

**SCHEDULE A**

Date of Policy: **December 1, 2006 at 2:36 PM**

Policy No.: **184615-SM**

Policy Amount: **\$159,500.00**

Premium: **\$785.00**

1. Name of Insured:

**Terry L. Burger and Patricia A. Burger**

2. The estate or interest in the land which is covered by this policy is:

**Fee Simple**

3. Title to the estate or interest in the land is vested in:

**Terry L. Burger and Patricia A. Burger, husband and wife**

4. The Land referred to in this Policy is described as:

**The Southeast Quarter of the Northeast Quarter of Section 4, Township 43 North,  
Range 2, West of the Boise Meridian, records Benewah County, Idaho,**

**And an easement from Hume Creek Road to said property along the West line of  
Government Lot 1, Section 4, Township 43 North, Range 2 West, being 60 feet wide.**

**SCHEDULE B**  
**EXCEPTIONS FROM COVERAGE**

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

**PART ONE**

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
3. Easements, claims of easement or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water; whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien, or right to a lien, for services, labor or materials heretofore or hereafter furnished, imposed by law and not shown by the public records.
7. 2006 taxes are an accruing lien, not yet due and payable until the fourth Monday in November of the current year. The first one-half is not delinquent until after December 20 of the current year, the second one-half is not delinquent until after June 20 of the following year. Taxes which may be assessed and entered on the property roll for 2006 with respect to new improvements and first occupancy, which may be included on the regular property, which are an accruing lien, not yet due and payable.

General taxes as set forth below. Any amounts not paid when due will accrue penalties and interest in addition to the amount stated herein:

| Year | Original Amount | Amount Paid | Parcel Number   |
|------|-----------------|-------------|-----------------|
| 2006 | \$88.92         | \$88.92     | RP43N02W040500A |

Homeowners Exemption is not in effect for 2006.  
Circuit breaker is not in effect for 2006.  
Agricultural Exemption is not in effect for 2006.

Includes said premises and other properties

8. Subject to liens for any taxes deferred by virtue of the designation of the subject property as Forest Lands, as provided in Section 63-1701, et seq., Idaho Code.
9. A right of way granted to Blackwell Lumber Company, recorded March 24, 1926 in Book S of Deeds, page 268.

10. Reservations as contained in a Quit Claim Deed by and between Russell Gallaher and Pearl Carman, recorded June 11, 1951, in Book J-2 of Deeds, page 46, records of Benewah County, Idaho.
11. All matters, covenants, conditions, restrictions, easements and any rights, interests or claims which may exist by reason thereof, disclosed by Record of Survey recorded January 8, 1990, as Instrument Number 182341, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c).