18.05.01.031.04.a by distributing twenty (20) five-dollar gift cards to producers of title business, as detailed in the Report, the Company shall provide written evidence to the Department within 30 days of entry of this Final Order, demonstrating that the Company has revised its processes and implemented procedures to ensure that future self-promotional advertising expenses comply with IDAPA 18.05.01.031.04.a.

IT IS FURTHER ORDERED, pursuant to Idaho Code §§ 41-2710(7) and 41-227(8), that the adopted Report is a public record and shall not be subject to the exemptions from disclosure under chapter 1, title 74, Idaho Code.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-227(6)(a), that, within 30 days of the issuance of the adopted Report, the Company shall file with the Department's Examiner Title & Market Insurance Specialist affidavits executed by each of its directors or, if none, its

principal officers, stating under oath that they have received a copy of the adopted Report and related orders.

DATED and EFFECTIVE this 27<sup>th</sup> day of December, 2021.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



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DEAN L. CAMERON  
Director

### **NOTIFICATION OF RIGHTS**

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

### CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 27<sup>th</sup> day of December, 2021, I caused a true and correct copy of the foregoing ORDER ADOPTING REPORT OF EXCEPTION EXAMINATION AS OF DECEMBER 31, 2020, to be served upon the following by the designated means:

Pioneer Title Company of Canyon County, Inc.  
1211 W Myrtle Street, Ste #100  
Boise, Idaho 83702

☐ first class mail  
☒ certified mail  
☐ email

Mr. Jesse Hamilton  
General Counsel / S.V.P.  
Pioneer Title Company  
jesse@pioneer1031.com

☐ first class mail  
☐ certified mail  
☒ email

John C. Keenan  
Deputy Attorney General  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043  
[john.keenan@doi.idaho.gov](mailto:john.keenan@doi.idaho.gov)

☐ first class mail  
☐ certified mail  
☒ email

  
\_\_\_\_\_  
Pamela Murray



REPORT OF EXCEPTION EXAMINATION

For the Period January 1, 2016 to December 31, 2020

Of

Pioneer Title Company of Canyon County, Inc.  
(A title agent corporation - license #5693 – Canyon County)

As of

December 31, 2020

*Equal Opportunity Employer*



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Boise, Idaho  
November 4, 2021

The Honorable Dean L. Cameron  
Director of the Idaho Department of Insurance  
700 West State Street  
Boise, Idaho 83720

Sir:

Pursuant to your instructions and in conformity with Idaho Code §§ 41-219, 41-220, and 41-2713, an examination has been made of the administrative affairs, books, records, and financial condition of;

Pioneer Title Company of Canyon County, Inc.  
610 S. Kimball Avenue  
Caldwell, Idaho 83605-4146  
License #5693 – Canyon County

Hereinafter referred to as “Agent”.

The following Report of Exception Examination is respectfully submitted.

## **FOREWORD**

This is an exception examination report of the practices and procedures of Pioneer Title Company of Canyon County, Inc., an Idaho Title Agent licensed in Canyon County. The examination was conducted at the Agent's corporate office located at 8151 W. Rifleman Street, Boise, Idaho and from the offices of the Idaho Department of Insurance (the "Department") located at 700 West State Street, 3<sup>rd</sup> Floor in Boise, Idaho.

In performing this examination, the examiner(s) reviewed a sample of the Agent's procedures, files, and documentation. Some noncompliant practices may not have been discovered during this examination. However, failure to identify or criticize specific practices, products, or files does not constitute approval thereof by the Department.

It should be recognized that the examination comments are restricted to areas of concern and are not intended as commentary on the various favorable aspects of the Agent's operations. It should be further understood that these comments should not be regarded as reflecting on the integrity or capabilities of individuals at the Agent. As such, this report may not fully reflect the procedures and practices of the Agent.

This examination report cites Idaho Statute and administrative rules promulgated by the Department. Statute and rule citations are current unless otherwise noted.

The final examination report documents consist of the examiners' report, the Agent's response, and any administrative actions based on the findings of the Department. The goal of the examination team was to produce an examination report that reflects agreement in content with the Agent. The report indicates where agreement was or was not possible.

## **PURPOSE AND SCOPE OF EXAMINATION**

The purpose of this examination is to determine compliance with applicable Idaho Statutes, and promulgated rules issued by the Department. In addition, examiners may have documented practices and procedures that did not appear to be in the best interest of Idaho insurance consumers.

The period covered by this examination is January 1, 2016 through December 31, 2020. Specific areas examined include operations/management, claims, advertising and marketing, title file review and escrow fiduciary account and file review.

The authority of the Department to perform this examination includes, but is not limited to, Idaho Code § 41-2710(7), which grants authority to the Department to regular examinations of the tract indexes, abstract records, and any other records to ascertain compliance with title 41, Idaho Code, and related rules, of a title agent not more than every fifth year, unless the agent otherwise requests or the director has cause to believe the same does not comply with said title or the rules thereunder.

## **EXECUTIVE SUMMARY**

The two (2) exceptions noted were in the area of Advertising and Marketing. The following exceptions were noted as a result of this examination.

### **1. One (1) Exception**

IDAPA 18.05.01.031.05 – Permitted Business Entertainment.

*“A title entity will not expend more than one hundred dollars (\$100) per person per day for all meals and/or events. Meals and events will include, but not be limited to, breakfast, brunch, lunch, dinner, cocktails, sporting events, sporting activities, trips and music and art events.”*

The Agent expended more than one hundred dollars (\$100.00) per person per day for meals and/or events for producers of title business.

### **2. One (1) Exception**

IDAPA 18.05.01.031.04(a) – Self-Promotional Advertising.

*“A title entity may distribute self-promotional items having an acquisition value of less than twenty-five dollars (\$25) to producers of title business, consumers, and members of the general public. These self-promotional items are limited to novelty gifts, advertising novelties, and generic business forms and specifically do not include food, beverages, gift certificates, gift cards, or other items that have a specific monetary value on their face or that may be exchanged for any other item having a specific monetary value.”*

The Agent distributed twenty (20) five-dollar (\$5.00) gift cards to various producers of title business.

## **HISTORY AND DESCRIPTION**

Pioneer Title Company of Canyon County was licensed with the Department and began operations in Canyon County on May 21, 1979. They filed as a corporation with the Idaho Secretary of State on November 17, 1980. They conduct business in Canyon County out of offices in Nampa and Caldwell, Idaho.

## **PRIOR EXAMINATION**

Our examination included a review to determine if the sixteen (16) exceptions noted in the February 9, 2017 examination, which covered the period of January 1, 2012 to December 31, 2015 were addressed. We determined that the Agent satisfactorily addressed these exceptions in April of 2017.

## **EXAMINATION FINDINGS AND RECOMMENDATIONS**

### **I. OPERATIONS AND MANAGEMENT**

The examination included a review of the Agent's operations and management. The focus of this section of the examination includes review of management and control, contracting authority, surety bond, claims, and financial interests of the title entity management and ownership.

#### **A. MANAGEMENT, CONTROL AND FINANCIAL INTERESTS IDAPA 18.05.01.014 & 015**

As of October 4, 2021, the Idaho Secretary of State lists Tim Bundgard as President and Registered Agent, and Jesse R. Hamilton as Secretary. No exceptions were noted as a result of this portion of the examination.

#### **B. CONTRACTING AUTHORITY Idaho Code § 41-2710(2)**

The Agent has underwriting contracts with First American Title Insurance Company, National Title Insurance Company of New York, Old Republic National Title Insurance Company, and Stewart Title Guaranty Company. The underwriting contracts high liability approval requirements range from \$1,000,000.00 to \$3,000,000.00 with a deductible for loss of \$5,000.00. No exceptions were noted as a result of this portion of the examination.

#### **C. SURETY BOND Idaho Code §§ 41-2710(6), 2711 IDAPA 18.05.01.021.07 & 08**

The Department has on file surety bond #104850945 in the amount of \$50,000.00 issued by Travelers Casualty and Surety Company on behalf of the Agent. We confirmed during the examination that this bond is currently active. No exceptions were noted as a result of this portion of the examination.

#### **D. CLAIMS Idaho Code § 41-2708(1) & (2)**

The Agent reported thirty-five (35) claims during the examination period. The claims appear to be oversights on the part of employees of the Agent. There does not appear to be any problem with the title plant. No exceptions were noted as a result of this portion of the examination.

## II. ADVERTISING AND MARKETING

Idaho Code § 41-2708(3) & (4)

IDAPA 18.05.01.031 & Exhibit 1

The examination included a review of the Agent's marketing and sales practices. A general ledger for each year under examination for all accounts involving contributions, donations, sales expenses, travel and meal expenses, Agent/staff function expenses, as well as samples of listing packages or property profiles were requested and received. After a cursory review of the general ledgers, samples were picked within our examination parameters. Supporting documents for the samples were requested, received, and reviewed. A total of two (2) exceptions were noted as a result of this portion of the examination.

### 1. **One (1) Exception**

IDAPA 18.05.01.031.05 – Permitted Business Entertainment

During the examination the following exception regarding business entertainment was noted:

Date of Business Entertainment Expense	Violation of IDAPA 18.05.01.031.05
June 2020	Staff member Carrie Homburg spent \$111.00 each on three (3) producers of title business for business entertainment.

IDAPA 18.05.01.031.05 states in relevant part: *"A title entity will not expend more than one hundred dollars (\$100) per person per day for all meals and/or events. Meals and events will include, but not be limited to, breakfast, brunch, lunch, dinner, cocktails, sporting events, sporting activities, trips and music and art events. These meals or events may occur on or off the title entity's premises. In addition, a title entity may entertain no more than four (4) persons who are employed by or agents of any single producer of title business in a single day. Spouses and/or guests of the producers of title business or employees or agents are included in the count for purposes of determining the four (4) person maximum."*

The Agent was in violation of IDAPA 18.05.01.031.05 by expending more than one hundred dollars (\$100.00) per person per day for meals and/or events for producers of title business.

**Recommendations:** It is recommended the Agent submit to the Department in writing what proposed procedures will be implemented to ensure future business entertainment expense subject to IDAPA 18.05.01.031.05 will be compliant. No administrative sanctions or penalties are recommended at this time as this is the first instance of this violation noted for the Agent.

## 2. One (1) Exception

### IDAPA 18.05.01.031.04(a) – Self-Promotional Advertising

During the examination the following exception regarding gift cards was noted:

Date of Gift Card Expense	Violation of IDAPA 18.05.01.031.04(a)
September 2020	Staff member Kauri Moll distributed twenty (20) five-dollar (\$5.00) gift cards to various producers of title business.

IDAPA 18.05.01.031.04(a) states in relevant part: *“A title entity may distribute self-promotional items having an acquisition value of less than twenty-five dollars (\$25) to producers of title business, consumers, and members of the general public. These self-promotional items are limited to novelty gifts, advertising novelties, and generic business forms and specifically do not include food, beverages, gift certificates, gift cards, or other items that have a specific monetary value on their face or that may be exchanged for any other item having a specific monetary value.”*

The Agent was in violation of IDAPA 18.05.01.031.04(a) by distributing gift cards to various producers of title business.

**Recommendations:** It is recommended the Agent submit to the Department in writing what proposed procedures will be implemented to ensure future self-promotional advertising expense subject to IDAPA 18.05.01.031.04(a) will be compliant. No administrative sanctions or penalties are recommended at this time as this is the first instance of this violation noted for the Agent.

### **III. TITLE FILE REVIEW**

**Idaho Code §§ 41-2702, 2708 & 2709**

**IDAPA 18.05.01.012, 013 & Exhibit 1(9)**

The title department is managed by Hope Hastriter and is comprised of eight (8) Title Officers. The title plants are posted and maintained by the Agent in Nampa and Caldwell, Idaho. A sample of title files were reviewed within the parameters of our examination for the rates charged, the correct insured amount of the owner's and mortgagee's policies, proper countersignatures, double sales, proper use of the Standards of Liability and liens and encumbrance rules, and unique kind or class of risk. No exceptions were noted as a result of this portion of the examination.

### **IV. ESCROW FIDUCIARY ACCOUNTS AND FILE REVIEW**

The escrow department is managed by Tammy Kratzberg and is comprised of sixteen (16) Escrow Officers and eight (8) Escrow Assistants.

#### **A. FIDUCIARY ACCOUNTS**

**IDAPA 18.05.01.021.04, 05 & 09**

The examination included a review of the fiduciary accounts utilized during the examination period. The accounts were reviewed for correct labeling, separation from operating funds, reconciliation, and negative balances. The fiduciary accounts are balanced on a daily basis and reconciled on a monthly basis by Teresa Flores at the Agent's corporate office located at 8151 W. Rifleman Street, Boise, Idaho. Monthly reconciliations are reviewed by Cindy Truchot, CFO. No exceptions were noted as a result of this portion of the examination.

#### **B. ESCROW FILE REVIEW**

**Idaho Code § 41-2705(3)**

**IDAPA 18.05.01.021 & 022**

The examination included a review of the escrow files opened during the examination period. A sample of the escrow files were reviewed within the parameters of our examination for adequate written instructions, conformity to the written instructions, rates charged as filed, signed settlement statements, receipt and disbursement ledgers, evidence of receipts and disbursements made, file overdrafts, and business interests of the escrow officers. No exceptions were noted as a result of this portion of the examination.

## **SUMMARY OF RECOMMENDATIONS**

The recommendations made below identify corrective measures the Department finds necessary as a result of the exceptions noted in this Report of Exception Examination ("Report"). Location in the Report is referenced in parenthesis.

1. (Section II. Advertising and Marketing)

It is recommended the Agent submit to the Department in writing what proposed procedures will be implemented to ensure future business entertainment expense subject to IDAPA 18.05.01.031.05 will be compliant. No administrative sanctions or penalties are recommended at this time as this is the first instance of this violation noted for the Agent.

2. (Section II. Advertising and Marketing)

It is recommended the Agent submit to the Department in writing what proposed procedures will be implemented to ensure future self-promotional advertising expense subject to IDAPA 18.05.01.031.04(a) will be compliant. No administrative sanctions or penalties are recommended at this time as this is the first instance of this violation noted for the Agent.

## **PENALTY, STIPULATIONS AND APPEAL NOTIFICATION**

This matter comes before the Department as a result of this Report of Exception Examination ("Examination"). The Department has fully considered and reviewed this Examination, any written submissions and rebuttals provided by the Agent in response to the Examination and the recommendations of the Examiner.

The Department makes the following findings of fact and imposes penalties and stipulations:

1. The Agent, on one (1) occasion, expended more than one hundred dollars (\$100) per person per day for meals and/or events for producers of title business. This action constitutes a violation of IDAPA 18.05.01.031.05.

No later than thirty (30) days from the date the Final Order is adopted, the Agent shall provide written evidence to the Department that it has revised its processes and fully implemented procedures to ensure future business entertainment expense subject to IDAPA 18.05.01.031.05 will be compliant.

2. The Agent, on one (1) occasion, distributed twenty (20) five-dollar (\$5.00) gift cards to various producers of title business. This action constitutes a violation of IDAPA 18.05.01.031.04(a).

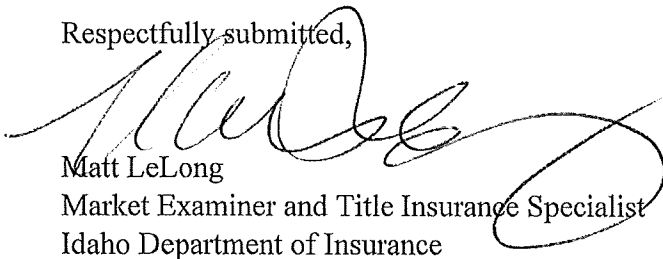
No later than thirty (30) days from the date the Final Order is adopted, the Agent shall provide written evidence to the Department that it has revised its processes and fully implemented procedures to ensure future self-promotional advertising expense subject to IDAPA 18.05.01.031.04(a) will be compliant.

These actions should be considered violations and administrative penalties are appropriate pursuant to Idaho Code §§ 41-2708(3), 41-117, IDAPA 18.05.01.031.05 and IDAPA 18.05.01.031.04(a). However, as this is the first occurrence of noted Advertising and Marketing exceptions on this Agent, administrative penalties will not be imposed at this time with the stipulation and understanding that the Department retains the right to impose new penalties based upon any future findings of these same violations.

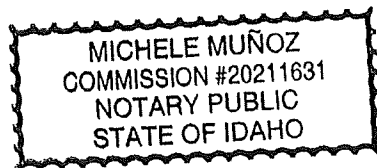
## AFFIDAVIT OF EXAMINER

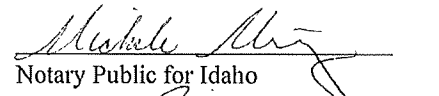
I certify and attest that I have examined the Agent's tract indexes, abstract records, as well as other records, and the operation of the Agent's business and other matters relevant to the affairs of the Agent. I further certify that I have no relationship, other than in my capacity as examiner and/or regulator, with the Agent or its employees and that no conflict of interest exists that would prevent me from conducting the examination. I acknowledge the assistance and cooperation of the Agent and its employees during the examination. Based on my examination, I prepared this Examiner's Report of Exceptions (the "Report") in accordance with Idaho Code § 41-2710(7). I confirm that the findings, conclusions, and recommendations contained in this Report are my own.

Respectfully submitted,

  
Matt LeLong  
Market Examiner and Title Insurance Specialist  
Idaho Department of Insurance

SUBSCRIBED AND SWORN to before me this 3<sup>rd</sup> day of December, 2021.



  
Notary Public for Idaho  
Residing at: Boise  
Commission Expires: 03-30-2027

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

BRAD LITTLE  
Governor

700 West State Street, 3rd Floor  
P.O. Box 83720  
Boise, Idaho 83720-0043  
Phone 208-334-4250  
Fax 208-334-4398  
Website: <https://doi.idaho.gov>

DEAN L. CAMERON  
Director

**WAIVER**

In the matter of the Report of Examinations as of December 31, 2020, of:

**Pioneer Title Company of Canyon County, Inc.  
610 S. Kimball Avenue  
Caldwell, Idaho 83605-4146**

**#5693 – Canyon County**

**#33457 – Owyhee County**

By executing this Waiver, the Agent hereby acknowledges receipt of the above-described examination report, verified as of the 3rd day of December, 2021, and by this Waiver hereby consents to the immediate entry of a final order by the Director of the Department of Insurance adopting said report without any modifications.

By executing this Waiver, the Company also hereby waives:

1. its right to examine the report for up to twenty-eight (28) days as provided in Idaho Code section 41-2710(7),
2. its right to make additional written submissions or rebuttals to the report prior to entry of a final order as provided in Idaho Code section 41-2710(7) and,
3. any right to request a hearing under Idaho Code sections 41-227(5) and (6), 41-232(2)(b), or elsewhere in the Idaho Code, and
4. any right to seek reconsideration and appeal from the Director's order adopting the report as provided by section 41-227(6), Idaho Code, or elsewhere in the Idaho Code.

Dated this 13<sup>th</sup> day of December, 2021

**Pioneer Title Company of Canyon County, Inc.**

Jesse Hamilton

Name (print)

Jesse Hamilton

Name (signature)

General Counsel

Title

*Equal Opportunity Employer*

