

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

Notice of Change in Water Right Ownership

1. List the numbers of all water rights and/or adjudication claim records to be changed. If you only acquired a portion of the water right or adjudication claim, check "Yes" in the "Split?" column.

Water Right/Claim No.	Split?	Water Right/Claim No.	Split?	Water Right/Claim No.	Split?
95-11291	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐

2. Previous Owner's Name: LAVRIE & DAVID INGEBRITSEN
Name of current water right holder/claimant

3. New Owner(s)/Claimant(s): DENNIS L. ROGERS
Name of each new owner as listed on the conveyance document

JOANNIE C. ROGERS
New owner continued ☐ Name connector ☐ and ☐ or ☒ and/or

8964 N. HAUSER LAKE RD.
Mailing address

HAUSER ID 83854
City State ZIP

925 383-6064 WOWJOANNIE@GMAIL.COM
Telephone Email

4. If the water rights and/or adjudication claims were split, how did the division occur?
- ☐ The water rights or claims were divided as specifically identified in a deed, contract, or other conveyance document.
 - ☐ The water rights or claims were divided proportionately based on the portion of their place(s) of use acquired by the new owner.

5. Date you acquired the water rights and/or claims listed above: 3/9/2011

6. This form must be signed and submitted with the following **REQUIRED** items:

- A copy of the conveyance document – warranty deed, quitclaim deed, court decree, contract of sale, etc. The conveyance document must include a legal description of the property or description of the water right(s) if no land is conveyed.
- Plat map, survey map or aerial photograph which clearly shows the place of use and point of diversion for each water right and/or claim listed above (if necessary to clarify division of water rights or complex property descriptions).
- Filing fee (see instructions for further explanation):
 - \$25 per *undivided* water right.
 - \$100 per *split* water right.
 - No fee is required for pending adjudication claims.

7. Signature: Dennis L. Rogers 5/12/2011
Signature of new owner/claimant Title, if applicable Date

Signature: Joanne C. Rogers 5/12/2011
Signature of new owner/claimant Title, if applicable Date

For IDWR Office Use Only:

Received by _____ Date _____ Receipt No. _____ Receipt Amt. _____

Approved by _____ Processed by _____ Date _____



Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

A. Settlement Statement		B. Type of Loan	
First American Title Company Final Statement		1-5. Loan Type: Conv. Unins.	
		6. File Number: 366877-C	
		7. Loan Number: 0316411149	
		8. 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.			
D. Name of Borrower: Joanne C. Rogers, Dennis L. Rogers 8964 N. Hauser Lake Road, Hauser, ID 83854			
E. Name of Seller: Laurie M. Ingebritsen, David A. Ingebritsen 4214 S. Sullivan, Spokane, WA			
F. Name of Lender: Wells Fargo Bank, N.A. 1280 Civic Drive, Suite #210 Walnut Creek, CA 94596			
G. Property Location: 8964 N. Hauser Lake Road, Hauser, ID 83854			
H. Settlement Agent: First American Title Company Address: 1866 North Lakewood Drive, P.O. Box 1747, Coeur d'Alene, ID 83816		(208)667-0567	
Place of Settlement Address: 1866 North Lakewood Drive, P.O. Box 1747, Coeur d'Alene, ID 83816		I. Settlement Date: 03/09/2011 Print Date: 03/09/2011, 11:16 AM Disbursement Date: 03/09/2011 Signing Date:	

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract Sales Price	375,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	5,849.97
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes	
107. County taxes	
108. Assessments	
109. Seller Closing Costs Paid By Buyer	1,683.00
110. Solid Waste Proration 03/09/11 to 12/31/11 @\$93.00/yr	75.93
111.	
112.	
113.	
114.	
115.	
120. Gross Amount Due from Borrower	382,608.90
200. Amounts Paid by or on Behalf of Borrower	
201. *Deposit or earnest money	130,312.52
202. Principal amount of new loan(s)	250,000.00
203. Existing loan(s) taken subject	
204. Cure for 0 Tolerance	625.00
205. **Credit Buyer Owner's Policy	1,151.00
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes	
211. County taxes 01/01/11 to 03/09/11 @\$2834.88/yr	520.38
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	382,608.90
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	382,608.90
302. Less amounts paid by/for borrower (line 220)	382,608.90
303.	

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	
402. Personal property	
403. Total Deposits	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
420. Gross Amount Due to Seller	
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes	
511. County taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	
602. Less reductions in amounts due seller (line 520)	
603.	

Previous editions are obsolete.
* See Supplemental Page for details.

** Paid on Behalf of Borrower.

POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

L. Settlement Charges		
700. Total Real Estate Broker Fees		
Division of commission (line 700) as follows:		
701.		
702.		
703. Commission paid at settlement		
704.		
800. Items Payable in Connection with Loan		
801. Our origination charge	\$545.00 (from GFE #1)	
802. Your credit or charge (points) for the specific interest rate chosen	\$1,250.00 (from GFE #2)	
803. Your adjusted origination charges to Wells Fargo Bank, N.A.	(from GFE A)	1,795.00
804. Appraisal fee to Wells Fargo Bank, N.A.	(from GFE #3)	495.00
805. Credit report to Wells Fargo Bank, N.A.	(from GFE #3)	14.00
806. Tax service	(from GFE #3)	
807. Flood certification	(from GFE #3)	
808.		
809.		
810.		
811.		
900. Items Required by Lender to Be Paid in Advance		
901. Daily interest charges from 03/09/11 to 04/01/11 @\$33.390000/day to Wells Fargo Bank, N.A.	(from GFE #10)	767.97
902.	(from GFE #3)	
903. Homeowner's insurance to AAA Insurance Agency	(from GFE #11)	431.00
904.		
905.		
906.		
1000. Reserves Deposited with Lender		
1001. Initial deposit for your escrow account	(from GFE #9)	0.00
1002. Homeowner's insurance		
1003. Mortgage insurance		
1004. Property taxes 0 mo(s) @\$236.24/mo	\$0.00	
1005.		
1006.		
1007. Aggregate Adjustment		
1100. Title Charges		
1101. Title services and lender's title insurance	(from GFE #4)	866.00
1102. Settlement or closing fee	\$392.00	
to First American Title Company		
1103. Owner's title insurance - First American Title Company	(from GFE #5)	1,151.00
1104. Lender's title insurance - First American Title Company	\$474.00	
1105. Lender's title policy limit \$ 250,000.00		
1106. Owner's title policy limit \$ 375,000.00		
1107. Agent's portion of the total title insurance premium \$ 1,430.00		
to First American Title Company		
1108. Underwriter's portion of total title insurance premium \$ 195.00		
to First American Title Insurance Company		
1109.		
1110.		
1111.		
1112.		
1200. Government Recording and Transfer Charges		
1201. Government recording charges	(from GFE #7)	83.00
1202. Recording fees: Deed \$16.00 Mortgage \$67.00 Release \$0.00		
1203. Transfer taxes	(from GFE #8)	
1204. City/county tax/stamps:		
1205. State tax/stamps:		
1206.		
1207.		
1208.		
1209.		
1210.		
1300. Additional Settlement Charges		
1301. Required services that you can shop for	(from GFE #6)	97.00
1302. Flood Life of Loan to WFFS	\$19.00	
1303. Tax Service Fee to WFRETS	\$78.00	
1304. Sign up fee to Jessie Cohen Mobile Notary Service		150.00
1305.		
1306.		
1307.		
1308.		
1309.		
1310.		
1311.		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	5,849.97	

* See Supplemental Page for details.

** Paid on Behalf of Borrower.

POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit / charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203
Cure for 0 Tolerance	# 204

Good Faith Estimate	HUD-1
545.00	545.00
625.00	1,250.00
1,170.00	1,795.00
0.00	
0.0	-625.00

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Appraisal fee	# 804
Credit report	# 805
Title services and lender's title insurance	# 1101
Owner's title insurance	# 1103
	#
	#
	#

Good Faith Estimate	HUD-1
86.00	83.00
495.00	495.00
14.00	14.00
866.00	866.00
1,151.00	1,151.00

Total
Increase between GFE and HUD-1 Charges

2,612.00	2,609.00
-\$3.00	or -0.1149%

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901 @\$33.390000/day
Homeowner's insurance	# 903
Flood Life of Loan	# 1302
Tax Service Fee	# 1303
	#

Good Faith Estimate	HUD-1
0.00	0.00
66.78	767.97
970.00	431.00
19.00	19.00
78.00	78.00

Loan Terms

Your initial loan amount is	\$ 250,000.00
Your loan term is	30 years
Your initial interest rate is	4.8750 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,323.02 includes ☒ Principal ☒ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☒ No. ☐ Yes, it can rise to a maximum of 0.0000%. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by 0.00000%. Over the life of the loan, your interest rate is guaranteed to never be lower than 0.00000% or higher than 0.0000%.
Even if you make payments on time, can your loan balance rise?	☒ No. ☐ Yes, it can rise to a maximum of \$ 0.00.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No. ☐ Yes, the first increase can be on and the monthly amount owed can rise to \$ 0.00. The maximum it can ever rise to is \$ 0.00.
Does your loan have a prepayment penalty?	☒ No. ☐ Yes, your maximum prepayment penalty is \$ 0.00.
Does your loan have a balloon payment?	☒ No. ☐ Yes, you have a balloon payment of \$ 0.00 due in 0 years on .
Total monthly amount owed including escrow account payments	☒ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☐ You have an additional monthly escrow payment of \$ 0.00 that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortgage insurance and any items checked below: ☐ Property taxes ☐ Flood insurance ☐ ☐ ☐ ☐ Homeowner's insurance ☐ ☐ ☐ ☐

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Supplemental Page HUD-1 Settlement Statement	File No. 366877-C
First American Title Company Final Statement	Loan No. 0316411149
	Settlement Date: 03/09/2011
Borrower Name & Address: Joanne C. Rogers, Dennis L. Rogers 8964 N. Hauser Lake Road, Hauser, ID 83854	
Seller Name & Address: Laurie M. Ingebritsen, David A. Ingebritsen 4214 S. Sullivan, Spokane, WA	

Section L. Settlement Charges continued	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
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Section J. Summary of Borrower's Transaction continue		
100. Gross Amount Due From Borrower	Borrower Charges	Borrower Credits
200. Amounts Paid By Or In Behalf of Borrower		
201. Supplemental Summary	129,312.52	
a. Funds For Closing		129,312.52

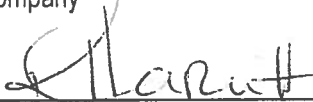
The following Section is restated from the Settlement Statement Page 1			
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	382,608.90	601. Gross amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 220)	382,608.90	602. Less reductions in amounts due seller (line 520)	
303.		603.	

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

First American Title Company

By Settlement Agent:

Rhonda Harvitt



Date:

3/9/11

Itemization of Title Charges and Government Recording and Transfer Charges This document is being provided as a courtesy and is not intended to be part of the HUD-1 form.		File No. 366877-C
First American Title Company Final Statement		Loan No. 0316411149
		Settlement Date. 03/09/2011
Property: 8964 N. Hauser Lake Road, Hauser, ID 83854		Print Date. 03/09/2011, 11:16 AM
Borrower Name: Joanne C. Rogers, Dennis L. Rogers 8964 N. Hauser Lake Road, Hauser, ID 83854		Seller Name: Laurie M. Ingebritsen, David A. Ingebritsen 4214 S. Sullivan, Spokane, WA
Name of Lender: Wells Fargo Bank, N.A. 1280 Civic Drive, Suite #210 Walnut Creek, CA 94596		

1100. Summary of Title Charges	Borrower Charges	Seller Charges
1101. Title Services and Lenders Title Insurance	866.00	
1102. Settlement or Closing Fees to First American Title Company \$392.00		
a. Courier and Handling Buyer Escrow \$42.00		
b. Settlement or Closing Fee \$350.00		
1103. Owner's title insurance	1,151.00	
a. Policy-Owner's Policy \$1,151.00		
1104. Lender's title insurance \$474.00		
a. Endorsements 9-06/8.1-06/22-06 \$50.00		
b. Policy-Extended Lender's Policy \$424.00		
1105. Lender's title policy limit \$ 250,000.00		
1106. Owner's title policy limit \$ 375,000.00		
1107. Agent's portion of the total title insurance premium \$ 1,430.00		
to First American Title Company		
1108. Underwriter's portion of total title insurance premium \$ 195.00		
to First American Title Insurance Company		

1200. Government Recording and Transfer Charges	Borrower Charges	Seller Charges
1201. Government Recording Charges	83.00	
1202. Recording Fees Deed \$16.00 Mortgage \$67.00 Release \$0.00		
1203. Transfer taxes		
1204. City/county tax/stamps:		
1205. State tax/stamps:		