

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

Notice of Change in Water Right Ownership

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DEPARTMENT OF
WATER RESOURCES

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. If the water right is leased to the Water Supply Bank, check "Yes". If you are not sure if the water right is leased to the Water Supply Bank, see #6 of the instructions.

Water Right/Claim No.	Split?	Leased to Water Supply Bank?	Water Right/Claim No.	Split?	Leased to Water Supply Bank?
94-7585	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐

2. Previous Owner's Name: Linda Stark
Name of current water right holder/claimant
3. New Owner(s)/Claimant(s): Liberty Narverato
New owner(s) as listed on the conveyance document
- Name connector ☐ and ☐ or ☐ and/or
- 2404 South Lakeridge Road S. Maries ID 83861
Mailing address City State ZIP
- 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: 6/4/2014

6. If the water right is leased to the Water Supply Bank changing ownership of a water right will reassign to the new owner any Water Supply Bank leases associated with the water right. Payment of revenue generated from any rental of a leased water right requires a completed IRS Form W-9 for payment to be issued to an owner. A new owner for a water right under lease shall supply a W-9. Water rights with multiple owners must specify a designated lessor, using a completed Lessor Designation form. Beginning in the calendar year following an acknowledged change in water right ownership, compensation for any rental will go to the new owner(s).

7. 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.
- ☐ If water right(s) are leased to the Water Supply Bank AND there are multiple owners, a Lessor Designation form is required.
- ☐ If water right(s) are leased to the Water Supply Bank, the individual owner or designated lessor must complete, sign and submit an IRS Form W-9.

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8. Signature: Liberty Narverato Title, if applicable _____ Date 11-15-15
Signature of new owner/claimant
- Signature: _____ Title, if applicable _____ Date _____
Signature of new owner/claimant

For IDWR Office Use Only:

Received by N/A Date N/A Receipt No. N/A Receipt Amt. N/A

Active in the Water Supply Bank? Yes ☐ No ☐ If yes, forward to the State Office for processing W-9 received? Yes ☐ No ☐

Name on W-9 _____ Approved by ES Processed by ES Date 12/2/15

hx10-0129630 TO

JIM BRANNON 1 P 2458556000
KOOTENAI COUNTY RECORDER
DAS 6/6/2014 11:35 AM
REQ OF NEXTITLE - WASHINGTON

RECORDING FEE: \$10.00 DD
Electronically Recorded

After recording return to and send all tax statements to the following address:

Liberty Naccarato
26664 S Lake Ridge Rd
St Maries, ID 83861

SPECIAL WARRANTY DEED

FOR VALUE RECEIVED Fannie Mae AKA Federal National Mortgage Association its successors and assigns organized and existing under the laws of the United States of America a corporation duly organized and existing under the laws of the State of Idaho, grantor, does hereby Grant, Bargain, Sell and Convey to Liberty Naccarato, an unmarried ~~man~~ woman, whose address is: 1970 Benewah Cr Rd, St Maries, ID 83861, Grantee, the following described real estate, to-wit:

Property commonly known as: 26664 S Lake Ridge Rd, St Maries, ID 83861, 47N02W083290

The South half of the South half of the Northwest Quarter of the Northwest Quarter of Section 8, Township 47 North, Range 2 West, Boise Meridian, Kootenai County, State of Idaho.

Except that part conveyed to the State of Idaho for a public highway by deed recorded in Book 101, Deeds, page 177, records of Kootenai County, Idaho.

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee, heirs and assigns forever. And the said Grantor does hereby covenant to and with the said Grantee, that it is the owner in fee simple of said premises; that no encumbrances were initiated during the ownership of the undersigned nor is the undersigned aware of any such Except: Current Year Taxes, conditions, covenants, restrictions, reservations, easements, rights and rights of way, apparent or of record.

And that it will warrant and defend the same from all lawful claims whatsoever.

DATED: June 4, 2014

Fannie Mae AKA Federal National Mortgage Association

By:  FNMA by
Shawna Crawford
For RCO as
AIF
On behalf of RCO its Attorney in Fact

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STATE OF: Washington }
COUNTY OF: King } SS:

I certify that I know or have satisfactory evidence that SHAWNA CRAWFORD is the person who signed this instrument, on oath stated that she is authorized to execute the instrument and acknowledged it on behalf of Routh Crabtree Olsen, P.S., as the Attorney In Fact of Fannie Mae AKA Federal National Mortgage Association to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: 

DEBI BEYERLIN
Notary Public in and for the state of: Washington
Residing at: North Bend
My Appointment Expires: 8/20/2015



**A. Settlement Statement (HUD-1)****B. Type of Loan**

1. ☐ FHA	2. ☐ RHS	3. ☒ Conv. Unins.	6. File Number: NXID-0129630	7. Loan Number: 504094980	8. Mortgage Insurance Case Number:
4. ☐ VA	5. ☐ Conv. Ins.				

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 "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. (NXID-0129630/77)

D. Name and Address of Borrower: Liberty Naccarato 1970 Benewah Cr Rd St Maries, ID 83861	E. Name and Address of Seller: Fannie Mae AKA Federal National Mortgage Association 14221 Dallas Pkwy, Ste 1000 Dallas, TX 75254	F. Name and Address of Lender: Flagstar Bank, FSB 5151 Corporate Drive Troy, MI 48068
G. Property Location: 26664 S Lake Ridge Rd St Maries, ID 83861 Kootenai County, Idaho 8-47N-2W	H. Settlement Agent: NexTitle, A Title and Escrow Co. (425)586-1950 2035 120th Ave NE, Suite 201 Bellevue, WA 98005 Place of Settlement: 2035 120th Ave NE Suite 201 Bellevue, WA 98005	I. Settlement Date: June 6, 2014

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	129,900.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	3,719.36
104. Lender Escrow Holdback	11,000.00
105.	
Adjustments for items paid by seller in advance	
106. City/Town taxes	
107. County taxes 2014 prorated est	
108. Assessments	
109.	
110.	
111.	
112.	
120. Gross amount due from Borrower	144,619.36
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	1,000.00
202. Principal amount of new loan(s)	134,752.00
203. Existing loan(s) taken subject to	
204. Buyer's funds to close	4,753.60
205.	
206.	
207. Seller Paid CCs/Prepays	2,636.36
208. Seller Credit Standard Owner Premium	695.00
209. Seller Credit Lender Title Fees (line 1104)	388.00
Adjustments for items unpaid by seller	
210. City/Town taxes	
211. County taxes 2011/01/14 to 06/07/14 47N02W083290	394.40
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total paid by/for Borrower	144,619.36
300. Cash at Settlement from/to Borrower	
301. Gross amount due from Borrower (Line 120)	144,619.36
302. Less amount paid by/for Borrower (Line 220)	(144,619.36)
303. CASH FROM/TO BORROWER	

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/Town taxes	
407. County taxes 2014 prorated est	
408. Assessments	
409.	
410.	
411.	
412.	
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 to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506. Dep't retained by Revolutionary Realty	
507. Seller Paid CCs/Prepays	
508. Seller Credit Standard Owner Premium	
509. Seller Credit Lender Title Fees (line 1104)	
Adjustments for items unpaid by seller	
510. City/Town taxes	
511. County taxes 2011 to	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total reduction amount due Seller	
600. Cash at Settlement from/to Seller	
601. Gross amount due to Seller (Line 420)	
602. Less reductions due Seller (Line 520)	()
603. CASH TO SELLER	

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

The undersigned hereby acknowledge receipt of a completed copy of this statement and any attachments referred to herein.

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 DISBURSEMENTS 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.

Borrower

Liberty Naccarato

THIS IS A CERTIFIED
COPY OF THE
ORIGINAL DOCUMENT

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L. Settlement Charges

700. Total Real Estate Broker Fees		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:			
701. to			
702. to			
703. Commission paid at settlement			
704. See additional 704 items		P.O.C. \$1,000.00(B)*	
800. Items Payable in Connection with Loan			
801. Our origination charge	\$ 3,705.68 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(\$ 4,716.32) (from GFE #2)		
803. Your adjusted origination charges	(from GFE #A)	-1,010.64	
804. Appraisal fee to Old Republic	(from GFE #3)	700.00	
805. Credit report to CoreLogic Credco	(from GFE #3)	28.38	
806. Tax service to First American Tax RE	(from GFE #3)	69.00	
807. Flood certification to First American Flood	(from GFE #3)	5.75	
808. Construction Draw Fee to Granite Loan Management		645.00	
809. Inspection Fee (Construction) to Inspection Company		150.00	
810. Final Title Updated to Flagstar Bank, FSB		150.00	
900. Items Required by Lender to be Paid in Advance			
901. Interest from 06/06/14 to 06/01/14 to Flagstar Bank, F @ \$ 17.99770/day (-5 days @ 4.87500%)	(from GFE #10)	-89.99	
902. Mortgage insurance premium for month to	(from GFE #3)		
903. Homeowner's insurance for 1.0 year to Grange Insurance Associati	(from GFE #11)	991.00	
904. for year to			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account to Flagstar Bank, FSB	(from GFE #9)	316.86	
1002. Homeowner's insurance 3.000months @ \$ 82.58 per month \$ 247.74			
1003. Mortgage insurance months @ \$ per month			
1004. Property taxes 2.000months @ \$ 75.85 per month \$ 151.70			
1005. months @ \$ per month			
1006. months @ \$ per month			
1007. months @ \$ per month			
1008. Aggregate Adjustment (\$ 82.58)			
1100. Title Charges			
1101. Title services and lender's title insurance to NexTitle, A Title and	(from GFE #4)	1,013.00	
1102. Settlement or closing fee to NexTitle, A Title and Escrow Co.	\$ 425.00		
1103. Owner's Policy Premium to NexTitle, A Title and Escrow Co.	(from GFE #5)	695.00	
1104. Lender's title insurance to NexTitle, A Title and Escrow Co.	\$ 388.00		
1105. Lender's title policy limit \$134,752.00			
1106. Owner's title policy limit \$129,900.00			
1107. Agent's portion of the total title insurance premium to NexTitle, A Title and Escro	\$ 983.04		
1108. Underwriter's portion of the total title insurance premium to Westcor Land Title In	\$ 129.96		
1109.			
1110. Signing Fee to First American Title Company, Inc.	\$ 200.00		
1200. Government Recording and Transfer Charges			
1201. Government recording charges to NexTitle, A Title and Escrow C	(from GFE #7)	56.00	
1202. Deed \$ 10.00; Mortgage \$ 46.00; Releases \$			
1203. Transfer taxes to NexTitle, A Title and Escrow Co.	(from GFE #8)		
1204. City/County tax/stamps Deed \$; Mortgage \$			
1205. State tax/stamps Deed \$; Mortgage \$			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)		
1302.			
1303. Seller Representation Fee to RCO Legal			
1304.			
1305. 2013 Taxes Paid In Full to Kootenai County			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		3,719.36	

*Paid outside of closing by borrower (B)

The undersigned hereby acknowledges receipt of a completed copy of this statement and any attachments referred to herein.

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 DISBURSEMENTS 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.

Borrower

Liberty Naccarato

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE PREPARED IS A TRUE AND ACCURATE ACCOUNT OF THE FUNDS WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE UNDERSIGNED AS PART OF THE SETTLEMENT OF THIS TRANSACTION.

NexTitle, A Title and Escrow Co., Settlement Agent

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE: TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.

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Comparison of Good Faith Estimate (GFE) and HUD-1 Charges

Charges That Cannot Increase		HUD-1 Line Number	Good Faith Estimate	HUD-1
Our origination charge		# 801	4,280.38	3,705.68
Your credit or charge (points) for the specific interest rate chosen		# 802	-4,716.32	-4,716.32
Your adjusted origination charges		# 803	435.94	-1,010.64
Transfer taxes		# 1203	10.00	
Charges That In Total Cannot Increase More Than 10%			Good Faith Estimate	HUD-1
Appraisal fee		# 804	600.00	700.00
Credit report		# 805	25.00	28.38
Tax service		# 806	69.00	69.00
Flood certification		# 807	5.75	5.75
Construction Draw Fee		# 808	695.00	645.00
Inspection Fee (Construction)		# 809	150.00	150.00
Final Title Updated		# 810		150.00
Title services and lender's title insurance		# 1101	1,163.00	1,013.00
Owner's Policy Premium		# 1103	695.00	695.00
Government recording charges		# 1201	165.00	56.00
Total			3,567.75	3,512.13
Increase between GFE and HUD-1 Charges			\$ -55.62	or -1.56 %
Charges That Can Change			Good Faith Estimate	HUD-1
Daily interest charges		# 901 \$17.99770/day	387.64	-89.99
Homeowner's insurance		# 903	991.00	991.00
Initial deposit for your escrow account		# 1001	280.00	316.86

Loan Terms

Your initial loan amount is	\$ 134,752.00
Your loan term is	30.00 years
Your interest rate is	4.87500%
Your initial monthly amount owed for principal, interest and any mortgage insurance is	\$ 713.12 includes ☒ Principal ☒ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☒ No ☐ Yes, it can rise to a maximum of % The first change will be and can change again every after Every change date, your interest rate can increase or decrease by % Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %
Even if you make payments on time, can your loan balance rise?	☒ No ☐ Yes, it can rise to a maximum of \$
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 \$ The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	☒ No ☐ Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	☒ No ☐ Yes, you have a balloon payment of \$ due in 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 homeowners insurance. You must pay these items directly yourself. ☒ You have an additional monthly escrow payment of \$ 158.43 that results in a total initial monthly amount owed of \$ 871.55 This includes principal, interest, any mortgage insurance and any items checked below: ☒ Homeowner's insurance ☒ Property taxes

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

Previous editions are obsolete

HUD-1, Attachment

Borrower: Liberty Naccarato
1970 Benewah Cr Rd
St Maries, ID 83861

Seller: Fannie Mae AKA Federal National
Mortgage Association
14221 Dallas Pkwy, Ste 1000
Dallas, TX 75254

Lender: Flagstar Bank, FSB

Settlement Agent: NexTitle, A Title and Escrow Co.
(425)586-1950

Place of Settlement: 2035 120th Ave NE
Suite 201
Bellevue, WA 98005

Settlement Date: June 6, 2014

Disbursement Date: June 6, 2014

Property Location: 26664 S Lake Ridge Rd
St Maries, ID 83861
Kootenai County, Idaho
8-47N-2W

Title Services and Lender's Title Insurance

Payee/Description	Disclosure	Borrower
NexTitle, A Title and Escrow Co. Escrow Tru Settlement or closing fee	425.00	
NexTitle, A Title and Escrow Co. Escrow Tru Loan Policy Premium	288.00	
NexTitle, A Title and Escrow Co. ALTA Endorsement 5 (Planned Unit Development)	50.00	
NexTitle, A Title and Escrow Co. ALTA Endorsement 8.1 (Environmental Protection Lien)	10.00	
NexTitle, A Title and Escrow Co. ALTA Endorsement 9 (Restrictions, Encroachments, Minerals)	40.00	
First American Title Company, Inc. Signing Fee	200.00	
Total Title Services and Lender's Title Insurance	1,013.00	

Additional Disbursements

Payee/Description	Disclosure	Borrower
Revolutionary Realty Dep. retained by Revolutionary Realty P.O.C.\$1,000.00(B)*		
Total Line 704		

Payoffs

Payee/Description	Disclosure	Borrower
Flagstar Bank, FSB Lender Escrow Holdback		11,000.00
Loan Payoff	0.00	
Total Payoff	11,000.00	

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