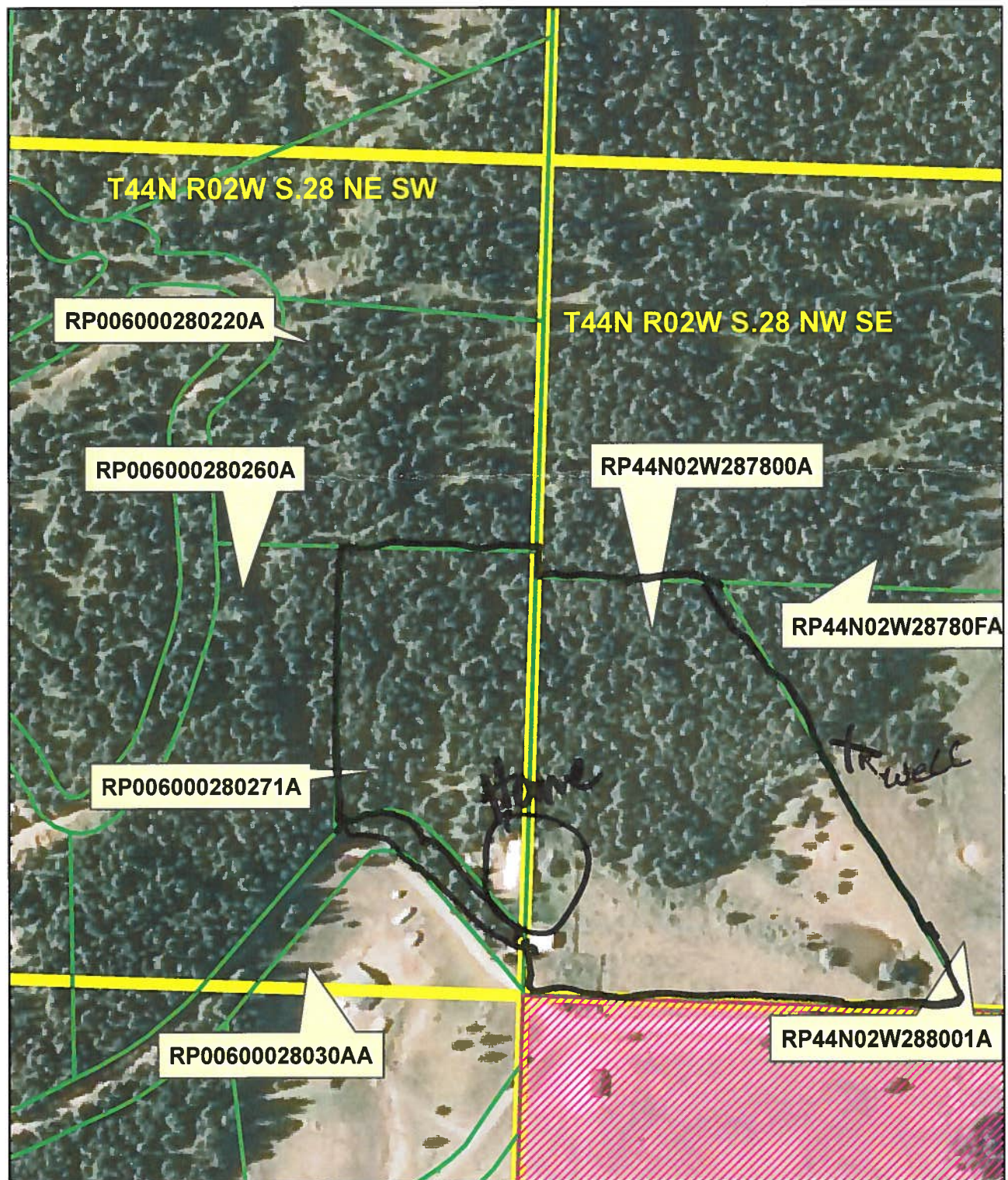


ANDERSON PIN



COMMITMENT

SCHEDULE A

Application Number B-8425

1. Policy (or Policies) to be issued: Policy Amount

(a) ALTA OWNER'S POLICY (as per form dated 10-17-92) \$49,000.00
(X) STANDARD () EXTENDED Premium Amount: \$ 226.50
Proposed Insured:

KARL E. ANDERSON and CHERYL A. ANDERSON, Husband and Wife.

(b) ALTA LOAN POLICY (as per form dated 10-17-92\$ \$
() STANDARD () EXTENDED Premium Amount: \$

Proposed Insured:

(c)
Proposed Insured:

2. Effective Date: September 21, 2001 at 5:00 p.m.
3. The estate or interest in the land described or referred to in this Commitment and covered herein is a FEE SIMPLE, and title thereto is at the effective date hereof vested in:

The Heirs and Devisees of the Estates of JAMES O. COFFLAND and LORA A. COFFLAND, deceased.

4. The land referred to in this Commitment is described as follows:

SEE ATTACHED SCHEDULE A



SCHEDULE A.

PAGE 2.

FILE: B-8425

Lot 27, Santa Marie Woods, according to the recorded plat, thereof, Benewah County, Idaho.
And a parcel of real property situate in the Northwest Quarter of the Southeast Quarter of Section 28, Township 44 North, Range 2 West of the Boise Meridian, Benewah County, Idaho, more particularly described as follows:

Commencing at the Southwest corner of the said Northwest Quarter of the Southeast Quarter;

thence North 00° 12' 05" West a distance of 60 feet to a point which is the TRUE POINT OF BEGINNING for this description;

thence North 00° 12' 05" West a distance of 610 feet, more or less, to an iron rebar;

thence North 88° 43' 30" East a distance of 210 feet, more or less, to a point;

thence South 34° 46' 45" East a distance of 731.41 feet to a point;

thence South 88° 43' 30" West a distance of 625.16 feet, more or less, back to THE POINT OF BEGINNING, being Tax No. 1109 as shown in the record of survey dated the 27th day of September, 1990, and recorded as Instrument No. 184416 in the Benewah County, Idaho records.

TOGETHER WITH and including all well and water rights of the Grantors in and to that certain well situate upon the following described real property:

The South Half of the Northwest Quarter of the Southeast Quarter of Section 28, Township 44 North, Range 2 West of the Boise Meridian, Benewah County, Idaho, excepting therefrom Tax No. 1109 as described above.

also
see
Page
5



SCHEDULE B

File Number B-8425

PAGE 3.

- I. The following are the requirements to be complied with:
1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.

NOTE:

Paragraphs a,b,c,d,f,g and h, as listed below under Standard Exceptions, will not appear as printed on Extended Coverage Loan Policies, except as to such parts thereof which may be typed as a "Special Exception" in Schedule B.

- II. Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:
1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
 2. Standard Exceptions:
 - (a) Rights or claims of parties in possession or claiming to be in possession not shown by the public records.
 - (b) Easements, or claims of easements, not shown by the public records.
 - (c) Encroachments, or questions of location, boundary, and area which are dependant upon a correct survey or inspection of the premises for determination.
 - (d) Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
 - (e) Unpatented mining claims; reservations or exceptions in patents or in acts authorizing the issuance thereof; water rights, claims or title to water.
 - (f) Any service, installation or connection charge for sewer, water or electricity.
 - (g) General taxes not now payable; matters relating to special levies or assessments, if any, preceding the same becoming a lien.
 - (h) Any right, title, or interest in any minerals, mineral rights, or related matters, including but not limited to oil, gas, coal, and other hydrocarbons.

Special Exceptions

1. GENERAL TAXES, which are a lien, Parcel Number RP006000280271, RP44N02W287800A, are as follows:

Year	Amount	Status
2001	---	Not yet due or payable.

SCHEDULE B. CONTINUED ON PAGE 4.



ORT Form 3120

FILE: B-8425

2. RECITALS as shown on recorded plat of SANTA MARIES WOODS, recorded September 23, 1980, as Instrument No. 148894, Book 154 Miscellaneous at page 3918, records of Benewah County, Idaho, which recites as follows:
 1. A 60 foot road and utility easement is hereby dedicated for public use.
 2. All property lines are to the Center-line of the road and utility easement.
 3. No parcel shall be further divided for the purposes of creating additional lots or building sites without filing a request as per the Benewah Subdivision ordinance.
 4. No dwelling shall be constructed or moved onto any of those parcels unless approved by the Benewah County Building Inspector.
 5. The County does not accept the roads at this time for maintenance.
 6. These lots are subject to a Sanitary Restriction as defined in Idaho Code 50-1326 and 50-1329. Septic tank systems may not be approved on some of these lots. A limited number of lagoon permits will be issued. Other alternative methods of sewage disposal may be required. No sewage system is to be installed until approval is obtained from the Panhandle Health District.
3. PENDING PROBATE: A probate in Benewah County, Case No. SP99-00154, has been filed in the ESTATES OF JAMES O. COFFLAND and LORA A. COFFLAND, deceased. Letters Testamentary were issued on October 6, 1999, appointing CONNIE SUE HAMILTON, as Personal Representative for the estates, records of Benewah County, Idaho.
4. EASEMENT 60 feet in width, in favor of NATIONAL ASSOCIATED PROPERTIES, INC., an Idaho Corporation for ingress, egress and utility purposes, recorded October 14, 1980, in Book 154 at Page 3944, as Instrument Number 150091, records of Benewah County, Idaho.

SCHEDULE B. CONTINUED ON PAGE 5.



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5. TERMS, CONDITIONS, AND PROVISIONS OF WATER RIGHT AND WATER LINE EASEMENT in favor of DEWAYNE L. CURTIS, SR. and EMMALENE B. CURTIS, Husband and Wife, which recites in part as follows:
...a one-half interest in all water derived from the well which is providing water to Grantees and Grantors; together with an easement for the purpose of laying, installing, maintaining and repairing a water line, recorded January 16, 1991, as Instrument No. 185223, records of Benewah County, Idaho.
6. RIGHT OF WAY EASEMENT in favor of CLEARWATER POWER COMPANY, a cooperative corporation, to construct, reconstruct, rephase, repair, operate and maintain an electric transmission or distribution line or system; and to cut and trim trees and shrubbery located within 15 feet of the center line or to the extent necessary to keep them clear of said electric line or system, recorded February 1, 1995 as Instrument Number 199655, records of Benewah County, Idaho.
7. Judgment Search: A judgment search has been conducted on the incoming purchaser, and the following was found:

NONE.

END OF SCHEDULE B.

FOR INFORMATION ONLY, BE ADVISED OF THE FOLLOWING MATTERS, NOT WITHIN THE INSURING PROVISIONS OF THE COMMITMENT OR POLICY.

1. If this commitment is cancelled, a fee will be charged to comply with the Idaho State Insurance Code.
2. Taxes for the year 2000 were paid in the amount of.

RP006000280271A\$229.56

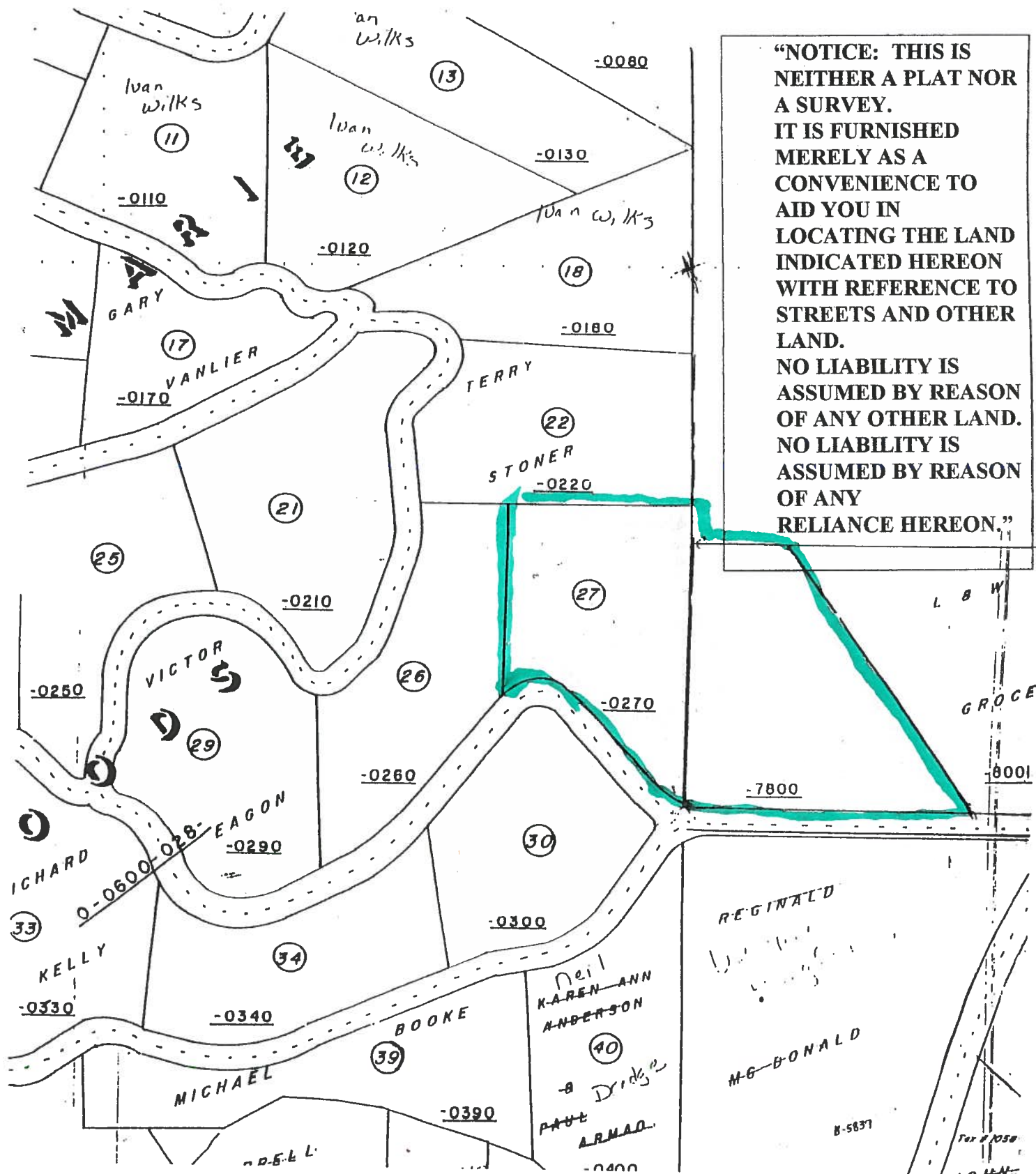
Mobile Home (1979 Fleetwood Broadmore, 14x66),
MH006000280271A\$364.61

RP44N02W287800A\$99.42

RNS/lbe

cc: St. Maries Realty
Karl & Cheryl Anderson
Connie Sue Hamilton, P.R.
Land Title Escrow File: E-3729





SECTION 28, TOWNSHIP 44 NORTH, RANGE 2 WEST
BOISE MERIDIAN, BENEWAH COUNTY, IDAHO