



The difference between ordinary and extraordinary is that little extra."
-Barbara Jordan

As your Realtor®, it is my job to understand your needs and respond to them promptly, professionally and with integrity. It is my pledge to provide you with sound real estate advice, helping you to understand the wisdom of the decisions you make.

By being your Realtor™, our relationship is built on trust. Value and service will be provided before, during, and after the transaction, so that your changing needs are always addressed and satisfied.

It is not only my business philosophy, but also a commitment to provide you with exemplary personalized service beyond your expectations. My practice is to listen, hear and truly understand your

needs; a quality of business conduct that often seems to have been forgotten in today's fast paced, highly automated society.

Benefits

Listing property with **AA Realty** means receiving the following benefits:

*Experience • Integrity • Skill • Effectiveness • Advanced Techniques and Aids •
Intimate Knowledge of the Marketplace • Financial Counsel and Assistance*

So, there is something special about selecting **AA Realty** as your Realtor®. In addition, you should know about the many beneficial services you will also receive as part of our “Quality Personalized Service” program.

We have...

- **REPUTATION...** We have one of the best business reputations in the area.
- **PROFESSIONALISM...** Our associates are all highly professional and well trained by career-oriented consultants.
- **EXPERIENCE...** Our personalized service and record of excellence over the years have established a reputation of trust and fairness, which many of our clients have come to depend upon again and again.
- **LOCATIONS...** Our offices are situated in Nampa and Meridian, so you can be assured that your AA Realty representative knows your neighborhood and the people in it. We have loyal buyers in each area who are ready, willing and able to purchase a home, which may very well be yours. When your home is listed with us, you come first, because we selfishly show our buyers our own offerings first.
- **COMPUTERIZED MULTIPLE LISTING SERVICE...** This is to give the seller the widest exposure via computer-terminal technology. In addition to our staff, your property will be exposed to over 4,000 participating members. The use of the Multiple List Service is optional.
- **MARKET ANALYSIS...** We will determine the realistic value of your home in two ways:
 1. An opinion by our qualified and knowledgeable staff who list, show and sell property in your neighborhood, and
 2. A written compilation and analysis of recent homes sold, homes presently on the market and those exposed to the market but not sold during the listing period.
- **ADVERTISING...** We are very competitive in marketing your house to not only our industry, but also the readership in an area who is searching for a new purchase.
- **CORPORATE RELOCATION...** This area brings together the many buyers across the country that are interested in purchasing in the Boise Valley.

Key Market Factors

How long does it take to sell a home?

There is no easy answer – some homes sell in a few days, others may take several months.

Recognizing the key factors influencing a sale can give you significant control over market time.

The proper balance of these factors will expedite your sale:

LOCATION...

- Location is the single greatest factor affecting value.
- Neighborhood desirability is fundamental to a property's fair market value.

COMPETITION...

- Buyers compare your property against competing properties.
- Buyers interpret value based on available properties.

TIMING...

- The real estate market may reflect a seller's market or a buyer's market.
- Market conditions cannot be manipulated; an individually tailored marketing plan must be developed accordingly.

CONDITION...

- Property condition affects price and speed of sale.
- Optimizing physical appearances and advance preparation for marketing maximizes value.

TERMS...

- The more flexible the financing, the broader the market, the quicker the sale and the higher the price.
- Terms structured to meet your objectives are important to successful marketing.

PRICE...

- If the property is not properly priced, a sale may be delayed or even prevented.
- AA Realty's comprehensive market study will assist you in determining the best possible price.

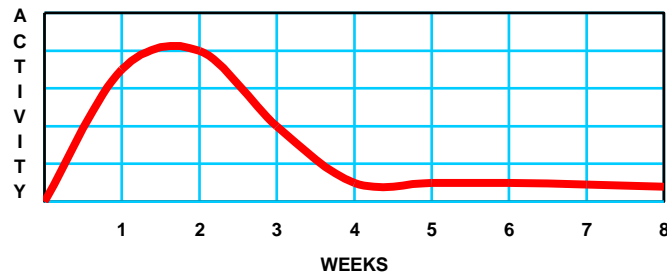
Which Improvements Add Value To Your Home?

What follows are “best estimates” for the most typically consistent remodeling projects we have seen across the country... Unless otherwise noted, the maximum time between remodeling and re-sale must be five years; otherwise the “value-added” figures are void.

PROJECT	COST		VALUE ADDED	COMMENTS
Kitchen	Low:	\$15,000	80 to 110%	Cost includes new cabinets and countertops and re-wiring; structural changes, relocated plumbing, custom cabinetry, and top-of-the line appliances.
	High:	\$20,000-up		
Bathroom	Low:	\$7,500	80 to 115%	Cost includes new fixtures and fittings, tile floors and walls; structural changes, and relocated plumbing. High-end materials and fixtures raise the cost. Note: adding a second bath can yield more than 100% resale value.
	High:	\$10,000		
Room Addition	Low:	\$30,000	50 to 110%	Depends on type of room; a family room or new master suite (don't forget to include cost of bath) will add much more value to a home than a private office or fourth bedroom.
	High:	\$40,000		
Converting an attic, basement or garage to living space	Low:	\$10,000	25 to 40%	Cost assumes no structural changes and no new plumbing; value added depends on size of house (smaller house, more value) and type of space created (family room or bedroom, more value than a gameroom or exercise area).
	High:	\$15,000-up		
Adding a deck	Low:	\$5,000	40 to 60%	The warmer the climate, the more value added; size of deck, complexity of design, and added amenities (spa, trelliswork) influence cost.
	High:	\$10,000-up		
Re-painted exterior	Low:	\$1,200	40 to 60%	Assumes old exterior was worn and repainting was done immediately prior to putting house on market: a new coat of paint probably adds the “best profit” to selling an older home.
	High:	\$1,500-up		
In-ground swimming pool	Low:	\$20,000	20 to 40%	Cost assumes an average-size pool (16' x 32') in a rectangular shape; value added depends on desirability to future owner (banks usually do not include pools in mortgage appraisals).

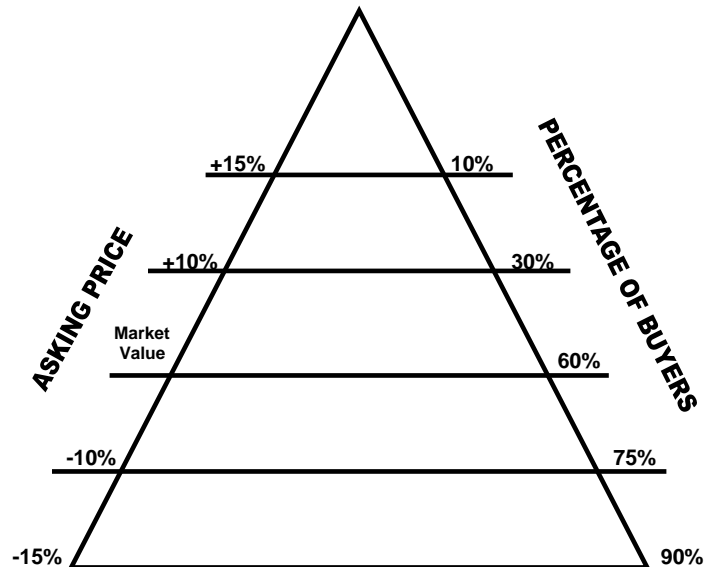
Source: Home Remodeling Magazine

Selling Price vs. Timing



Timing is extremely important in the real estate market. The above graph illustrates the importance of placing your property on the market at a realistic price and terms from the very beginning. A property attracts the most excitement and interest from the real estate community and potential buyers when it is first listed; therefore, it has the highest chance of a sale when it is new on the market.

The Importance of Intelligent Pricing



As the triangle graph above illustrates, more buyers purchase their properties at market value than above market value. The percentage increases even further when the price drops below market value. Therefore, if you price your property at market value, you are exposing it to a much greater percentage of prospective buyers and you are increasing your chances for a sale.

Buyers Always Determine Value!

The value of your property is determined by what a **BUYER** is willing to pay in today's market based on comparing your property to others **SOLD** in your area.

COMMON PRICING ERRORS



Preparing Your Home For Sale

Tips from Larry



A few great tips on creating an atmosphere that will charm buyers and make them want to buy your home. Remember that you'll never get another chance to make a first impression. And first impressions are what counts! Follow these simple tips and create the competitive edge that may help you sell your home more quickly.

Drive-up Appeal

- Trim trees and shrubs, clean out flower beds and invest in a few flats of seasonal flowers, paint the front door, make sure doorbell is working properly, wash the mailbox, keep the porch swept and get an attractive mat for people to wipe their feet.

Absolute Basics

- Start by airing out the home. Most people are turned off by even the smallest odor. Odors must be eliminated, especially those caused by dogs and cats; soiled diapers and/or cigarettes.
- Wash all the windows in the home, inside and out.
- If it has been over a year since the carpets have been cleaned, now is the time to have them cleaned. Bare floors should also be waxed or polished.
- Put bright light bulbs in every socket made for a bulb. Buyers like bright & cheery.
- Clean out closets, cabinets and drawers. Closets should look like they have enough room to hold additional items. Get everything off the floor and don't have the shelves piled to the ceiling.
- Make sure rooms are not overcrowded with furniture. Select pieces that look best, and store the rest.
- Keep the kitchen sparkling clean. Make sure all appliances are clean at all times. Straighten cupboards that appear cluttered and keep floors gleaming.
- Bathtubs, showers and sinks should be freshly caulked. The grout should be clean and in good condition. There should be no leaks in the faucet or traps.

A few more suggestions . . . From Larry.

- If you have limited counter space in the kitchen, keep unnecessary items put away.
- Keep children's toys out of the front yard, sidewalks and front porch.
- Clean the ashes out of the fireplace.
- Make sure that the pull-down staircase is working correctly. Be sure there is a light in the attic.
- The pool needs to be sparkling and free of leaves.

For those willing to go the extra mile...

- There are some things you can do that will really add flair to your home. If your house is the least bit dated, changing out wallpaper in the entry, kitchen or bathrooms and replacing outdated light fixtures adds desirability.
- Fresh paint on interior and/or exterior where needed.
- New appliances in the kitchen can be an exciting feature that can actually make the difference in a buyer choosing your home over another.

Showing your home...

- When you leave the house in the morning or during the day, leave it as if you know it is going to be shown.
- Keep good scents in the house, such as potpourri or simmering pots or candles.
- Make sure all the lights are on and window treatments are open.
- Turn off the television.
- Keep pets out of the way – preferably out of the house. Many people are uncomfortable around some animals and may even be allergic to them.
- Leave your premises. Take a short break while your home is being shown. Buyers are intimidated when sellers are present and tend to hurry through the house. Let the buyer be at ease, and let the agents do their job.

Now that your home is “ON THE MARKET”...

Our Duties

Larry Stevens	YOU
<input type="checkbox"/> Install signs and submit to MLS.	<input type="checkbox"/> Complete all repairs and cleaning.
<input type="checkbox"/> Arrange for office tour by agents.	<input type="checkbox"/> “Stage” your home to be appealing.
<input type="checkbox"/> Prepare marketing information and advertising.	<input type="checkbox"/> Keep home ready for showing.
<input type="checkbox"/> Place marketing data in home for prospective buyers.	<input type="checkbox"/> Hide valuables (also prescriptions).
<input type="checkbox"/> Distribute marketing information.	<input type="checkbox"/> Keep marketing information out for buyers.
<input type="checkbox"/> Attempt to give 1-hour notice to show.	<input type="checkbox"/> Call me if information is depleted.
<input type="checkbox"/> Review market continuously.	<input type="checkbox"/> Leave premises for showings.
<input type="checkbox"/> Follow up with other agents who show home.	<input type="checkbox"/> Call me with any questions.
<input type="checkbox"/> Communicate with you regularly.	<input type="checkbox"/> Market your home to friends and acquaintances.
<input type="checkbox"/> Advice of possible solutions if home has not sold.	<input type="checkbox"/> Keep me advised where to reach you or give permission to show if you are unavailable.
<input type="checkbox"/> Negotiate best contract for your needs.	<input type="checkbox"/> Refuse to discuss terms with buyers or their agents without me present.

Home Warranties Can Aid Buyer and Seller

Many home purchasers erroneously assume that the Seller is always somehow liable when there is a defect or failure found in the home's cooling, heating, plumbing, electrical and/or appliances after the Buyer moves in. Unless otherwise provided for in the contract however, risk of loss often falls on the Buyer. Even where the contract provides that heating, plumbing, pool & equipment, electrical, etc. be "operative" on or until date of possession, disputes can always arise as to when the breakdown occurred, who is responsible, how the repairs are to be funded, and when they are to be made.

Home warranty plans go a long way to alleviate these risks and concerns. For a modest price (currently basic coverage is \$299 to \$385, slightly more for optional coverage), Seller can provide to Buyer a one year warranty covering, specified heating, plumbing, electrical, water heater or appliance breakdowns. Coverage under most plans commences at closing (although some can be made to commence during the listing period as well). In all cases, there are important limitations and exclusions (example: appliances/systems must be operative at commencement of coverage).

Presentation of Offers

When an offer is generated on your home I will do the following:

1. Present the offer to you personally.
2. Have the cooperating Broker share Buyer Qualifications.
3. Go over every item in the contract with you so that you thoroughly understand what the buyers are offering and what they are asking for.
4. Discuss all offers with you in private, after listening to the other agent.

Give you as much input as I possibly can regarding:

1. Current market and finance activity.
2. Other sales to date.
3. Competition.
4. Broker comments.

Checklist for Presentation of Offers

I use this checklist to protect you when offers are presented on your property:

1. Terms clear and complete.
2. Loan Information
 - A. Is the anticipated loan realistic?
 - B. Is there an interest rate – not to exceed _____%?
 - C. Is the Buyer to go back through existing lender?
 - D. Number of days to qualify for and obtain the new loan. _____
 - E. Loan contingency to be removed in writing.
3. **IMPORTANT** – Additional deposit to be increased upon removal of loan contingency.
4. Seller to carry first loan:
 - A. Insurance coverage, naming beneficiary as insured on fire policy.
 - B. Financial statement and credit report from the Buyer.
 - C. Down payment sufficient to create secure Loan-to-Value Ratio?
 - D. Interest Rate _____.
 - E. Term – all due and payable in _____ years.
 - F. Payable \$ _____ monthly.
 - G. Acceleration clause – due on sale clause.
 - H. Provision for escrow account for taxes and insurance.
5. Seller to carry second loan:
 - A. All of number 4, above, plus;
 - B. Request for notice of default on First Trust Deed.
6. Date of Closing.
7. Date of occupancy – provision made for rental, if possession not upon date of closing.

Checklist for Presentation of Offers

(continued)

8. Any variation in payment of normal closing costs for Buyer and seller.
9. Personal property included and/or excluded.
10. INSPECTIONS
 - A. Who pays for them?
 - B. Time limit. _____
11. What repairs, if any, are to be made; by whom and with what dollar limitation, if any?
12. Owner's Disclosure of any deficiency within or affecting the property or structure, which might adversely affect the value, use or enjoyment of the property or structure by Buyer.
13. Signatures by all Buyers named in contract.
14. Homeowner assessments – paid by Seller or assumed by Buyer.
15. Sale of Buyer's Home.
 - A. Number of days to sell – does it correspond with the closing date – if so change it so that if Buyers don't sell, Sellers can put the home back on the market.
 - B. Contingency release clause – 72 hour release clause.
16. Broker acting as principal – disclosure.
17. Multiple Counter offers.
18. Understanding by Buyer and Seller of costs to be incurred, payments to be made and estimated net revenue to be realized from this transaction.

Negotiating the Sale

When purchase contracts are negotiated, you will be kept informed every step of the way.

During the selling process, I will:

- Establish and explain guidelines prior to presentation.
- Present all offers to you... as quickly as possible.
- Review the contract with you.
- Keep you up-to-date on current market activity, which may affect the strength of the offer.
- Ensure that all parties in all transactions are treated fairly and with honest consideration.
- Make certain there is compliance with disclosure laws and ordinances.

Processing the Sale

A Realtor® has more responsibilities than listing and showing! You should be aware of what your Realtor® does after the contract is signed:

1. Open Title.
2. Deliver Earnest Money Contract and check to the Title Company.
3. Obtain receipt for earnest money check from the Title Company.
4. Order all necessary inspections.
5. Examine the Title Commitment for clouds and make sure problems are disclosed early so closing is not delayed.
6. Insure that you receive copies of all documentation pertinent to the transaction.
7. Note all contingencies and attempt to remove them within the time limit provided or get an extension of time, if needed.
8. Keep you abreast of buyer's loan application and the progress of the appraisal on your home.
9. Be present during inspections and keep you informed of their findings:
 - A. Roof
 - B. Pest Control
 - C. Pool
 - D. Building
 - E. Plumbing & Heating
10. Arrange any required termite treatment and obtain certificate.
11. Coordinate execution of any required repairs.
12. Verify survey has been ordered and completed.
13. Provide Title Company with any charges for HUD1.
14. Have closing papers drawn before closing so that if any problems arise, we can solve them.
15. Coordinate the closing and move-in dates so that they are as convenient to both parties as possible.

Check-List for Moving

Before you leave...

GIVE ADDRESS CHANGE TO:	<input type="checkbox"/> Post Office
	<input type="checkbox"/> Charge Accounts, Credit Cards
	<input type="checkbox"/> Subscriptions: Notice requires several weeks.
	<input type="checkbox"/> Friends and Relatives
BANK	<input type="checkbox"/> Transfer funds, arrange check cashing in new city.
INSURANCE	<input type="checkbox"/> Notify company of new location for coverage's; Life, Health, Fire and Automobile insurance.
UTILITY COMPANIES	<input type="checkbox"/> Gas, Light, Water, Telephone, Fuel
	<input type="checkbox"/> Get refunds on any deposits made.
MEDICAL, DENTAL, PRESCRIPTION HISTORIES	<input type="checkbox"/> Ask Doctor and dentist for referrals. <input type="checkbox"/> Transfer needed prescriptions, eyeglasses, X-rays. <input type="checkbox"/> Obtain birth records, medical records, etc.
DON'T FORGET TO:	<input type="checkbox"/> Empty freezer
	<input type="checkbox"/> Defrost freezer and clean refrigerator. Place charcoal to dispel odors. <input type="checkbox"/> Have appliances serviced for moving. <input type="checkbox"/> Clean rugs or clothing before moving (have them wrapped for moving). <input type="checkbox"/> Check with your Moving Counselor: <input type="checkbox"/> Insurance coverage, packing and unpacking labor, arrival day, various shipping papers, method and time of expected payment.

Check-List for Moving (continued)

ON MOVING DAY:	<input type="checkbox"/> Carry enough cash or traveler's checks to cover cost of moving services and expenses until you make banking connections in the new city. <input type="checkbox"/> Carry jewelry and documents yourself, or use registered mail.
AT YOUR NEW ADDRESS:	<input type="checkbox"/> Plan for transporting pets; they are poor traveling companions if unhappy.
	<input type="checkbox"/> Double check closets, drawers and shelves to be sure they are empty.
	<input type="checkbox"/> Leave all old keys needed by new tenant or owner with Realtor™ or neighbor.
	<input type="checkbox"/> Check on service of telephone, gas, electricity and water.
	<input type="checkbox"/> Check pilot light on stove, water heater, incinerator and furnace.
	<input type="checkbox"/> Have new address recorded on driver's license/apply for state driver's license.
	<input type="checkbox"/> Register car within five days after arrival in state or a penalty may have to paid when getting new license plates.
	<input type="checkbox"/> Register children in school.
	<input type="checkbox"/> Arrange for medical services: Doctor, Dentist, etc.

Ways to Communicate with Larry Stevens

DURING OFFICE HOURS:

CELL: 208-870-7010

FAX: 208-514-4301

E-MAIL: LarryStevensBoise@gmail.com

WEBSITE:

<http://www.AARealtyBoise.com>



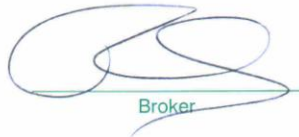
Quality Service is the ultimate goal of any success-minded real estate sales associate. To be highly valued by each client for the service you provide is living testimony of your dedication and caring attitude toward the people in your marketplace.

PRESENTED TO

Larry Stevens

OF

CENTURY 21 AA Realtors



Broker

Third Quarter 1999

Date





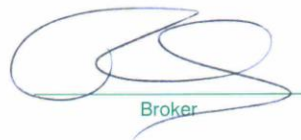
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Broker

Third Quarter 1999

Date



CENTURY 21®
International
Management Academy

CERTIFICATE OF COMPLETION

Awarded to

Larry Stevens

upon successful completion of the
CENTURY 21 International Academy for
Real Estate Management

Presented on this day of

November 6, 1995


Richard J. Loughlin



CERTIFICATE OF COMPLETION

In recognition of your pursuit of knowledge
and excellence in the real estate profession
and your commitment to provide the highest
quality of service to the public as
demonstrated by the successful completion of



VIP[®] SALES ASSOCIATE COURSE

Awarded to

Larry Stevens

Presented on this day of

August 15, 1997

Mike Berry
Vice President
Century 21 Real Estate Corporation





National Relocation Service



208/336-3393

MLS

4720 EMERALD STREET, SUITE 116
BOISE, IDAHO 83706

February 21, 2002


Larry Stevens
Century 21
855 S. Curtis Road
Boise, ID 83705

Larry,

I just wanted to take a moment to thank you for your cooperation
and helpfulness during our recent transaction.

Hopefully we can work together again soon on another transaction.

Sincerely,


Amy Miller

MICHAEL TODD GANNETT

117 S Blue Heron Way
Nampa, Idaho 83687
Phone: (208) 461-3251
tlcgannett@hotmail.com

April 25, 2002

To whom it may concern:

This letter is in reference to Real Estate Agent Larry Stevens. We would highly recommend him as your agent if your looking to purchase or to sell your home or property.

Our experience with Larry was positive and he got us into our new home within the timeframe that we needed. All home sales are quite different and various questions come about during the process - Larry Stevens got answers to our questions quickly.

Our home purchase was somewhat complex in that the home was not yet built. So, we had many questions throughout the construction of our home and Larry consistently spoke with the Contractors' agent to help us through the process. The buying or selling of your home may not be that complex, but it's good to know that a Real Estate Agent, like Larry Stevens, will go the extra mile to make sure the deal is completed.

After the purchase of our new home there was still some work be completed or repaired - Larry made sure that everything was finished and the contract be honored. Larry works with other agents and contractors here in the Treasure Valley and has many established relationships with these people. His experience and relationships with those in the Treasure Valley makes the buying or selling process easier to handle. As mentioned before every real estate transaction has different variables so it's good to have an Agent that has experience in dealing with all the different "curve balls" that a real estate deal can bring.

We consider Larry more than just our Real Estate Agent, but also a friend. You'll find Larry to be straight-forward and offer advice than can only come from experience.

We recommend Larry Stevens to assist you in your Real Estate needs and am sure you'll find that you made a wise choice in selecting him as your Agent.

Sincerely,



Michael Todd Gannett

Larry did an excellent job for us. He sold our home we were living in and helped us purchase another house. I felt like we were in good hands from start to finish. He took care of everything and worked very hard to sell our house.

David H. Ford

JUSTLISTED CERTIFIED PROFESSIONAL

This certifies that Larry Stevens has been awarded

the designation of JustListed Certified Professional,
recognizing the highest levels of industry knowledge and responsive
service to Internet-savvy homebuyers and sellers.

This agent pledges a commitment to continuing education,
refining individual skills and providing every client with unparalleled
personal service before, during and after the transaction.



A handwritten signature in black ink, appearing to read "Mark Powell".

Mark Powell Founder & Chairman
HouseValues, Inc.

Time to schedule a home inspection?

Stan Audette AAD Inspection Corp.

because of the positive comments he continues to receive from those who have used him.

Stan empowers buyers with information they need to make decisions with confidence and peace of mind.

He provides a comprehensive narrative-style report that is easy to read and understand.

After you've received his report, Stan remains available around the clock for any questions you might have.

I suggest you visit his website at

www.aadinspections.com

to learn more about his professional background and fees, and obtain a downloadable sample of his reporting style.

Call

(208) 338-9144

to schedule an inspection.



Easy Steps to Understanding Home Inspections...



PO Box 1166 Nampa ID 83653-1166 • (208) 250-1813

"Inspecting with Integrity"



Why Get a Home Inspection...

Buying or selling a home is one of the largest decisions you may ever make. Hiring a home inspector is similar to getting a physical check-up. It is not a warranty or insurance program, but a method to assist you in understanding the condition of your real estate investment or sale. From the roof to the foundation, a home inspection is your investment in peace of mind.



Client Participation...

An average ALL PHASE HOME INSPECTION will take close to three hours. Buyers or home owners and their agents are strongly encouraged to attend the last half-hour of the inspection to review the findings with the inspector. It is an excellent opportunity for questions and clarification.



The Inspection Includes...

An ALL PHASE HOME INSPECTION is a comprehensive and objective visual examination of the accessible systems and structure of a home. The inspection process includes a thorough evaluation of:

- | | |
|---------------------------------------|------------------------------|
| -SITE, DROUNDS and GRADING | -STRUCTURE and FOUNDATION |
| -ATTIC, CRAWL SPACE and BASEMENT | -ROOF and GUTTERS |
| -DOORS and WINDOWS | -WALLS, FLOORS and CEILINGS |
| -HEATING and AIR CONDITIONING SYSTEMS | -PLUMBING and FIXTURES |
| -ELECTRICAL SYSTEMS | -KITCHEN APPLIANCES and MORE |



The Inspection Report...

A detailed, computer-generated report (including digital photos) is available within 24 hours of the inspection. All complete reports are promptly emailed to the client. If email is not an option, the report can also be express mailed or hand-delivered depending on your location.



Is That It...

The inspection may be over, but the ALL PHASE HOME INSPECTOR'S job is not. In the days following your inspection, we are always available to answer any questions that may arise concerning the home and/or the inspection report so you may make the most informed decision possible regarding the purchase or listing of your home.



Scheduling an Inspection...

Scheduling is the easy part! ALL PHASE HOME INSPECTIONS can usually schedule your inspection within a few business days. Call now to schedule your next home inspection:

George Kovacs
Owner & Operator

208-250-1813



"I just scanned the report briefly, but it is one of the best jobs I've seen by a home inspector. Very well written and documented with accurate pictures. He did a great job."

Mike Smith, Capitol Building Company



Phone Numbers that may be Helpful

All My Sons Movers	208-377-9600
American Movers	208-703-6607
Boise Movers	208-921-8408
Cross Town Movers	208-378-0226
All Works Handyman	208-695-0505
Heritage Carpet Cleaning	208-388-4626
Pat Coop Carpet, Title & Vinyl Install	208-409-5358
Henry's Insurance, Scott	208-466-2662
Pipal-Anderson Insurance	208-342-3581