

RECEIVED

APR 25 2003

Department of Water Resources

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES
NOTICE OF CHANGE IN WATER RIGHT OWNERSHIP

Please print or type. Attach pages with additional information. Instructions are included at the end of this form.
 Incomplete forms will be returned.

1. Please list the water right number(s) and/or adjudication claim number(s) (if any) for each water right to be changed. List just the adjudication claim number if there is no corresponding water right record on file with the department. Indicate, by checking in the space provided (under the "split" heading), if the change in ownership is limited to a portion of a water right in which case division of the existing water right or adjudication claim record will be required.

Water Right No(s).	Adjudication Claim No(s).	Split	Water Right No(s).	Adjudication Claim No(s).	Split
63-17347					

2. The following **REQUIRED** information must be submitted with this form:

- Enclosed* A. The appropriate **FILING FEE**. See instructions for fee amounts.
- Enclosed* B. A copy of the most recent **DEED, TITLE POLICY, CONTRACT OF SALE** or other legal document indicating your ownership of the property and water right(s) or claim(s) in question, **WITH ATTACHED LEGAL DESCRIPTION**.
- C. Either of the following (if necessary to clarify division of water rights or other complex property descriptions):
PLAT OF PROPERTY or **SURVEY MAP** clearly showing the location of the point(s) of diversion and place of use of your water right(s) and/or adjudication claim(s) (these are usually attached to your deed or on file with the county).

OR

If your water right(s) and/or adjudication claim(s) is for ten or more acres of irrigation, you must submit a USDA Farm Service Agency **AERIAL PHOTO** with the irrigated acres outlined and point(s) of diversion clearly marked. The **AERIAL PHOTO** should be submitted in place of the **PLAT OF PROPERTY** or **SURVEY MAP**.

3. Name and Address of Former Owner/Claimant(s) DAVID D + DORIS M BAIRD
1917 NW 8th ST, Meridian, ID 83642
4. New Owner/Claimant(s) RONALD S + DIANA L. BAIRD
 Name Connector (Check one): ☐ and, ☐ or, ☐ and/or
1917 NW 8th ST, Meridian, ID 83642
- New Mailing Address _____
- City, State and ZIP Code _____
- New Telephone Number (208) 888-6680, cell 208 863-6152
5. Date you acquired the property 9-13-02

6. If the change in ownership affects the entire water right for each water right or adjudication claim number listed in item 1, THEN SKIP THIS ITEM AND GO TO ITEM 7. If the change in ownership divides the water right(s) among multiple owners, you must describe, in detail, your portion of each water right after the change. Fill in the appropriate spaces in the box(es) below to describe your water right(s) after the change (one water right per box, you may copy this page as necessary). If your quantity of water is greater than a proportionate split, you must attach documentation to show justification for a larger amount. If you are not sure how to identify your portion of the original water right or adjudication claim records, please contact the nearest IDWR office for assistance.

DESCRIPTION OF YOUR PORTION OF WATER RIGHT (If the right(s) will not be split, skip this area and proceed to item 7)		
Water Right and/or Adjudication Claim Number _____		
Water Use	Diversion Rate or Volume (cubic feet per second or acre-feet per annum)	Description (acres, number and type of stock, homes, etc)
Irrigation	_____	_____
Stock	_____	_____
Domestic	_____	_____
Other _____	_____	_____
Total	_____	_____

DESCRIPTION OF YOUR PORTION OF WATER RIGHT (If the right(s) will not be split, skip this area and proceed to item 7)		
Water Right and/or Adjudication Claim Number _____		
Water Use	Diversion Rate or Volume (cubic feet per second or acre-feet per annum)	Description (acres, number and type of stock, homes, etc)
Irrigation	_____	_____
Stock	_____	_____
Domestic	_____	_____
Other _____	_____	_____
Total	_____	_____

7.

Signature of New Owner(s) or Claimant(s)
(include title if applicable)

Ronald S. Baird
Wiana L. Baird

For Snake River Basin Adjudication Claims: Please attach a Notice of Appearance completed by your attorney, if you wish IDWR to correspond with him/her for all matters related to your claims.

For Office Use Only

Received by <i>[Signature]</i>	Date <i>4/25/03</i>	Fee <i>\$25.00</i>
Received by <i>[Signature]</i>	Date <i>4/25/03</i>	Receipt No. <i>2068770</i>
Processed by _____	AJ Date _____	WR _____ Date _____

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

**INSTRUCTIONS FOR FILING
NOTICE OF CHANGE IN WATER RIGHT OWNERSHIP**

This form has been prepared to assist all claimants and owners of water rights to comply with the requirements of Sections 42-248 and 42-1409(6), Idaho Code. All claimants and owners of water rights are required to notify the Department of Water Resources (IDWR) of any change in mailing address or change in ownership of all or part of a water right. In addition, all purchasers of water rights within a pending general adjudication area must inquire whether a notice of claim has been filed and, if not, shall file a notice of claim if necessary.

Effective July 1, 2000, the Idaho Legislature amended Section 42-248, Idaho Code to include a provision for fees to file a Notice of Change in Water Right Ownership. Please see details at Item 8, below, to determine if fees are required for your filing.

Separate brochures are available from IDWR describing the adjudication of water rights and the requirement to notify IDWR of changes in ownership. Please contact your nearest IDWR office, or call 1-800-451-4129, if you would like more information or need help completing this form. Please attach additional sheets to the form if you require additional space to describe or explain any of the items on the form.

1. If there are water rights associated with the property, the seller should be able to provide you with the water right or adjudication claim number(s). Please enter the number(s) at Item 1. Corresponding water right and adjudication claim numbers should be listed next to each other on the form. You may have purchased only a portion of the water right(s) held by the seller. If so, the water right(s) held by the seller may need to be "split" to provide you your share of each right. Indicate if a split is required by checking in the space provided next to each water right.

If you receive water from a municipal provider, an irrigation district or other water delivery organization, where the water rights are held by the organization, please do not use this form to record a change. You may need to contact the water delivery organization to determine if any action is necessary.

If you or the seller believes there are water rights for the property but the numbers are unknown, you may wish to contact IDWR for assistance in identifying the water rights for the property in question. If adjudication claims for the rights are required and have not been filed, IDWR will so advise you.

2. The information described at Item 2 is required, since IDWR cannot process the requested change without documentation of ownership. The preferred types of documentation are shown; contact IDWR if you have difficulty obtaining this information. Do not obtain a new survey for purposes of this form before contacting IDWR.
3. Please provide the name and address of the former owner/claimant(s) of the water right(s) at Item 3.
4. The name, mailing address, and telephone numbers of the new owner/claimant(s) is entered at Item 4. Please indicate the relationship between multiple owners by using the connector "and", "or", or "and/or." If an "and" is used, all parties must sign this form. If an "and/or" or "or" is used, all parties may sign; however, only one of the named parties is required to sign.
5. At Item 5, please provide the date the property in question was acquired. This may be the date of "closing" in the case of a real estate transaction or the date of court order for other types of ownership changes.

6. You may have purchased only a portion of the water right(s) held by the seller. If this change in ownership divides the water right(s) among multiple owners, you must describe, in detail, your portion of each water right after the change. For each water right requiring a split between owners, fill in the appropriate spaces in the box(es) at **Item 6**. Copy the page as many times as necessary to fully describe each water right after the change. Include documentation as necessary to describe nonstandard agreements or arrangements regarding division of the water right(s). **If the water right(s) will not be split, skip Item 6 and go to Item 7.**
7. The new owner(s) must sign the form in the space(s) provided at **Item 7**. If an "and" connector is used at **Item 4**, all parties must sign this form. If an "and/or" or "or" connector is used, all parties may sign; however, only one of the named parties is required to sign. If someone other than the owner signs the notice, evidence of authority to sign for the owner must be attached. If the new owner is a corporation or other organization, the person signing the notice must be an officer of the corporation or otherwise have authority to sign for the organization and must include their title with the signature.
8. The Legislature has waived the fee to file a Notice of Change in Water Right Ownership for any water right pending in a general water right adjudication such as the Snake River Basin Adjudication. This waiver ends when a partial decree is issued for the water right that has been claimed. For water rights not pending in a general adjudication, the filing fee is \$25 per water right, except for those water rights which will be divided as a result of the change in ownership. The filing fee for division of a water right is \$100 per water right to be divided. When complete, you should retain a copy and return the original form to the IDWR office nearest you:

IDWR Northern Region
1910 Northwest Blvd., Suite 210
Coeur d'Alene, ID 83814-2615
(208) 769-1450

IDWR Eastern Region
900 N. Skyline Dr., Suite A
Idaho Falls, ID 83402-1718
(208) 525-7161

IDWR Western Region
2735 Airport Way
Boise, ID 83705-5082
(208) 334-2190

IDWR Southern Region
1341 Fillmore St., Suite 200
Twin Falls, ID 83301-3380
(208) 736-3033

COPY

2000 JAN 14 PM 02:00
DISTRICT COURT - SRBA
TWIN FALLS CO., IDAHO
FILED

IN THE DISTRICT COURT OF THE FIFTH JUDICIAL DISTRICT OF THE
STATE OF IDAHO, IN AND FOR THE COUNTY OF TWIN FALLS

In Re SRBA)
Case No. 39576)
PARTIAL DECREE PURSUANT TO
I.R.C.P. 54(b) FOR
Water Right 63-17347

NAME AND ADDRESS: DAVID D BAIRD
DORIS M BAIRD
1917 NW 8TH ST
MERIDIAN, ID 83642

Former Owner

RECEIVED

APR 25 2003

Department of Water Resources

SOURCE: GROUNDWATER
QUANTITY: 0.04 CFS

THE QUANTITY OF WATER UNDER THIS RIGHT SHALL NOT EXCEED 13,000
GALLONS PER DAY.

PRIORITY DATE: 04/02/1981

POINT OF DIVERSION: T03N R01W S01 NESEW Within Ada County

PURPOSE AND PERIOD OF USE:	PURPOSE OF USE	PERIOD OF USE	QUANTITY
	Domestic	01-01 TO 12-31	0.04 CFS

PLACE OF USE: Domestic Within Ada County
T03N R01W S01 SESW

OTHER PROVISIONS NECESSARY FOR DEFINITION OR ADMINISTRATION OF THIS WATER RIGHT:

THE QUANTITY OF WATER DECREED FOR THIS WATER RIGHT IS NOT A
DETERMINATION OF HISTORICAL BENEFICIAL USE.

THIS PARTIAL DECREE IS SUBJECT TO SUCH GENERAL PROVISIONS
NECESSARY FOR THE DEFINITION OF THE RIGHTS OR FOR THE EFFICIENT
ADMINISTRATION OF THE WATER RIGHTS AS MAY BE ULTIMATELY
DETERMINED BY THE COURT AT A POINT IN TIME NO LATER THAN THE
ENTRY OF A FINAL UNIFIED DECREE. I.C. SECTION 42-1412(6).

RULE 54(b) CERTIFICATE

With respect to the issues determined by the above judgment or order, it is hereby CERTIFIED, in accordance with Rule 54(b), I.R.C.P., that the court has determined that there is no just reason for delay of the entry of a final judgment and that the court has and does hereby direct that the above judgment or order shall be a final judgment upon which execution may issue and an appeal may be taken as provided by the Idaho Appellate Rules.

Barry Wood
Barry Wood
Administrative District Judge
Presiding Judge of the
Snake River Basin Adjudication

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the
COUNTY of ADA :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

LOT 19 IN BLOCK 1 OF CHERRY MANOR SUBDIVISION, ACCORDING TO THE OFFICIAL
PLAT THEREOF, FILED IN BOOK 22 OF PLATS AT PAGE 1442, OFFICIAL RECORDS OF
ADA COUNTY, IDAHO.

THIS IS A PURCHASE MONEY SECURITY INSTRUMENT.

TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, INC., P.O.
BOX 5137, DES MOINES, IA 503065137

Parcel ID Number: R1387200190

which currently has the address of

1917 NW 8TH STREET

[Street]

MERIDIAN

[City], Idaho 83642

[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

8110 (S110) (0005)

Page 3 of 16

Initials: *AB*
CS

Form 3013 1/01

Return To:
WELLS FARGO HOME MORTGAGE, INC.
3601 MINNESOTA DR. SUITE 200
BLOOMINGTON, MN 55435

Prepared By:
WELLS FARGO HOME MORTGAGE, INC.

12550 SE 93RD AVE, SUITE 400,
CLACKAMAS, OR 970150000

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated **SEPTEMBER 12, 2002**, together with all Riders to this document.
- (B) "Borrower" is **RONALD S. BAIRD AND DIANA L. BAIRD, HUSBAND AND WIFE**

Borrower is the trustor under this Security Instrument.

(C) "Lender" is **WELLS FARGO HOME MORTGAGE, INC.**

Lender is a **CORPORATION** organized and existing under the laws of **THE STATE OF CALIFORNIA**

0011401353

IDAHO-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3013 1/01

800-800-8000

Page 1 of 15

Initials: *RB*

VMP MORTGAGE FORMS - (500)521-7291



Lender's address is P.O. BOX 5137, DES MOINES, IA 503065137

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is PIONEER TITLE COMPANY
8151 W. RIFLEMAN ST., BOISE, ID 83704

(E) "Note" means the promissory note signed by Borrower and dated SEPTEMBER 12, 2002
The Note states that Borrower owes Lender FIFTY FIVE THOUSAND AND 00/100

Dollars

(U.S. \$*****55,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than OCTOBER 01, 2022

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|---|
| ☐ Adjustable Rate Rider | ☐ Condominium Rider | ☐ Second Home Rider |
| ☐ Balloon Rider | ☐ Planned Unit Development Rider | ☐ 1-4 Family Rider |
| ☐ VA Rider | ☐ Biweekly Payment Rider | ☐ Other(s) [specify] |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

A. Settlement Statement		B. Type of Loan	
First American Title Company of Idaho, Inc. Final Statement		1. Loan Type Conv. Uninv.	
		2. File Number 4103-18343	
		3. Loan Number 0811401363	
		4. Mortgage Insurance Case Number	
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(POC)" were paid outside this closing; they are shown here for informational purposes and are not included in the totals. Amounts shown as RBL were retained by lender and deducted from the loan proceeds prior to receipt by settlement agent.			
D. Name of Borrower: Ronald S. Baird, Diane L. Baird 1917 NW 8th Street, Meridian, ID 83642			
E. Name of Seller: David D. Baird, Doris M. Baird 1917 NW 8th Street Meridian, ID 83642			
F. Name of Lender: Wells Fargo Home Mortgage 12550 SE 93rd Ave. Suite 400 Clackamas, OR 97015			
G. Property Location: 1917 NW 8th Street, Meridian, ID 83642			
H. Settlement Agent: First American Title Company of Idaho, Inc. Address: 1250 Iron Eagle Drive, Ste 100, Eagle, ID 83616		L. Settlement Date: 08/13/2002 Print Date: 08/13/2002, 9:57 AM Disbursement Date: 08/16/2002	
Place of Settlement Address: 1250 Iron Eagle Drive, Ste 100, Eagle, ID 83616			
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract Sales Price	71,250.00	401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	173.54	403. Total Deposits	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
120. Gross Amount Due From Borrower	71,423.54	420. Gross Amount Due To Seller	
200. Amounts Paid By Or In Behalf of Borrower		500. Reductions In Amount Due to Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	55,000.00	502. Settlement charges (line 1400)	
203. Existing loan(s) taken subject		503. Existing loan(s) taken subject	
204. Gift Equity	11,000.00	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	

E. Name of Seller: David D. Baird, Doris M. Baird 1917 NW 8th Street Meridian, ID 83642	
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110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
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205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes 01/01/02 to 09/16/02 @ \$638.16/yr	663.84	511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	66,663.84	520. Total Reduction Amount Due Seller	
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from Borrower (line 120)	71,423.54	601. Gross amount due to Seller (line 420)	
302. Less amounts paid by/for Borrower (line 220)	66,663.84	602. Less reductions in amounts due to Seller (line 520)	
303. Cash (X From) (/ To) Borrower	4,759.70	603.	

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: _____ Date: _____

* See Supplemental Page for details.

3

File No. 4103-18343

L. Settlement Charges		
700. Total Sales/Broker's Commission based on price		
Division of Commission (line 700) as follows		
701.	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
702.		
703. Commission paid at Settlement		
704.		
800. Items Payable in Connection with Loan		
801. Loan Origination Fee 1.0000% to Wells Fargo Home Mortgage		
802. Loan Discount		
803. Appraisal Fee to Wells Fargo Home Mortgage		
804. Credit Report to RELS		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Premium		
807. Assumption Fee		
808. Tax Service Contract to Wells Fargo Home Mortgage		
809. Flood Search to Wells Fargo Home Mortgage		
810. Underwriting Fee to Wells Fargo Home Mortgage		
811. Processing Fee to Wells Fargo Home Mortgage		
812.		
813.		
814.		
815.		
900. Items Required by Lender to be Paid in Advance		
901. Interest 09/17/02 to 10/01/02 @ \$9.230000/day to Wells Fargo Home Mortgage		
902. Mortgage Insurance Premium for		
903. Hazard Insurance Premium for 1 year(s) to Mutual of Enumclaw		
904.		
905.		
906.		
1000. Reserves Deposited with Lender		
1001. Hazard Insurance 4 mo(s) @ \$25.08/mo		
1002. Mortgage Insurance		
1003. City Property Taxes		
1004. County Property Taxes 7 mo(s) @ \$78.26/mo		
1005. Annual assessments		
1006.		
1007.		
1008. Aggregate Accounting Adjustment		-178.57
1100. Title Charges		
1101. Settlement or closing fee to First American Title Company of Idaho, Inc.	130.50	
1102. Abstract or title search		
1103. Title examination		
1104. Title Insurance Binder		
1105. Document Fee		
1106. Notary Fee		
1107. Attorney Fee		
(includes above item number(s))		
1108. *Title Insurance to First American Title Company of Idaho, Inc.	209.25	
(includes above item number(s))		
1109. *Lender's coverage 55,000.00		
1110. Owner's coverage 71,250.00		
1111. 100 116 8.1 Endorsement to First American Title Company of Idaho, Inc.	2.36	
1112. Reconveyance to First American Title Company of Idaho, Inc.		
1113. Messenger/Courier Svc Handling to First American Title Company of Idaho, Inc.	10.00	
1114.		
1115.		
1116.		
1117.		
1200. Government Recording and Transfer Charges		
1201. Recording fees: Deed \$8.00 Mortgage \$45.00 Release \$0.00		
1202. City/county tax/stamps		
1203. State tax/stamps		
1204.		
1205.		
1206.		
1300. Additional Settlement Charges		

Publications--450 N. 4th Street, Boise, ID 83702--208-334-3428

810.		
900. Items Required by Lender to be Paid in Advance		
901. Interest 08/17/02 to 10/01/02 @ \$9.230000/day to Wells Fargo Home Mortgage		
902. Mortgage Insurance Premium for		
903. Hazard Insurance Premium for 1 year(s) to Mutual of Exumclew		
904.		
905.		
906.		
1000. Reserves Deposited with Lender		
1001. Hazard Insurance 4 mo(s) @ \$25.06/mo		
1002. Mortgage Insurance		
1003. City Property Taxes		
1004. County Property Taxes 7 mo(s) @ \$78.26/mo		
1005. Annual assessments		
1006.		
1007.		
1008. Aggregate Accounting Adjustment		-178.57
1100. Title Charges		
1101. Settlement or closing fee to First American Title Company of Idaho, Inc.		130.50
1102. Abstract or title search		
1103. Title examination		
1104. Title Insurance Binder		
1105. Document Fee		
1106. Notary Fee		
1107. Attorney Fee		
(includes above item number(s))		
1108. *Title Insurance to First American Title Company of Idaho, Inc.		209.25
(includes above item number(s))		
1109. Lender's coverage \$5,000.00		
1110. Owner's coverage 71,250.00		
1111. 100/116.8/1 Endorsement to First American Title Company of Idaho, Inc.		2.36
1112. Reconveyance to First American Title Company of Idaho, Inc.		
***3. Messenger/Courier Service handling to First American Title Company of Idaho, Inc.		10.00
***4.		
***5.		
***6.		
***7.		
1200. Government Recording and Transfer Charges		
2. Recording fees: Deed \$6.30 Mortgage \$45.00 Release \$0.00		
20. City/County Taxation		
20. State Taxation		
*21.		
*22.		
*23.		
1206.		
1300. Additional Settlement Charges		
1301. Survey to		
1302. Pest Inspection to		
1303. Pest Repairs to		
1304. Septic Inspections to		
30. Septic Repairs to		
30. City of Meridian to City of Meridian		
30.		
30		
1309.		
1310.		
1311.		
1312.		
1313.		
1314.		
1315.		
		173.54
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		

* See Supplemental Page for details.

Supplemental Page HUD-1 Settlement Statement		4103-18343
First American Title Company of Idaho, Inc. Final Statement		Loan No. 0011401353
		Settlement Date: 09/13/2002
Borrower Name/Address: Ronald S. Baird, Diana L. Baird, 1917 NW 8th Street, Meridian, ID 83642		
Seller Name/Address: David D. Baird, Doris M. Baird, 1917 NW 8th Street, Meridian, ID 83642		

Section L Settlement Charges continued		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
1106. Supplemental Summary	719.25		
a) ALTA 1992 Standard Owner's Policy			
b) ALTA 1992 Standard Lender's Policy		209.25	

The following Section is restated from the Settlement Statement Page 1			
308. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from Borrower (line 120)	71,423.54	601. Gross Amount due to Seller (line 420)	
302. Less amounts paid by/for Borrower (line 220)	66,863.84	601. Less reductions in amounts due to Seller (line 520)	
303. Cash (X From) (To) Borrower	4,759.70	603.	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and distributions made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BUYER(S):

Ronald S. Baird

Ronald S. Baird

Diana L. Baird

Diana L. Baird

First American Title Company of Idaho, Inc.

By Ruth Rubel

Ruth Rubel