

Prop: 1085 1085 S. 3rd West St.

ESCROW CHECKLIST

AGENT of LEGAL EA 16/1 Airport Sub.

ORDER NO. EA-13473

BUY: Jakie G. & Teresa D. Weece  
PO Box 103  
Grand View 83624

(H) \_\_\_\_\_  
(O) \_\_\_\_\_  
SSN \_\_\_\_\_

FATCO- 714-800-3743 Karina  
BRKR FATICO Nat'l Default Title Services  
(O) 877-416-4968 Robert DelRosario  
FAX 800-430-2180  
LADR Wells Fargo Home Mortgage

(O) \_\_\_\_\_  
FAX \_\_\_\_\_

RLTR Robin Hawks  
1st Class  
(O) 587-5776  
FAX 587-9086  
(H) 371-3702  
COMMISSION \_\_\_\_\_  
CLOSING DATE 5-25-05 B) 2:00  
REQUIREMENTS TO CLOSE:  
Prior file FA-12969

SELL Chase Home Finance LLC  
By Caryn Saladino REDworld  
as Attorney in Fact.

Caryn@redworld.com gen.off@chase.co  
(H) 949-730-7004 \*13  
(O) 949-720-1745

SSN \_\_\_\_\_  
P/O -NA-  
LOAN # \_\_\_\_\_  
ORDERED \_\_\_\_\_  
RECEIVED \_\_\_\_\_  
P/O \_\_\_\_\_

(O) \_\_\_\_\_  
ORDERED \_\_\_\_\_  
RECEIVED \_\_\_\_\_

RLTR Melinda Wercke  
1st Class  
(O) "  
FAX "  
(H) 549-1755  
COMMISSION 5.75% Per Robin  
FUNDING DATE 5/27

Gene - Chase 858-605-2399 (4) 877-815-3692

SET UP  
☒ R.I.

INPUT DATA  
☒ CL

FAX STATEMENT TO  
☒ DEED Corp. Deed  
☒ N/A FORM 1099-S Corp.  
☒ SELLER PROCEEDS  
☒ BORROWER PROCEEDS  
☒ SELLER AFFIDAVIT  
☒ BORROWER AFFIDAVIT  
☒ WAIVER  
☒ INVOICE

☒ SETTLEMENT STATEMENT  
☒ SEPARATE BUYER & SELLER  
☒ -NA- PAY OFF STATEMENT  
☒ CHI  
☒ LCI  
☒ COMMISSION INSTRUCTIONS  
☒ COMMITMENT STAMPED "R & A"  
☒ TAXES Paying 2nd 1/2 2004  
No 1st 2005 for 2005.

AFTER CLOSING:  
☒ COPIES MADE  
☒ PACKAGE SENT TO LENDER  
☒ OK TO RECORD & DISBURSE:  
DATE: 5/31/05 4:35  
☒ GIVE RECORDING TO TITLE

FUNDING #:  
NAME: Parade

SEND CHECKS, COPIES, ETC. TO:  
☒ BUYER/BORROWER  
☒ SEND PAYOFF(S)

☒ SELLER/  
☒ LENDER

☒ REALTOR(S)  
☒ BROKER

DO POLICY

\* Jakie needs re signed  
purchase agreement from both  
buyers & sellers - Robin says

Jun-02-2005 09:34 From-WIRE TRANSFER DEPT

2094602374

T-466

P.006/026

F-482

< Wire Transfer > > >

STANDARD PAPER TON FILE  
STANDARD'S ID: 101000248

\*\*\* Message: NOT TESTED. \*\*\*

TR REF #: 0000531-00033795

\*\*\*\*\* MESSAGE ENVELOPE \*\*\*\*\*

( Bank : 001 )

DEPOSITED CASH:

EXT:

REF: 95,068.47  
DUR:

CUR:USD  
TYP:FTR/1000 FND:S CHG:DB:Y CD:Y COM:N CBL:N

DATE A/12/05  
DATE VAL: 05/31  
WELLS FARGO BANK, N.A.  
SAN FRANCISCO, CA

SWIFT REF: 0531085568  
CREDITING INSTITUTION: 00332478

1. FUNDING ACCOUNT  
WELLS FARGO BANK MORTGAGE INC  
1345 CALVERT 2401-038  
JACKSONVILLE 328-0001  
ORIG:  
WELLS FARGO HOME MORTGAGE

CDT D/9350548398/ ADV:LTR  
CREDIT VAL: 05/05/31  
FIRST AMERICAN TITLE CO  
190 N 3RD E  
MOUNTAIN HOME ID 83647  
BNF:/9350548398 CHG:B BK?N  
FIRST AMERICAN TITLE

ORIG TO BNF INFO:  
035465 0052718392 ATTN LINDA RE WEE  
CE FA13473 JACKIE WEECE

REF NUM:100000008  
DATE TO BANK: 05/02  
DATE TO BANK: 05/02

\*\*\*\*\* MESSAGE R TEXT \*\*\*\*\*

1. (00) Message Disposition:  
Date Version:  
Original Production Code:  
MS: Publication Code:  
MS: Status Indicator:

02 (New expanded format)  
P (Production)  
(Original incoming msg)  
N (Incoming msg)

1. (00) Accounting Timestamp:

05/31  
16:40  
FT01  
Application Id:

1. (00) OM:01  
Original cycle date:  
Original Destination Id:  
Original sequence number:  
Original date:  
Original time:  
Original application Id:

2005/05/31  
LIB7821R  
002071  
05/31  
16:40  
FT01

1. (00) Type Code:  
Original Code:  
Original Code:

10 (Transfer of funds)  
00 (Regular transfer)

1. (00) IMAD:  
Original cycle date:  
Original source id:  
Original sequence number:

2005/05/31  
LIB7032R  
002793

Jun-02-2005 09:34 From:WIRE TRANSFER DEPT

2094602374

T-466 P.007/026 F-482

\$95,068.47

Send to Bank:  
Account Number:  
Account Name:  
Account Pickup (AUX):  
121000248  
WELLS FARGO SF  
WELLS FARGO BANK, N.A.  
SAN FRANCISCO, CA

Send Reference:  
050531085568

Remitting Bank:  
Account Number:  
Account Name:  
Account Pickup (AUX):  
325070760  
WASH MUTUAL BK FA  
WASHINGTON MUTUAL BANK  
SEATTLE, WA

Business Function Code:  
CTR (Customer transfer)

Character:  
B (Beneficiary)

Beneficiary:  
D/9350548398  
FIRST AMERICAN TITLE

Reference for Beneficiary:  
100064908

OR  
/  
WELLS FARGO HOME MORTGAGE

OR  
D/3500332478  
LIS FUNDING ACCOUNT  
WELLS FARGO HOME MORTGAGE INC  
1 HOME CAMPUS X2401-038  
DES MOINES IA 50328-0001

OR  
Original or to Beneficiary Info: 035465 0052718392 ATTN LINDA RE WEE  
CE FA13473 JACKIE WEECE

OR  
Bank Bank Info: 035465 0052718392

MESSAGE HISTORY SEQUENCE

is the sending bank. Priority: Delivery ACK:  
REF # : 2005053100033795 31-MAY-2005 16:40:56.88  
SEQ # : 4145 31-MAY-2005 16:40:56.89  
ABA: 121000248 050531085568/053111B7032R00279305311640FT01  
SEQ # : 2071 31-MAY-2005 16:40:56.89  
ABA: 121000248 FED REF: 050531085568  
IMAD: 053111B7032R00279305311640FT01

DEQ  
AMT: 95068.47 TIME: 31-MAY-2005 16:40:56.99  
KEY: 121000248  
\*CVD:94 DVD:62 PSD:3 SSD:--- DBD:1 CBD:1  
stop Check NO MATCH - 31-MAY-2005 16:40:57.01  
MSG QUE ENQ TEXT: 2005053100033795

BEGIN DATA SECTION \*DST(1), DIV STATE:D  
PPE:

POST: 002//RGW OUTQ

KEY: 3100033795053826

SEQ #: 53826 31-MAY-2005 16:41:21.18 Info:

SEQ #: 53826 31-MAY-2005 16:41:21.18 Info:

SEQ #: 53826 31-MAY-2005 16:41:29.31 Info:

DEQ OPRID: \$\$\$PAY TIME: 31-MAY-2005 16:51:59.59

SAM DBT AMOUNT: 95068.47

SAM\_CDT AMOUNT: 95068.47

PRF\_DDA CDT AMOUNT: 95068.47

ROUTE: 2085873325, DLV STATE: D

POST: 18/5873325/////

AMERICAN TITLE CO

ID

DEQ SEQ #: 2774 31-MAY-2005 16:51:59.74

DEQ ACKQ

PROD\_2005053100033795 02 20050531165159

OPRID: \$\$\$FAX ACK TIME: 1-JUN-2005 18:20:53.87

Normal (successful completion)

END TEXT: 2005053100033795 AMOUNT: 95068.47

END TEXT: 2005053100033795 AMOUNT: 95068.47

END STATE: D

POST: 002//RGW OUTQ

DEQ KEY: 3100033795057317

SEQ #: 57317 31-MAY-2005 16:54:59.18 Info:

SEQ #: 57317 31-MAY-2005 16:54:59.18 Info:

SEQ #: 57317 31-MAY-2005 16:55:12.62 Info:

DEQ

SEQ #: 18884 31-MAY-2005 17:39:20.03 Info: PC

SEQ #: 18884 31-MAY-2005 17:39:20.39 Info: PC

SEQ #: 10091050531033795111

C: Host=1117883.48,MTS=1022815.01,Memopost trn

10531 143

**INVOICE**  
**FIRST AMERICAN TITLE COMPANY**  
**PO Box 813 Mountain Home, ID 83647**  
**(208) 587-8428**

**Order No.**    **FA-13473**

**Date:**        **05/26/05**

**To:**            **R - First Class RE / R. Hawks**

**Re:**           **E2 16/1 AIRPORT SUB.**

|                                 | PREMIUM  | RECORD  | OTHER    | TOTAL     |
|---------------------------------|----------|---------|----------|-----------|
| Owner's Standard Policy         |          |         |          |           |
| \$100,000.00                    | \$605.00 | 0       | 0        | \$605.00  |
| Owner's Plain Language Policy   |          |         |          |           |
| \$                              | \$       | 0       | 0        | 0         |
| Owner's Extended Policy         |          |         |          |           |
| \$                              | \$       | 0       | 0        | 0         |
| Standard Mortgagee's Policy     |          |         |          |           |
| \$                              | \$       | 0       | 0        | 0         |
| Lender's Extended Policy        |          |         |          |           |
| \$98,455.00                     | \$255.45 | 0       | 0        | \$255.45  |
| Endorsements 100,116,8,1,7      | \$90.00  | 0       | 0        | \$90.00   |
| Reissue Credit                  | \$       | 0       | 0        | 0         |
| Recording Fees                  | 0        | \$48.00 | 0        | \$48.00   |
| Closing/Settlement Fee          | 0        | 0       | \$335.00 | \$335.00  |
| Reconveyance Fees<br>Trustee(s) | 0        | \$      | \$       | 0         |
| Courier Fees                    | 0        | 0       | \$       | 0         |
|                                 | 0        | 0       | \$       | 0         |
| Subtotals/TOTAL                 | \$950.45 | \$48.00 | \$335.00 | \$1333.45 |

# DISBURSEMENTS SUMMARY / BALANCE SHEET

12/1/13

**Borrower:** Jackie G. Weece and Teresa D. Weece  
**Seller:** Chase Manhattan Mortgage Corporation  
**Lender:** Wells Fargo Bank, NA  
**Settlement Agent:** First American Title Company  
 (208)587-8428  
**Place of Settlement:** 190 N. 3rd East  
 Mtn. Home, Id 83647  
**Settlement Date:** May 25, 2005  
**Disbursement Date:** May 31, 2005  
**Property Location:** 1085 South 36th West Street  
 Mountain Home, ID 83647  
 Elmore County, Idaho  
 E2 16/1 AIRPORT SUB.

## INCOMING FUNDS

|                                     |                     |                  |
|-------------------------------------|---------------------|------------------|
| Wells Fargo Bank, NA                | Loan Funding Amount | 95,068.47        |
| Jackie G. Weece and Teresa D. Weece |                     | 1,812.76         |
| Deposit held by Settlement Agent    |                     | 2,000.00         |
| <b>Total Incoming Funds</b>         |                     | <u>98,881.23</u> |

## DISBURSEMENTS

|                                            |                |          |                  |
|--------------------------------------------|----------------|----------|------------------|
| 17016 1st Class Real Estate Commission     | 4,600.00       | 1,250.00 | 4,600.00         |
| 1 REO World Commission                     | 1,250.00       |          |                  |
| 17017 Farm Bureau Insurance                |                |          | 472.00           |
| 17018 Elmore County Treasurer              |                |          | 270.85           |
| 17019 Briggs Engineering                   |                |          | 308.00           |
| 17020 Chase Manhattan                      |                |          | 150.00           |
| 17021 Robin Hawks                          |                |          | 61.00            |
| 17022 Chase Manhattan Mortgage Corporation |                |          | 88,512.89        |
| Wells Fargo Bank, NA                       |                |          | 0.00             |
| Loan Origination Fee                       | 970.00         | Deducted |                  |
| Appraisal Fee                              | 425.00         | Deducted |                  |
| Credit Report                              | 14.00          | Deducted |                  |
| Processing Fee                             | 90.00          | Deducted |                  |
| Tax Service Fee                            | 78.00          | Deducted |                  |
| Flood Life of Loan Fee                     | 16.00          | Deducted |                  |
| Underwriting Fee                           | 195.00         | Deducted |                  |
| Interim Interest                           | 17.20          | Deducted |                  |
| Mortgage Insurance Premium                 | 1,455.00       | Deducted |                  |
| Escrow: Hazard Insurance                   | 157.32         | Deducted |                  |
| Escrow: County Taxes                       | 249.99         | Deducted |                  |
| Aggregate Adjustment                       | -161.98        | Deducted |                  |
| 17023 First American Title Company         |                |          | 1,285.45         |
| Settlement or Closing Fee                  | 335.00         |          |                  |
| Title Insurance                            | 860.00         |          |                  |
| Title Insurance                            | 0.45           |          |                  |
| Endorsements 100,116,8,1,7                 | 90.00          |          |                  |
| 17024 REO World                            |                |          | 3,221.04         |
| Commissions                                | 702, AddDisb02 |          |                  |
| Reimbursement Fee                          | 1,250.00       |          |                  |
|                                            | 1,971.04       |          |                  |
| <b>Total Disbursements</b>                 |                |          | <u>98,881.23</u> |

## DISBURSEMENT/RECEIPTS

BANK WamuESCROW NO. FA-13473

| RECEIPTS:              | DEPOSITED: | IN COMPUTER: |
|------------------------|------------|--------------|
| <u>2000.00</u>         | <u>E M</u> |              |
| <u>95,068.47</u>       |            |              |
| <u>1812.76</u>         |            |              |
| <u>TOTAL 98,881.23</u> |            |              |

## DISBURSEMENTS:

|                   |                  |               |  |
|-------------------|------------------|---------------|--|
| OP                | <u>100,000.-</u> | <u>605.-</u>  |  |
| OE                |                  |               |  |
| SM                |                  |               |  |
| MEP               | <u>98,455.-</u>  | <u>255.45</u> |  |
| IND 100, 116, 8.1 | <u>7</u>         | <u>90.-</u>   |  |
| CREDIT            |                  |               |  |
| RECORDING         | <u>100.00</u>    |               |  |
| CLOSING FEE       |                  | <u>335.-</u>  |  |
| RECON#            | <u>( )</u>       |               |  |
| RECON#            | <u>( )</u>       |               |  |
| COURIER           |                  |               |  |
| OTHER             |                  |               |  |

## WHO TO:

## AMOUNT:

## SPECIAL INST.

|                   |                            |                  |               |
|-------------------|----------------------------|------------------|---------------|
| ✓ SELLER PROCEEDS | <u>Ummc</u>                | <u>98,512.89</u> |               |
| ✓ BORROWER/BUYER  | <u>Wecce</u>               | <u>3221.04</u>   |               |
| ✓ TAXES           | <u>ECT (2nd half 2004)</u> | <u>\$270.85</u>  | <u># 1833</u> |
| HOMEOWNERS ASSOC. |                            |                  | <u># 8806</u> |
| PAYOFF            |                            |                  |               |
| ✓ PAYOFF          | <u>Briggs Eng</u>          | <u>308.-</u>     |               |
| ✓ MISC.           | <u>John Burgett</u>        | <u>472.-</u>     |               |
| MISC.             | <u>BEO Ward</u>            |                  |               |
| ✓ MISC.           | <u>Robin Hanks</u>         | <u>61.-</u>      |               |
| ✓ MISC.           | <u>Chase</u>               | <u>150.-</u>     |               |
| ✓ REALTOR         | <u>1st Class R.E.</u>      | <u>1600.-</u>    |               |
| REALTOR           |                            |                  |               |
| LENDER            | <u>Wells Fargo</u>         |                  |               |
| BROKER            |                            |                  |               |
| TOTAL             |                            | <u>98,881.23</u> |               |

**A. Settlement Statement**  
**First American Title Co.**

U.S. Department of Housing  
and Urban Development

OMB No. 2502-0205

|                                                                                                                                                                                                                                                                                       |  |                |  |                               |  |                                   |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|----------------|--|-------------------------------|--|-----------------------------------|--|
| B. Type of Loan                                                                                                                                                                                                                                                                       |  | 6. File Number |  | 7. Loan Number                |  | 8. Mortgage Insurance Case Number |  |
| 1. <input checked="" type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv. Unins.                                                                                                                                                                  |  |                |  |                               |  |                                   |  |
| 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins.                                                                                                                                                                                                                 |  | FA-13473       |  |                               |  |                                   |  |
| C. Notes: 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.o.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. |  |                |  |                               |  |                                   |  |
| D. Name and Address of Borrower                                                                                                                                                                                                                                                       |  |                |  | E. Name and Address of Seller |  | F. Name and Address of Lender     |  |

G. Property Location

E2 16/1 Airport Sub.

CMNC

Wells Fargo

H. Settlement Agent  
First American Title Co.  
Place of Settlement  
P.O. Box 813  
Mountain Home, ID 83647

I. Settlement Date  
5/13/5/17

|                                                                              |                    |                                                                            |                   |
|------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------|-------------------|
| 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                                                    | 100,000.-          | 401. Contract sales price                                                  | 100,000.-         |
| 102. Personal property                                                       |                    | 402. Personal property                                                     |                   |
| 103. Settlement charges to borrower (line 1400)                              |                    | 403.                                                                       |                   |
| 104.                                                                         |                    | 404.                                                                       |                   |
| 105.                                                                         |                    | 405.                                                                       |                   |
| Adjustments for items paid by seller in advance                              |                    | Adjustments for items paid by seller in advance                            |                   |
| 106. City/Town taxes                                                         | to                 | 406. City/Town taxes                                                       | to                |
| 107. County taxes                                                            | to                 | 407. County taxes                                                          | to                |
| 108. Assessments                                                             | to                 | 408. Assessments                                                           | to                |
| 109.                                                                         |                    | 409.                                                                       |                   |
| 110.                                                                         |                    | 410.                                                                       |                   |
| 111.                                                                         |                    | 411.                                                                       |                   |
| 112.                                                                         |                    | 412.                                                                       |                   |
| 120. Gross Amount Due From Borrower                                          |                    | 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                                                | FATCO 2000.-       | 501. Excess deposit (see instructions)                                     |                   |
| 202. Principal amount of new loan(s)                                         | 98,455.-           | 502. Settlement charges to seller (line 1400)                              |                   |
| 203. Existing loan(s) taken subject to                                       |                    | 503. Existing loan(s) taken subject to                                     |                   |
| 204.                                                                         |                    | 504. Payoff of first mortgage loan                                         |                   |
| 205.                                                                         |                    | 505. Payoff of second mortgage loan                                        |                   |
| 206.                                                                         |                    | 509.                                                                       |                   |
| 207.                                                                         |                    | 507.                                                                       |                   |
| 208. <del>5 to pay 13 CI 2003.5</del>                                        | <del>2000.-</del>  | 508.                                                                       | <del>2000.-</del> |
| 209.                                                                         |                    | 509.                                                                       |                   |
| Adjustments for items unpaid by seller                                       |                    | Adjustments for items unpaid by seller                                     |                   |
| 210. City/Town taxes                                                         | to                 | 510. City/Town taxes                                                       | to                |
| 211. County taxes                                                            | VI to 511          | 511. County taxes                                                          | " to "            |
| 212. Assessments                                                             | to                 | 512. Assessments                                                           | to                |
| 213.                                                                         |                    | 513.                                                                       |                   |
| 214.                                                                         | \$946.54 w/NE HOE. | 514.                                                                       |                   |
| 215.                                                                         |                    | 515.                                                                       |                   |
| 216.                                                                         |                    | 516.                                                                       |                   |
| 217.                                                                         |                    | 517.                                                                       |                   |
| 218.                                                                         |                    | 518.                                                                       |                   |
| 219.                                                                         |                    | 519.                                                                       |                   |
| 220. Total Paid By/For Borrower                                              |                    | 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)                               |                    | 601. Gross amount due to seller (line 420)                                 |                   |
| 302. Less amounts paid by/for borrower (line 220)                            |                    | 602. Less reductions in amt. due seller (line 520)                         |                   |
| 303. Cash <input type="checkbox"/> From <input type="checkbox"/> To Borrower | 1298.26            | 603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller | 90,137.00         |

The HUD-1 settlement 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

Previous Edition is Obsolete

| L. Settlement Charges                                                             |                                  | Paid From Borrowers Funds at Settlement | Paid From Seller's Funds at Settlement |
|-----------------------------------------------------------------------------------|----------------------------------|-----------------------------------------|----------------------------------------|
| 700. Total Sales/Broker's Commission based on price \$ 5750                       |                                  |                                         |                                        |
| Division of Commission (line 700) as follows:                                     |                                  |                                         |                                        |
| 701. \$                                                                           | 150000                           |                                         |                                        |
| 702. \$                                                                           |                                  |                                         |                                        |
| 703. Commission paid at Settlement                                                |                                  |                                         |                                        |
| 704.                                                                              |                                  |                                         |                                        |
| 800. Items Payable In Connection With Loan                                        |                                  |                                         |                                        |
| 801. Loan Origination Fee                                                         | 1%                               | 970.-                                   |                                        |
| 802. Loan Discount                                                                |                                  |                                         |                                        |
| 803. Appraisal Fee                                                                | Value of                         |                                         |                                        |
| 804. Credit Report                                                                | RELS                             | 14-                                     |                                        |
| 805. Lender's Inspection Fee                                                      |                                  |                                         |                                        |
| 806. Mortgage Insurance Application Fee                                           |                                  |                                         |                                        |
| 807. Assumption Fee                                                               |                                  |                                         |                                        |
| 808. Prepaid Interest                                                             |                                  |                                         | 90                                     |
| 809. Prepaid Interest                                                             | WFRPTS                           |                                         | (78)                                   |
| 810. Prepaid Interest                                                             | WFRPTS                           |                                         | (110)                                  |
| 811. Prepaid Interest                                                             | WFRPTS                           |                                         | 195-                                   |
| 812.                                                                              |                                  |                                         |                                        |
| 813.                                                                              |                                  |                                         |                                        |
| 814.                                                                              |                                  |                                         |                                        |
| 815.                                                                              |                                  |                                         |                                        |
| 816.                                                                              |                                  |                                         |                                        |
| 900. Items Required By Lender To Be Paid In Advance                               |                                  |                                         |                                        |
| 901. Interest from 5/10 to 6/1. @ 17.80 /day                                      |                                  | 103.20                                  |                                        |
| 902. Mortgage Ins Premium                                                         | WHD                              | 1455.00                                 |                                        |
| 903. Hazard Ins Premium                                                           | John R. Rinegar                  | 472.-                                   |                                        |
| 904.                                                                              |                                  |                                         |                                        |
| 905.                                                                              |                                  |                                         |                                        |
| 1000. Reserves Deposited With Lender                                              |                                  |                                         |                                        |
| 1001. Hazard Insurance                                                            | 4 months @ \$39.33 per month     | 157.32                                  | 155.80                                 |
| 1002. Mortgage Insurance                                                          | months @ \$ per month            |                                         |                                        |
| 1003. City property taxes                                                         | months @ \$ per month            |                                         |                                        |
| 1004. County property taxes                                                       | 3 months @ \$83.33 per month     | 249.99                                  |                                        |
| 1005. Annual assessments                                                          | months @ \$ per month            |                                         |                                        |
| 1006.                                                                             | months @ \$ per month            |                                         |                                        |
| 1007.                                                                             | months @ \$ per month            |                                         |                                        |
| 1008.                                                                             | months @ \$ per month            |                                         |                                        |
| 1009. Aggregate accounting adjustment                                             |                                  | 2161.98                                 |                                        |
| 1100. Title Charges                                                               |                                  |                                         |                                        |
| 1101. Settlement or closing fee                                                   | to First American Title Ins. Co. |                                         | (335-)                                 |
| 1102. Abstract or title search                                                    |                                  |                                         |                                        |
| 1103. Title examination                                                           |                                  |                                         |                                        |
| 1104. Title Insurance binder                                                      |                                  |                                         |                                        |
| 1105. Document preparation                                                        |                                  |                                         |                                        |
| 1106. Notary fees                                                                 |                                  |                                         |                                        |
| 1107. Attorney's fees                                                             |                                  |                                         |                                        |
| (includes above items numbers: )                                                  |                                  |                                         |                                        |
| 1108. Title Insurance                                                             |                                  |                                         |                                        |
| (includes above items numbers: )                                                  |                                  |                                         |                                        |
| 1109. Lender's coverage                                                           | \$98,455-                        | (255.45)                                |                                        |
| 1110. Owner's coverage                                                            | \$                               |                                         | (605-)                                 |
| 1111. Lender's Policy Fee                                                         | to First American Title Ins. Co. |                                         |                                        |
| 1112.                                                                             |                                  |                                         |                                        |
| 1113. Endorsements 100,116,8,17                                                   | to First American Title Ins. Co. | 90                                      |                                        |
| 1200. Government Recording And Transfer Charges                                   |                                  |                                         |                                        |
| 1201. Recording fees: Deed                                                        | ; Mortgage \$ ; Releases \$      |                                         |                                        |
| 1202. City/county tax/stamps: Deed \$                                             | ; Mortgage \$                    |                                         |                                        |
| 1203. State tax/stamps: Deed \$                                                   | ; Mortgage \$                    |                                         |                                        |
| 1204. Courier Fee                                                                 | to First American Title Ins. Co. |                                         |                                        |
| 1205.                                                                             |                                  |                                         |                                        |
| 1300. Additional Settlement Charges                                               |                                  |                                         |                                        |
| 1301. Survey                                                                      |                                  |                                         |                                        |
| 1302. Pest Inspection                                                             |                                  |                                         |                                        |
| 1303. Pest Inspection                                                             | #1833 \$8800.00                  |                                         | 270.85                                 |
| 1304.                                                                             |                                  |                                         |                                        |
| 1305.                                                                             |                                  |                                         |                                        |
| 1306.                                                                             |                                  |                                         |                                        |
| 1307.                                                                             |                                  |                                         |                                        |
| 1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K) |                                  |                                         |                                        |

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.

**Borrowers -**

**ଶାଞ୍ଜୁ**

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

## CREDIT CONFIRMATION

Transaction reference number: 2005053100033795 Value Date: 05/05/31

Account number: 9350548398

Account name: FIRST AMERICAN TITLE CO  
190 N 3RD E  
MOUNTAIN HOME ID 83647

Reference number: 05311B7032R00279305311640FT01/05311B78

Transaction Posting Time: 21R00207105311640FT01  
2005/05/31 16:51:59

Amount: 95,068.47 Currency: US dollar

Debit Party Information: \*A/121000248  
WELLS FARGO BANK, N.A.  
SAN FRANCISCO, CA

Sender's reference: 050531085568

Originating Bank Information: /3500332478  
LIS FUNDING ACCOUNT  
WELLS FARGO HOME MORTGAGE INCOriginating Party Information: 1 HOME CAMPUS X2401-038  
DES MOINES IA 50328-0001  
WELLS FARGO HOME MORTGAGE

Originating Party reference: 100064908

Bank to Bank Information: 035465 0052718392

## RECEIPT

|                                   |                                        |          |         |
|-----------------------------------|----------------------------------------|----------|---------|
| DATE                              | 5/31/05                                | No.      | 682756  |
| RECEIVED FROM                     | Wells Fargo                            |          |         |
|                                   | with five thousand                     |          |         |
|                                   | Sixty eight & 47/100                   |          |         |
|                                   | DOLLARS                                |          |         |
| FOR RENT                          | Closing funds                          |          |         |
| ACCOUNT                           | 13473                                  |          |         |
| PAYMENT                           |                                        |          |         |
| BAL. DUE                          |                                        |          |         |
| <input type="radio"/> CASH        | <input checked="" type="radio"/> CHECK | FROM     | TO      |
| <input type="radio"/> MONEY ORDER |                                        | BY       | DATE    |
|                                   |                                        | J. Adams | 5/31/05 |

**Credit Party Information:**

D/9350548398/  
FIRST AMERICAN TITLE CO  
190 N 3RD E  
MOUNTAIN HOME ID 83647

**Beneficiary Party Information:**

/9350548398  
FIRST AMERICAN TITLE

**Originator to Beneficiary  
Information:**

035465 0052718392 ATTN LINDA RE WEE  
CE FA13473 JACKIE WEECE



# Washington Mutual

Wire Confirmation

NFI #866-969-4737

## FAX COVER PAGE

**Date:** May 31, 2005      **Total number of pages:** 3  
(INCLUDING THIS COVER SHEET)

**To:** FIRST AMERICAN TITLE CO  
190 N 3RD E  
MOUNTAIN HOME      ID 83647

**Attention:**

**Fax:** 2085873325      **Phone number:**

**From:** 001 PRODUCTION

### Confidentiality Note:

The information contained in this facsimile message is intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any use, dissemination, distribution or copy of this facsimile is strictly prohibited. If you have received this facsimile in error, please immediately notify us by telephone. Thank you.

DATE 5/31/05 No. 682754

RECEIVED FROM Whee

Five hundred thirty six & 74/100 DOLLARS

FOR RENT Clothing funds

DEOR ☐ cash ☒ CHECK

| ACCOUNT  |               |
|----------|---------------|
| PAYMENT  | <u>134.73</u> |
| BAL. DUE |               |

FROM FEATC

BY J. J. J. J.

558.74

1182

JACKIE G WEECE  
TERESA D WEECE  
100 ST HWY 78  
PO BOX 103  
GRAND VIEW, ID 83624  
208-834-2920

9170

Pay to the  
Order of Third American Title \$ 534.74

May 27, 2005 Date

92-379/1241 3379  
3862533193

Five Hundred Thirty Six and 74/100 Dollars

 Security Features Mark

WELLS  
FARGO

Wells Fargo Bank, N.A.  
Idaho  
wellsfargo.com

For *charity work*

*Spoke 4 wheels*

⑆124103799⑆ 3852533193⑈ 09170

|           |          |                          |
|-----------|----------|--------------------------|
|           | CURRENCY | <input type="checkbox"/> |
|           | COIN     | <input type="checkbox"/> |
| CHECK ID. |          |                          |
| 13478     | 53674    | 9                        |

DATE 01/18 DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL  
LIST CHECKS SINGLY OR ATTACH LIST  
DOLLARS \_\_\_\_\_ CENTS \_\_\_\_\_

**Washington Mutual**  
Washington Mutual Bank  
Twin Falls Business Banking Center #3142  
Telephone Banking: 1-800-374-4646

**TRUST ACCOUNT**  
190 N. 3RD EAST P.O. BOX 813  
MOUNTAIN HOME, ID 83647

[illegible]

DATE 5/15/05 682737

RECEIVED FROM WJace \$1276.02

One thousand two hundred seventy six 04/05  
DOLLARS

☐ FOR RENT Closing funds

☒ FOR WJace

|         |              |
|---------|--------------|
| ACCOUNT | <u>13473</u> |
| PAYMENT |              |
| BAL DUE |              |

☐ CASH

☒ CHECK

☐ MONEY ORDER

FROM WJace TO WJace

BY WJace

2-1182

0178304157

01783  
Office AU # 14-24  
1210(8)  
Operator I.D.: idho7311  
idho7311

Idho7311

0178304157

\*\*\* FIRST AMERICAN TITLE \*\*\*  
PAY TO THE ORDER OF

**May 25, 2005**

\*\*\*One thousand two hundred seventy-six dollars and 02 cents \*\*\*

**\*\*\$1,276.02\*\***

**WELLS FARGO & COMPANY ISSUER**  
420 MONTGOMERY STREET  
SAN FRANCISCO, CA 94163  
PAYABLE AT WELLS FARGO BANK, N.A.  
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US\$ 1,276.02  
*Richard Henry*  
 CONTROLLER

11° 01' 78.304" 157" 16 22.000 24.814 86.1 505824.0"

[illegible]

\$ 1276.02

FA-1347  
Weege

CURRENCY

PLEASE ENTER TOTAL HERE

DATE 6/26/05 LIST CHECKS SINGLY OR ATTACH LIST  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

**Washington Mutual**  
Washington Mutual Bank  
Twin Falls Business Banking Center #3142  
Telephone Banking: 1-800-374-4646

190 N. 3RD EAST P.O. BOX 813  
MOUNTAIN HOME, ID 83647

OFFICE USE  
EPOSIT

DATE 4/27/05 No. 682648

RECEIVED FROM JACKIE & TERESA WEECE \$2000.00

Two thousand and 00/100 DOLLARS

☐ FOR RENT ☒ RENT Earnest money

| ACCOUNT  |              | <input type="radio"/> CASH | <input checked="" type="radio"/> CHECK | <input type="radio"/> MONEY ORDER |
|----------|--------------|----------------------------|----------------------------------------|-----------------------------------|
| PAYMENT  | <u>13173</u> |                            |                                        |                                   |
| BAL. DUE |              |                            |                                        |                                   |

FROM FATCO TO FATCO

BY Kirita Stodenbeck

2 address 1182

8809

DATE Apr 22, 05

\$2000.00

Two Thousand and no

**DOLLARS**

 Security Feature Included. Details on Back

# ULTIMATE CHECKING PLUS

### 5. CONCLUSIONS

FA-13473

MEMO Personal Memo

Jackie H. Wilson

110852222254 608812090052911

**086E7505EB::EOEEOE?O5:**

#13473  
Worce

2000

ST AMERICAN TITLE COMPANY  
TRUST ACCOUNT  
190 N. 3RD EAST P.O. BOX 813  
MOUNTAIN HOME, ID 83647

**Washington Mutual**  
Washington Mutual Bank  
Twin Falls Business Banking Center #3142  
Telephone Banking: 1-800-374-4646

Telephone Banking: 1-800-374-4646

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL  
LIST CHECKS SINGLE OR ATTACH LIST  
DOLLARS  
(CENTS)

4/27/05

|          |            |
|----------|------------|
| CURRENCY |            |
| COIN     | CHECK I.D. |

Checks and other items are received for deposit subject to the provisions of the Uniform Commercial Code or any applicable collection agreement.

PLEASE ENTER TOTAL HERE

**FIRST AMERICAN TITLE COMPANY**

17016

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

\$ --Four Thousand Six Hundred and 00/100 --

Dollars

DATE

AMOUNT

1st Class Real Estate

May 31, 2005

\$ \*\*\*\*4,600.00

1150 American Legion Boulevard  
Mountain Home, Idaho 83647

PAY  
TO THE  
ORDER  
OF:

Commissions

⑈00017016⑈ ⑆325070760⑆ 9350548398⑈

*Lynette Stenberg*  
*LeeAnna Closer*

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

17016

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 4,600.00

(FA-13473.PFD/FA-13473/79)

Pay To: 1st Class Real Estate

For: Commissions

Closer/Responsible LeeAnna

Commission

\$4,600.00

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

17016

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: \$ 4,600.00

(FA-13473.PFD/FA-1347  
Pay To: 1st Class Real Estate  
For: Commissions

Closer/Responsible LeeAnna

Commission \$4,600.00

**FIRST AMERICAN TITLE COMPANY**

**17017**

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, PA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

\$ --Four Hundred Seventy Two and 00/100 ----- Dollars

DATE

AMOUNT

Farm Bureau Insurance

May 31, 2005

\$ \*\*\*\*\*472.00

PAY  
TO THE  
ORDER  
OF:

Hazard

⑈00017017⑈ ⑆325070760⑆ 9350548398⑈

*LeeAnna Stodolski*  
*LeeAnna Stodolski*

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

**17017**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 472.00 (FA-13473, PFD/FA-13473/79)

Pay To: Farm Bureau Insurance

For: Hazard Insurance Premium

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

**17017**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: \$ 472.00 (FA-13473, PFD/FA-1347

Pay To: Farm Bureau Insurance

For: Hazard Insurance Premium

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY**

**17018**

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

\$ --Two Hundred Seventy and 85/100 ----- Dollars

DATE

AMOUNT

Elmore County Treasurer

May 31, 2005

\$ \*\*\*\*\*270.85

PAY  
TO THE  
ORDER  
OF:

Bill #1833 & #8806

2nd half 2004

⑈00017018⑈ ⑈325070760⑈ 9350548398⑈

*Kynda Stedenbeck*  
*LeeAnna Foster* MR

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

**17018**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 270.85

(FA-13473, PFD/FA-13473/79)

Pay To: Elmore County Treasurer

For: 2nd half 2004 taxes

Bill #1833

⑈4000⑈

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

**17018**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: \$ 270.85

(FA-13473, PFD/FA-1347

Pay To: Elmore County Treasurer

For: 2nd half 2004 taxes

Bill #1833 & #8806

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY**

**17019**

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

\$ --Three Hundred Eight and 00/100 ----- Dollars

DATE

AMOUNT

Briggs Engineering

May 31, 2005

\$ \*\*\*\*\*308.00

PAY  
TO THE  
ORDER  
OF:

Pay

⑈00017019⑈ ⑆325070760⑆ 9350548398⑈

*Linda Steenberg*  
*LeeAnne Olsen*

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

**17019**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 308.00

(FA-13473.PFD/FA-13473/79)

Pay To: Briggs Engineering

For: Pay

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

**17019**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: \$ 308.00

(FA-13473.PFD/FA-1347

Pay To: Briggs Engineering

For: Pay

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY**

**17020**

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

\$ --One Hundred Fifty and 00/100 ----- Dollars

DATE AMOUNT

Chase Manhattan

May 31, 2005 \$ \*\*\*\*\*150.00

PAY  
TO THE  
ORDER  
OF:

Loan #1988468877

Processing Fee

⑈00017020⑈ ⑆325070760⑆ 9350548398⑈

*Leida Stoenber*  
*Leida Stoenber*

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

**17020**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 150.00

(FA-13473.PFD/FA-13473/79)

Pay To: Chase Manhattan

For: Processing Fee

Loan

#1988468877

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

**17020**

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: \$ 150.00

(FA-13473.PFD/FA-1347

Pay To: Chase Manhattan

For: Processing Fee

Loan #1988468877

Closer/Responsible LeeAnna

0052718392

**FIRST AMERICAN TITLE COMPANY**

17021

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

\$ --Sixty One and 00/100 ----- Dollars

DATE AMOUNT

Robin Hawks May 31, 2005 \$ \*\*\*\*\*61.00

PAY  
TO THE  
ORDER  
OF:

Reimburse for

⑈00017021⑈ ⑆325070760⑆ 9350548398⑈

*Lynda Stoenberk*  
*Debra Stoenberk*

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

17021

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 61.00 (FA-13473.PFD/FA-13473/79)

Pay To: Robin Hawks

For: Reimburse for Water Test

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

17021

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: \$ 61.00 (FA-13473.PFD/FA-1347

Pay To: Robin Hawks

For: Reimburse for Water Test

Closer/Responsible LeeAnna

0052718392

**FIRST AMERICAN TITLE COMPANY**

**17022**

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

\$ --Eighty Eight Thousand Five Hundred Twelve and 89/100 ----- Dollars

DATE AMOUNT

Chase Manhattan Mortgage Corporation May 31, 2005 \$ \*\*\*\*\*88,512.89

PAY  
TO THE  
ORDER  
OF:

Closing

⑈00017022⑈ ⑆325070760⑆ 9350548398⑈

*Linda Steuber*  
*Debrae Foxberg*

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

**17022**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece  
Seller: Chase Manhattan Mortgage Corporation  
Lender: Wells Fargo Bank, NA  
Property: 1085 South 36th West Street /  
Settlement Date: May 25, 2005  
Disbursement Date: May 31, 2005  
Check Amount: 88,512.89 (FA-13473.PFD/FA-13473/79)  
Pay To: Chase Manhattan Mortgage Corporation  
For: Closing Proceeds

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

**17022**

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece  
Seller: Chase Manhattan Mortgage Corporation  
Lender: Wells Fargo Bank, NA  
Property: 1085 South 36th West Street /  
Settlement Date: May 25, 2005  
Disbursement Date: May 31, 2005  
Check Amount: \$ 88,512.89 (FA-13473.PFD/FA-1347  
Pay To: Chase Manhattan Mortgage Corporation  
For: Closing Proceeds

0052718392

Closer/Responsible LeeAnna

**FIRST AMERICAN TITLE COMPANY**

**17024**

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

\$ --Three Thousand Two Hundred Twenty One and 04/100 ----- Dollars

DATE

AMOUNT

REO World

May 31, 2005

\$ \*\*\*\*\*3,221.04

PAY  
TO THE  
ORDER  
OF:

702, AddDisb02

⑈00017024⑈ ⑆325070760⑆ 9350548398⑈

*Linda Stadelbeck*  
*LeeAnna Stadelbeck*

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

**17024**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 3,221.04

(FA-13473.PFD/FA-13473/79)

Pay To: REO World

For:  
702,  
AddDisb02

Closer/Responsible LeeAnna

Commissions  
\$1,250.00 <>

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

**17024**

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: \$ 3,221.04

(FA-13473.PFD/FA-1347

Pay To: REO World  
For:

0052718392

Closer/Responsible LeeAnna

702, AddDisb02

Commissions \$1,250.00 <> Reimbursement Fee \$1,971.04

**FIRST AMERICAN TITLE COMPANY**

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, PA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

17023

\$ --One Thousand Two Hundred Eighty Five and 45/100 ----- Dollars

PAY  
TO THE  
ORDER  
OF:

First American Title Company  
190 N. 3rd East  
Mtn. Home, Id 83647

May 31, 2005

\$ \*\*\*\*\*1,285.45

Settlement

⑈00017023⑈ ⑈325070760⑈ 9350548398⑈

*Judith Steeber*  
*LeeAnna Chappin*

**FIRST AMERICAN TITLE COMPANY**

TRUST ACCOUNT

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

17023

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece  
Seller: Chase Manhattan Mortgage Corporation  
Lender: Wells Fargo Bank, NA  
Property: 1085 South 36th West Street /  
Settlement Date: May 25, 2005  
Disbursement Date: May 31, 2005  
Check Amount: 1,285.45 (FA-13473.PFD/FA-13473/79)  
Pay To: First American Title Company  
For: Settlement Agents Fees

Closer/Responsible LeeAnna

Settlement or  
Closing Fee

**FIRST AMERICAN TITLE COMPANY**

TRUST ACCOUNT

17023

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece  
Seller: Chase Manhattan Mortgage Corporation  
Lender: Wells Fargo Bank, NA  
Property: 1085 South 36th West Street /  
Settlement Date: May 25, 2005  
Disbursement Date: May 31, 2005  
Check Amount: \$ 1,285.45 (FA-13473.PFD/FA-1347  
Pay To: First American Title Company  
For: Settlement Agents Fees

Closer/Responsible LeeAnna

Settlement or Closing Fee \$335.00 <> Endorsements 100,116,8,1,7 \$90.00 <> Title Insurance \$860.00 <> Title Insurance \$0.45

**FIRST AMERICAN TITLE COMPANY**

**17023**

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

\$ --One Thousand Two Hundred Eighty Five and 45/100 ----- Dollars

DATE

AMOUNT

First American Title Company

May 31, 2005

\$ \*\*\*\*\*1,285.45

190 N. 3rd East

Mtn. Home, Id 83647

PAY  
TO THE  
ORDER  
OF:

Settlement

⑈00017023⑈ ⑆325070760⑆ 9350548398⑈

*Leanne Steinhilber*  
*Lee Anne Steinhilber*

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

**17023**

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 1,285.45

(FA-13473.PFD/FA-13473/79)

Pay To: First American Title Company

For: Settlement Agents Fees

Closer/Responsible Leeanne

Settlement or  
Closing Fee  
-----

**FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT**

**17023**

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: \$ 1,285.45

(FA-13473.PFD/FA-1347

Pay To: First American Title Company

For: Settlement Agents Fees

Closer/Responsible Leeanne

Settlement or Closing Fee \$335.00 <> Endorsements 100,116,8,1,7 \$90.00 <> Title Insurance \$860.00 <> Title Insurance \$0.45

# ORDER SHEET

FA-13473

DATE: 1-25-05

ESCROW ☒ Y ☐ N

Ordered By: Robert DelRosario Phone: 877416-4968 Fax: 800-430-2680

Company: FAT100, National Default+Title Services

Address: 3 First American Way Santa Ana, CA 92707

Buyer/Borrower: To Be Det

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Seller/Lender: Chase Manhattan Mortgage

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Legal Description: E2 16/1 Airport Sub.

Property Address: 1080 S. 36<sup>th</sup> West St.

Original Commitment: File

Copies: FAT100, NDTs + Inv.

Refinance JR LIEN: \$ \_\_\_\_\_ LBG JTG Position of Loan: \_\_\_\_\_

PAYOFF TO: \_\_\_\_\_ LOAN # \_\_\_\_\_

LENDERS: Std/Ext/Short Form \$ \_\_\_\_\_ ENDORSEMENTS: 100, 116, 8, 1 \_\_\_\_\_

OWNERS: Standard/Extended \$ TBD CLOSING \_\_\_\_\_

TSG UNPAID BALANCE \$ \_\_\_\_\_ DT # \_\_\_\_\_ DATE \_\_\_\_\_

B) SS #: MR. \_\_\_\_\_ MRS. \_\_\_\_\_

S) SS#: MR. \_\_\_\_\_ MRS. \_\_\_\_\_

|            |                          |                  |                          |
|------------|--------------------------|------------------|--------------------------|
| State Lien | <input type="checkbox"/> | Base/Side Base   | <input type="checkbox"/> |
| GI Checked | <input type="checkbox"/> | Address Verified | <input type="checkbox"/> |
| Tax Sheet  | <input type="checkbox"/> | Access Checked   | <input type="checkbox"/> |
| Doc copies | <input type="checkbox"/> | Corporate Status | <input type="checkbox"/> |
| Plat       | <input type="checkbox"/> | Chain            | <input type="checkbox"/> |
| CC&R's     | <input type="checkbox"/> |                  |                          |

\*\*\*Notes: Prior FA-12969  
Order # 2315343

First American

1/25/2005 10:38

PAGE

1/13

RightFax

# FAX

**To: MELISSA TRIM**

Company: FATCO (ELMORE, ID)

Fax: (208) 587-3325

Phone:

**From: Kelly Nguyen**

Fax: (714) 800-7808

Phone:

---

## NOTES:

Order #2315343 Order  
order attached w/fci docs # 2050241

 **Caplar's  
RighttFax**

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Date and time of transmission: Tuesday, January 25, 2005 10:37:44 AM  
Number of pages including this cover sheet: 13



**First American**  
**Title Insurance Company**  
NATIONAL DEFAULT TITLE SERVICES

JANUARY 25, 2005

Re: Changes in NDTIS Policies and Procedures

Dear REO Title Manager:

First American Title Insurance Company's National Default Title Services division (NDTIS) processed approximately 95,000 REO closing and title orders nationwide in 2003. In an effort to more effectively manage and continue to grow this business, we are making the following important procedural changes on all REO title orders originating from NDTIS. We are changing any perceived payment expectation from NDTIS to you on cancelled orders and adding a new requirement to track the policies issued on closed orders to First American Title as the underwriter.

NDTIS has previously endeavored to assist in effecting payment for all searches placed through NDTIS on behalf of our mutual clients. NDTIS has determined that many of our mutual clients are unwilling to pay any cancellation fees. NDTIS has also been challenged in managing the payment process based on the limited information available regarding these transactions. Due to these issues, NDTIS is implementing the following changes to our policy regarding all search and cancellation fees on REO orders originated from NDTIS. NDTIS will no longer pay any search fee or cancellation fees for REO title products ordered. We believe this procedure is consistent with the custom and practice throughout most of the country. All search fees will need to be collected through the settlement statement process. This change will be effective on May 1, 2004. On orders opened after May 1, 2004 NDTIS will no longer advance payments for cancellations, search fees or for other reasons. NDTIS will continue to provide value added services and will continue to develop and strengthen our mutually beneficial client relationships through our ongoing marketing efforts.

Our continued goal is to assist in driving business to our valued First American Title Agents. NDTIS is committed to making this business both profitable for First American and its agents. The majority of orders originated by NDTIS should result in a closing and title premium to your company. NDTIS is committed to help improving the overall capture rate on these transactions by your company. NDTIS is working on receiving regular status reports on active REO orders and copies of all HUD-1 statements. NDTIS will be able to provide much more detailed status information to your company on a regular basis. Your firm is responsible for the management of each file and to notify NDTIS of clients that are not consistently closing with your company.

NDTIS is implementing a new requirement for all approved First American Title agents in our system. We are working towards receiving regular reporting regarding the status of each closing. Upon notification of a closing by our mutual client, NDTIS will request within 120 days that your operation deliver a copy of the final title policy to NDTIS. NDTIS is making this process as simple as possible by allowing your company to access our WebTrack site and simply upload a copy of the final policy. This change is also effective May 1, 2004 and will also help NDTIS track the capture rate for each client.

These financial and procedural changes are necessary for NDTIS to continue to aggressively market and assist in providing these orders to your company. Please contact your Vendor Manager KELLY MURPHY at 714-800-4371 if you have any questions.

Very truly yours,

  
Lawrence J. Buckley



*First American*  
*Title Insurance Company*  
NATIONAL DEFAULT TITLE SERVICES

### Closing Office Procedure Letter

This letter is to inform your office that our client, *REO WORLD* has requested for your office to conduct an REO closing on the property listed on the attached order sheet. First American, NDTIS has requested an REO commitment from the title company also listed on the attached order sheet. A completed commitment along with an invoice will be forwarded to your office upon completion. This commitment is to be used to complete the closing on this property. The title fees listed on the invoice must be included and collected on the settlement statement at the time of closing. If an invoice is not received along with the title commitment, you must either contact the title company listed or First American, NDTIS immediately.

Closings completed without these fees being collected will require that your office pay the title company listed for their commitment. If your office has any questions or concerns regarding the above procedure, please contact DEL ROSARIO, ROBERT at (877) 416-4968 within 24 hours of receipt of this letter.

Thank you,

First American, NDTIS



NATIONAL DEFAULT TITLE SERVICES  
3 First American Way, Santa Ana, CA 92707  
Phone (800) 525-3633 Website: [www.fasiam.com](http://www.fasiam.com)

First American National Default Title Services offers the complete Default Title Management Solution. Attached you will find an REO Order request accompanied by a copy of the FCL title report in order to minimize potential duplicate title fees. In issuing the REO title product, please facilitate a consistent title ordering process to maximize potential cost savings on Foreclosure and REO title orders.

There are three main cost savings scenarios that the NDTS system will maximize on properties that start as foreclosure orders and transfer to REO. Please comply with the following as it pertains to customary practices in respect to your area.

1. In states where title searches are typically ordered on a foreclosure order, NDTS will deliver the previous title work with the new request. This process has several benefits. The previous order will serve as a title "starter" that will shorten the search time on the new title request. It will eliminate the need for legal descriptions and confusion on the new title search.
2. The second potential cost savings occurs if the previous product can be updated rather than creating a new order. The savings is determined by the cost to update the prior report compared to the cost of a completely new search.
3. The third potential savings is that in the western states most title companies offer a reduced REO title insurance rate on properties that they issued a TSG at the completion of the foreclosure. NDTS will deliver the original TSG request along with the new REO title order. The savings amount is determined by the reduced title rate based on county specific filings.

NDTS will provide systematic auditing to ensure cost savings are passed on to the Client. Non-Compliance by First American Agents will result in a review and potential removal from the client's national title network. Non-compliance by a First American owned entity would result in a refund to the client of the fees. NDTS will continually work to improve the NDTS National Default Title Network through recruitment of new vendors and on going training and quality measurements of vendors. NDTS will deliver monthly vendor management reporting to the Client.



*First American*  
**Title Insurance Company**  
NATIONAL DEFAULT TITLE SERVICES

**NDS-REO - Order Sheet - 2315343**

PLEASE CONFIRM RECEIPT OF THIS ORDER, WITH YOUR REFERENCE NUMBER, BY ONE OF THE FOLLOWING:

FAX: (714) 800-7801

EMAIL: REO.CONFIRMATIONS@FIRSTAM.COM

Open Date: 01-24-2005 2:10 PM

Site: FATCO (ELMORE, ID)

Division: NDS-REO

\*  
231534  
3\*

|                                   |                                                                                                                                                |                                                       |                    |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------|
| Order No.:                        | 2315343                                                                                                                                        | Escrow No.:                                           |                    |
| Title Officer:                    | MELISSA TRIM,                                                                                                                                  | Escrow Officer:                                       |                    |
| Title Type:                       | COMMIT W/CLOSING                                                                                                                               | Escrow Type:                                          | REO                |
|                                   | COMMIT W/CLOSING - Loan Amount:                                                                                                                | Escrow Open:                                          | 01-24-2005 2:10 PM |
|                                   | \$TBD                                                                                                                                          | Escrow Site:                                          |                    |
| Trans. Type:                      | \$.00                                                                                                                                          | County Ref:                                           |                    |
| Lender Ref:                       | NONE                                                                                                                                           | Proposed Insured:                                     |                    |
|                                   | 1988468877                                                                                                                                     |                                                       |                    |
| Address:                          | 1080 S 36TH W ST, MOUNTAIN HOME, ID 83647                                                                                                      | APN No.:                                              |                    |
|                                   | ELMORE                                                                                                                                         | Lot/Block/Tract:                                      | //                 |
| Owner:                            | CHASE MANHATTAN MORT                                                                                                                           | Book/Page:                                            | /                  |
| Prior Owner:                      | LOREE ESTATE                                                                                                                                   |                                                       |                    |
| Buyer:                            |                                                                                                                                                |                                                       |                    |
| Instructions:                     | PLEASE ISSUE A TITLE COMMITMENT ONCE THE TRUSTEE'S DEED IS OF RECORD. PLEASE FAX THE COMMITMENT AND INVOICE TO ROB DEL ROSARIO @ 800-430-2680. |                                                       |                    |
| Product:                          | 0                                                                                                                                              | CC&R:                                                 | 0                  |
|                                   |                                                                                                                                                | Docs:                                                 | 0                  |
|                                   |                                                                                                                                                | Escrowments:                                          | 0                  |
| CUSTOMER                          |                                                                                                                                                | CONTACT 1                                             |                    |
| REO WORLD                         |                                                                                                                                                | NATIONWIDE DEFAULT TITLE SERVICES                     |                    |
| 359 SAN MIGUEL, SUITE 107         |                                                                                                                                                | 3 FIRST AMERICAN WAY                                  |                    |
| NEWPORT BEACH, CA 92660           |                                                                                                                                                | SANTA ANA CA 92707                                    |                    |
| BRIAN DAUK BRIAN@REOWORLD.COM     |                                                                                                                                                | DEL ROSARIO, ROBERT                                   |                    |
| PH: 949-720-7009 FX: 949-720-1206 |                                                                                                                                                | (877) 416-4968 (800) 430-2680 RDELROSARIO@FIRSTAM.COM |                    |
| BRIAN@REOWORLD.COM                |                                                                                                                                                |                                                       |                    |
| TITLE                             |                                                                                                                                                | T/FARM                                                |                    |
| FATCO (ELMORE, ID)                |                                                                                                                                                | FC ATTY: RINGERT AND CLARK                            |                    |
| 190 NORTH THIRD EAST              |                                                                                                                                                | 208-342-4591                                          |                    |
| MOUNTAIN HOME ID 83647            |                                                                                                                                                |                                                       |                    |
| MELISSA TRIM TITLE                |                                                                                                                                                | BROKER: MELINDA LIERCKE                               |                    |
| 208-587-8428 (208) 587-3325       |                                                                                                                                                | 208-587-5776 208-587-9086                             |                    |
|                                   |                                                                                                                                                | ATTY                                                  |                    |

|  |                                                                                                                       |
|--|-----------------------------------------------------------------------------------------------------------------------|
|  | FATCO (ELMORE, ID)<br>190 NORTH THIRD EAST<br>MOUNTAIN HOME ID 83647<br>MELISSA TRIM<br>(208) 587-8428 (208) 587-3325 |
|--|-----------------------------------------------------------------------------------------------------------------------|

UNKNOWN SITE - NDS-REO

3 FIRST AMERICAN WAY . SANTA ANA CA 92707

(817) 416-4968 (714) 800-7801

## TRUSTEE'S SALE GUARANTEE

Issued from the office of

## FIRST AMERICAN TITLE INSURANCE COMPANY

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS HEREOF, FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation, herein called the Company, guarantees the Assured against loss not exceeding the liability amount stated in Schedule A which the assured shall sustain by reason of incorrectness in the assurance which the Company hereby gives that, according to the public records, on the date stated in Schedule A.

1. The title to the herein described estate or interest was vested in the vestee named in Paragraph 2 of Schedule A, subject to the matters shown as Exceptions in Schedule B, which Exceptions are not necessarily shown in the order of their priority.
2. For purposes of foreclosing the deed of trust referenced in Schedule C the persons to whom notice of the trustee's sale must be given pursuant to Section 45-1506 Idaho Code are those identified in said Schedule C.

IN WITNESS WHEREOF, First American Title Insurance Company has caused this Guaranty to be signed and sealed by its duly authorized officers as of Date of Policy shown in Schedule A.



First American Title Insurance Company

BY

A handwritten signature in dark ink, appearing to read "Gary A. Bennett".

PRESIDENT

ATTEST

A handwritten signature in dark ink, appearing to read "Mark A. Hansen".

SECRETARY

28037

TRUSTEE'S SALE GUARANTEE  
(Idaho)

## SCHEDULE A

TSG No. 28037

Our File No. FA-12969 / FA-18293

Liability: \$87,822.82

Dated: July 15, 2004 at 8:00 am

Fee: \$563.00

### 1. Name of Assured:

First American Title Company of Idaho, Inc. and Chase Manhattan Mortgage Corp as Beneficiary

### 2. Title to said estate or interest at the date hereof is vested in:

Heirs and Devisees of Loree M. Saunders, deceased. Janey R. Karam has been appointed Personal Representative of said estate

### 3. The estate or interest in the land hereinafter described or referred to covered by this Guarantee is:

#### Fee Simple

### 4. The land referred to in this Guarantee is situated in the State of Idaho, County of Elmore and is described as follows:

The East One-Half of Lot 16 in Block 1 of AIRPORT SUBDIVISION, Elmore County, Idaho, according to the official plat thereof on file and of record in the office of the County Recorder of Elmore County, Idaho.

### Address according to the Elmore County Assessor:

1080 South 36th West Street  
Mountain Home, Idaho 83647

**SCHEDULE B**

Our No. FA-12969

**EXCEPTIONS:**

1. 2004 taxes are an accruing lien, not due or payable until the fourth Monday in November of the current year, the first one-half of which is not delinquent until after December 20 of the current year.
2. Easements on the recorded plat of said subdivision.
- 3 All matters, covenants, conditions, restrictions, easements and any rights, interests or claim which may exist by reason thereof, disclosed by the recorded plat of said subdivision, recorded as Instrument No. 150676, 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).
4. Statement of Intent to Declare Manufactured Home Real Property recorded April 6, 2000, as Instrument No. 321361 and re-recorded March 16, 2001 as Instrument No. 327344.
5. Declaration of Easement executed by Ricky C. Holden and Kimberly M. Holden, recorded May 2, 2001 as Instrument No. 328332.
6. Deed of Trust to secure an original indebtedness of \$92,055.00, and any other amounts and/or obligations secured thereby.  
Recorded: May 10, 2001 as Instrument No. 328477  
Grantor: Loree M. Saunders, a single woman  
Trustee: Guaranty Title, Inc.  
Beneficiary: First Horizon Home Loan Corporation
- AND ASSIGNED to Chase Mortgage Company, recorded May 31, 2002 as Instrument No. 337062.
7. Jeray R. Karam was appointed Personal Representative on May 13, 2004. Letters were recorded May 14, 2004, Instrument No. 356565.
8. NOTE: 2003 Taxes were \$178.42, Tax Parcel Number RP0004001016AA, are paid in full.  
NOTE: 2003 Taxes were \$368.78, Tax Parcel Number MHTFR0000463800A, are paid in full.

First American  
07/23/2004 FRI 14:30 FAX

1/25/2005 10:38 PAGE 11/13 RightFax

☒ 005/007

### SCHEDULE C

Our No. FA-12969

Relative to the deed of trust shown as item 6. of Schedule B

1. The names of the grantor(s) in the deed of trust and of the persons whose interest appear of record as successors in the interest of said grantor(s) are as follows:

Loree M. Saunders, deceased.

**ANY PERSON HAVING A NON-RECORD INTEREST, OF WHICH INTEREST EITHER THE TRUSTEE OR BENEFICIARY HAS ACTUAL NOTICE, AND PARTIES IN POSSESSION.**

The names of persons having a lien or interest appearing of record subsequent to the interest of the trustee, other than those persons identified in (1) above, and of any persons having filed a request for notice pursuant to Section 45-1511 Idaho Code are as follows:

Janey R. Karam, Personal Representative of the Estate of Loree M. Saunders, whose address is P.O. Box 513, Romeo, Michigan 48065

Jay R. Friedly, Attorney for the Estate of Loree M. Saunders, deceased, whose address is 340 East 2<sup>nd</sup> North Street, Mountain Home, Idaho 83647.

**SCHEDULE C**

Our No. FA-12969

2. Attention is directed to the fact that strict compliance must be had with respect to Section 45-1505 and 45-1506 Idaho Code including but not limited to personal service of the Notice of Sale upon occupants of the property and proper mailing, publication, and posting (in the event said property is vacant)

3. Attention is directed to the fact that the pendency of an action, suit or proceeding to recover any portion of the debt remaining secured by the trust deed

OR

The pendency of proceedings under the Bankruptcy Code involving a party having an interest in the property to be affected by the foreclosure of the trust deed from which proper relief from the automatic stay has not yet been secured will constitute impediments To The Commencement Or Maintenance of The Contemplated Trustee's Sale. Except as noted hereafter we find no such proceedings pending in the public records.

4. Attention is called to the Federal Tax Lien Act of 1966, which among other things, provides for the giving of written notice of sale in a specified manner to the District Director of IRS as a requirement for the divestment of a Federal Tax Lien in a non-judicial sale, including any Federal Tax Lien filed at least 30 days prior to the scheduled sale date, and establishes with respect to such lien a right in the United States to redeem the property within a period of 120 days from the sale.

5. Attention is called to Soldiers' and Sailors' Civil Relief Act of 1940 and amendments thereto which contain inhibitions against the sale of land under a deed of trust if the owner is entitled to the benefits of said act.



MAY 10 '05 17:09 FR WELLS FARGO HOME MTG 208 587 0092 TO 5873325

P.01

5/9/05

190 North 3rd East  
Mountain Home, Idaho 836-  
208-587-8428 Fax: 208-587-3325

Closing by 5/23/05

Case #

NEW ORDER

Manufactured  
Home on Foundation  
FHA 13413

ORDER BY: Jim Hansen  
WELLS FARGO

240 AMERICAN LEGION BLVD.  
MOUNTAIN HOME, ID 83647

TYPE OF TRANSACTION SALE 2nd 13413  
LOT BOOK 2ND OTHER REFI

BUYER/  
BORROWER

Jackie G. Weege 526.11.4896  
Terrea D. Weege 541.86.2264

BUYER ADDRESS

100 State Hwy 78/Man. Home, ID 83647.

SELLER

Elochoscene

SS#

SS#

SELLER ADDRESS

LENDER

WELLM 210 E. Jackson  
PHONE 208 587-0097 FAX 208 587-0092

SALES PRICE: \$

102,000 - OWNERS OR PURCHASER'S:

LOAN AMOUNT: \$

98,455 - ALTA OR STANDARD:

ENDORSEMENTS: 100%

116 8.1 6.1 7MANUF. TO REAL PUD 102.4CONST. OTHER

PROPERTY ADDRESS

1080 S. 36th W. County Elmore

LEGAL DESCRIPTION

LISTING AGENT

Melinda L. Lencelle Robb Hawks  
45th Class 45th Class

SEND COPIES TO:

WELLM / 1st Class 587-5776  
587-5776

COMMENTS:

Original date on contract 5/2

MOBILE HOME

Yes FHA Loan.

PAYOFF INFO. 5



MAY 10 '05 17:10 FR WELLS FARGO HOME MTG 208 587 0092 TO 5873325

P.03

04/22/2025 15:58 20858796

151 6L453

04/12/2005 17:12 2885879086

1ST CLASS

PAGE 25/22  
PAGE 04

PAGE 2 OF 17 PAGES - 100-777900-2 CALLED 4/24/2017

# PROSPERITY' AGONY

**1000 S. 20TH ST**

## Mountain Home

**554**

**1B. PROSECUTION:**

[illegible]

9. SATISFACTION WITH THE QUALITY OF INSPECTION CONTRIBUTIONS:

[illegible]

431 In, it will seem within the solid line printed spaces show in SELLEN every notice of letters discovered, and BULLOCK shall provide for  
432 GILLIES, with their assistance, or without inspection reports. SELLEN shall have        business days in which to respond in writing. The  
433 CALLER of such notice, may conduct the same as provided by the BULLOCK, in full, either in any other not to do so. If the SELLEN agrees to conduct  
434 the notice required for in the BULLOCK, then upon further upon that they will comply with the transaction and proceed to dealing. This will require  
435 the BULLOCK's necessary consent.

And the SELLER wants not to achieve the Unperpetuated Works or Ideas not reserved in writing within the past term stated specified: Item #6

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DECLASSIFICATION AND DOWNGRADING PAGE 3 OF 4 FILE 200-80000

**Abstract**

3

117  
SUBJECT TO  
COUNTER OFFER

**SUBJECT TO  
COUNTER OFFER**



MAY 10 '05 17:11 FR WELLS FARGO HOME MTG 208 587 0092 TO 5873325

P.05

04/22/2005 15:58 20858796

1ST CLASS

04/12/2005 17:10 2085879685

RED WORLD  
1ST CLASS

PAGE 10/12  
PAGE 05

NAME / CREDIT - RPT received from Agent

1000 S 20th St

Minneapolis, MN

Doc: 04/20/05

17. SELLER'S PAST DUE: Case is subject to Home Lender Review they be returned by BUYER and SELLER within 30 days of receipt of proceeds or provided by law or required by lender, or otherwise stated herein. The lender review will be paid by Seller. Seller agrees to pay up to \$100,000 in lender required repair costs only. BUYER or SELLER has the option to pay any lender required repair costs in advance of this agreement.

|                                 | BUYER | SELLER | Shared Equity | N/A                                               | BUYER | SELLER | Shared Equity | Use |
|---------------------------------|-------|--------|---------------|---------------------------------------------------|-------|--------|---------------|-----|
| Agent Fee                       |       | X      |               |                                                   |       | X      |               |     |
| Agent Fee/Commission Fee        |       | X      |               | Yes, Standard Coverage Dealer Fee                 |       | X      |               |     |
| Closing Ending Fee              |       | X      |               | Additional Fee Charge                             | X     |        |               |     |
| Lender Document Preparation Fee | X     |        |               | Real Estate - proceeds to be distributed by Buyer |       |        |               | X   |
| Tax Service Fee                 |       | X      |               | Not Included                                      |       | X      |               |     |
| Real Estate/Inspection/Title    |       | X      |               | Legal Insurance                                   |       | X      |               |     |
| Lender Document Preparation     |       | X      |               | Legal Insurance                                   |       | X      |               |     |
| Attorney Conduct Preparation    |       |        | X             | Survey                                            |       | X      |               |     |

18. OCCUPANCY: BUYER ☐ does not intend to occupy property as BUYER's primary residence.

19. FINAL WALK THROUGH: The SELLER grants BUYER and any representative of BUYER (hereinafter referred to as a "CONTRACTOR") the right to inspect the property for the purpose of verifying the condition of the property. The inspection shall be completed and the results of the inspection shall be provided to the SELLER in writing. The SELLER shall be responsible for any repairs or improvements necessary to bring the property into compliance with the contract. The SELLER shall be responsible for any repairs or improvements necessary to bring the property into compliance with the contract. The SELLER shall be responsible for any repairs or improvements necessary to bring the property into compliance with the contract.

20. RISK OF LOSS: In the event of loss or damage to the property, the risk of loss shall remain with the SELLER. In addition, the SELLER shall be responsible for any repairs or improvements necessary to bring the property into compliance with the contract.

21. CLOSING: On or before the closing date, the SELLER and BUYER shall execute all documents necessary to complete the transaction. The SELLER shall be responsible for any repairs or improvements necessary to bring the property into compliance with the contract.

22. PROCEEDS: The SELLER shall be responsible for any repairs or improvements necessary to bring the property into compliance with the contract.

23. SELLER'S PAST DUE: Case is subject to Home Lender Review they be returned by BUYER and SELLER within 30 days of receipt of proceeds or provided by law or required by lender, or otherwise stated herein. The lender review will be paid by Seller. Seller agrees to pay up to \$100,000 in lender required repair costs only. BUYER or SELLER has the option to pay any lender required repair costs in advance of this agreement.

24. SELLER'S PAST DUE: Case is subject to Home Lender Review they be returned by BUYER and SELLER within 30 days of receipt of proceeds or provided by law or required by lender, or otherwise stated herein. The lender review will be paid by Seller. Seller agrees to pay up to \$100,000 in lender required repair costs only. BUYER or SELLER has the option to pay any lender required repair costs in advance of this agreement.

25. SELLER'S PAST DUE: Case is subject to Home Lender Review they be returned by BUYER and SELLER within 30 days of receipt of proceeds or provided by law or required by lender, or otherwise stated herein. The lender review will be paid by Seller. Seller agrees to pay up to \$100,000 in lender required repair costs only. BUYER or SELLER has the option to pay any lender required repair costs in advance of this agreement.

SUBJECT TO  
COUNTER OFFER

SUBJECT TO  
COUNTER OFFER

5/12/05  
per [signature]  
[signature]

4/29/05

4/29/05





**RE-13 COUNTER OFFER #** (1, 2, 3, etc.)  
**THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS. IF YOU HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY BEFORE SIGNING.**

THIS IS A COUNTER OFFER TO THE RE-13 COUNTER OFFER AND SELLER AGREEMENT AND PURCHASE AGREEMENT FOR EARNST MONEY:

1. EARNST MONEY DEED: 04/12/05 ID# 041205

2. ADDRESS: 1008 S 28TH W, MOUNTAIN HOME ID 83647

3. BUYER: Jackie G. and Teresa D. Wiece

4. SELLER: Chase Home Finance LLC

5. BUYER ☐ SELLER ☐ accepts all of the terms and conditions in the above-referenced agreement with the following changes or amendments:

6. ☐ This is a BUYER counter offer. The undersigned BUYER agrees to release this offer at any time prior to the receipt of a true copy of signed acceptance of the Counter Offer, which the Seller agrees to provide.

7. ☐ This is a SELLER counter offer. The SELLER agrees to sign to release this offer or rescind any other offers prior to the receipt of a true copy of signed acceptance of the Counter Offer with the following specified terms.

DELIVER: Delivery shall be to the undersigned working with the mother of the Counter Offer in person, by mail, special or electronic transmission of any signed original document, and representation of any signed original document. Representation of any signed electronic or electronic transmission shall be deemed to be the same as delivery of an original.

1. Purchase price to be \$100,000.

2. Seller to pay up to \$20,000 of buyers closing costs.

3. Seller to pay up to \$20,000 of buyers closing costs.

4. Seller to pay up to \$20,000 of buyers closing costs.

5. Seller to pay up to \$20,000 of buyers closing costs.

6. Seller to pay up to \$20,000 of buyers closing costs.

7. Seller to pay up to \$20,000 of buyers closing costs.

8. Seller to pay up to \$20,000 of buyers closing costs.

9. Seller to pay up to \$20,000 of buyers closing costs.

10. Seller to pay up to \$20,000 of buyers closing costs.

11. Seller to pay up to \$20,000 of buyers closing costs.

12. Seller to pay up to \$20,000 of buyers closing costs.

13. Seller to pay up to \$20,000 of buyers closing costs.

14. Seller to pay up to \$20,000 of buyers closing costs.

15. Seller to pay up to \$20,000 of buyers closing costs.

16. Seller to pay up to \$20,000 of buyers closing costs.

17. Seller to pay up to \$20,000 of buyers closing costs.

18. Seller to pay up to \$20,000 of buyers closing costs.

19. Seller to pay up to \$20,000 of buyers closing costs.

20. Seller to pay up to \$20,000 of buyers closing costs.

21. Seller to pay up to \$20,000 of buyers closing costs.

22. Seller to pay up to \$20,000 of buyers closing costs.

23. Seller to pay up to \$20,000 of buyers closing costs.

24. Seller to pay up to \$20,000 of buyers closing costs.

25. Seller to pay up to \$20,000 of buyers closing costs.

26. Seller to pay up to \$20,000 of buyers closing costs.

27. Seller to pay up to \$20,000 of buyers closing costs.

28. Seller to pay up to \$20,000 of buyers closing costs.

29. Seller to pay up to \$20,000 of buyers closing costs.

30. Seller to pay up to \$20,000 of buyers closing costs.

31. Seller to pay up to \$20,000 of buyers closing costs.

32. Seller to pay up to \$20,000 of buyers closing costs.

33. Seller to pay up to \$20,000 of buyers closing costs.

34. Seller to pay up to \$20,000 of buyers closing costs.

35. Seller to pay up to \$20,000 of buyers closing costs.

36. Seller to pay up to \$20,000 of buyers closing costs.

37. Seller to pay up to \$20,000 of buyers closing costs.

38. Seller to pay up to \$20,000 of buyers closing costs.

39. Seller to pay up to \$20,000 of buyers closing costs.

40. Seller to pay up to \$20,000 of buyers closing costs.

41. Seller to pay up to \$20,000 of buyers closing costs.

42. Seller to pay up to \$20,000 of buyers closing costs.

43. Seller to pay up to \$20,000 of buyers closing costs.

44. Seller to pay up to \$20,000 of buyers closing costs.



**DISCLOSURE AND RELEASE REGARDING MOLD ADDENDUM TO SALES CONTRACT**

This Disclosure and Release Regarding Mold Addendum to Sales Contract ("Disclosure and Release") Between Jackie Wallace ("Buyer"), Chase Home Finance, LLC ("Seller") and Seller's listing agent/broker Melinda Steele (Real Estate Broker), for the property located at

1080 South 36th West Street Mountain Home ID 83647 (the "Property").

Buyer is hereby advised that mold and/or other microscopic organisms may exist at the Property and such microscopic organisms and/or mold may cause physical injuries, including but not limited to allergic and/or respiratory reactions or other problems, particularly in persons with immune system problems.

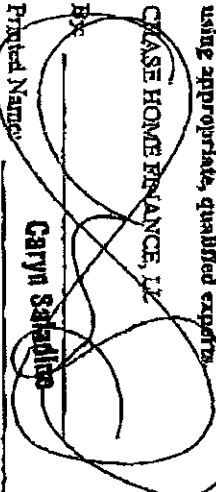
Buyer acknowledges and agrees to accept full responsibility/risk for any matters that may result from microscopic organisms and/or mold that may exist at the Property and to hold harmless, release and indemnify Seller and Real Estate Broker, their officers, employees, agents, heirs, executors, administrators, successors or assigns from any liability/resources/damages (financial or

Buyer hereby acknowledges reading this Disclosure and Release, and is aware of the conditions set forth therein. This Disclosure and Release is executed voluntarily, for good and valuable consideration, the receipt of which is hereby acknowledged, and with full knowledge of its significance.

Seller and the Real Estate Broker, and their employees and agents are not qualified to inspect the Property for mold or other microscopic organisms that may exist or make recommendations or determinations concerning possible health or safety issues. The purpose of this Disclosure and Release is to put Buyer on notice to consult his/her/their own due diligence regarding this matter using appropriate, qualified experts.

CHASE HOME FINANCE, LLC

By

  
Caryn Sabatino

Date 4/12/05

Printed Name:

By: Caryn Sabatino, CEO  
as Attorney-in-Fact for  
Chase Home Finance LLC

Buyer Signature Jackie Wallace Date 4/13/05

Printed Name: Jackie Wallace

Buyer Signature

Date

Printed Name

Selling Broker/Agent

Date

Printed Name

**Inspection: "AS IS," "WHERE-IS" Conditions Addendum "A"**

This addendum shall be part of and in addition to that certain Purchase Contract (Agreement) by and between  
Chase Home Finance LLC, ("Seller"), and Jockie and Teresa Weese  
("Buyer"), dated 4/12/2005 for the purchase of the property located at property  
1080 South 35th West Street, Mountain Home (Premises).

Buyer has made, or will make within 5 days of offer acceptance, at Buyer's sole and absolute expense, an independent investigation, to the extent Buyer deems necessary or appropriate, concerning the physical condition, value, development use, marketability, feasibility and suitability of the Premises. Closing Escrow constitutes Buyer's acknowledgment that it has investigated, to the extent Buyer deems necessary and in addition to the matters set forth above and below, the soil conditions and the presence or absence of hazardous or toxic substances, and that Buyer is satisfied with and /or accepts the results of such investigation.

Buyer is aware that the Seller acquired the Premises, which is the subject of this transaction by way of foreclosure. Buyer is further aware and Buyer acknowledges and agrees that Seller is selling and Buyer is purchasing the Premises in an "AS IS," "WHERE IS," condition without recourse, representations or warranties of any kind or nature, expressed or implied, and, in addition, as to the Personal Property, if any, without warranty or representation as to title or merchantability of title.

Buyer acknowledges and agrees for Buyer and Buyer's successors, heirs and assigns, that Buyer has been given a reasonable opportunity to inspect and investigate the Premises and all improvements thereon, either independently or through agents of Buyer's choosing, and that in purchasing the Premises, Buyer is not relying on Seller or its agents as to the condition of the Premises and/or any improvements thereon, including, but not necessarily limited to, electrical, plumbing, heating, air conditioning, sewage, or mechanical systems or equipment, structural, roof, foundation, equipment, structural, roof, foundation, soil, and geology, or suitability of the Real Property and/or its improvements for particular purposes, or that the Personal Property and any air conditioning units or other appliances, equipment or systems, plumbing and/or utilities are operating or in sound condition and/or are in compliance with any city, county, state and/or federal statutes, codes or ordinances.

The closing of this transaction shall constitute an acknowledgment and agreement by Buyer that the Premises is accepted without recourse, representation or warranty of any kind or nature, expressed or implied, and in an "AS IS," "WHERE IS" condition bases solely on Buyer's own inspection.

Notwithstanding the terms of the Agreement, this Addendum shall supersede and take precedence over any terms or conditions, which may be determined to be in conflict in the Agreement and Addendum.

Seller is selling this Property due to the default of a borrower. Seller foreclosed upon the Property and took possession as a result of that default. Seller has never occupied the Property, and is unfamiliar with the real estate, or any improvement located thereon including, but not limited to its history, condition, construction or prior use.

Buyer shall make independent inspection of the Property upon receipt of the accepted purchase Contract. Buyer acknowledges that he/she is not relying on any representation of Seller or its Broker. Buyer assumes all risk involved with the property and any defect relating thereto.

Seller does not warrant this Property or structure as to habitability or suitability for occupancy, or any use. Buyer shall make an independent determination that the Property conforms with any and all existing local, state or federal building codes, requirements etc.

Buyer hereby accepts the Property in its current condition, the settlement of this sale shall constitute an acknowledgment by Buyer that the Property, including but not limited to the real estate, and any improvements thereon, were acceptable at the time settlement occurred and the sale was closed.

Buyer and Seller agree that the terms and conditions set forth in this Current Condition Addendum are inconsistent with the terms and conditions of the Purchase Contract, then this Current Condition Addendum shall control.

This is a legal instrument. If you do not understand the terms contained herein, you should consult your attorney or tax advisor before signing.

Buyer's Signature(s)

Jockie B. Weese  
Date

Date

Seller's Signature(s)

Caryn Saladino  
Date

By:

Caryn Saladino

REO WORLD as attorney in fact for  
Chase Home Finance LLC

**1<sup>st</sup> Class Real Estate**  
1150 American Legion  
Mountain Home, ID 83647

Office: (208) 587-5776 Fax: (208) 587-9086

~~Handwritten scribble~~

**Fax Cover**

*this is a  
warranty of  
sound*

Attn: Kim H.

From: Robin Hawks

Company: Wells Fargo

Date: 4-22-05

Fax: \_\_\_\_\_

Pages (including cover): 10

RE: Jack Wheeler

Comments: We finally received an  
answer, let me know if you need  
anything else. Its going to have  
to be an AS-15 appraisal

Thank you

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

MAY 10 '05 17:13 FR WELLS FARGO HOME MTG 208 587 0092 TO 5873325

P.12

**FARGO**

Wells Fargo Bank Northwest, NA  
Mountain Home  
MAC U1809-011  
PO Box 1210  
210 East Jackson  
Mountain Home, ID 83647  
800 869-3557  
208 587-3009 Fax  
208 587-7972

Gas + Tag  
from  
Jim Heinen  
!!  
)

①

This is a counter offer to the: ☒ Offer, ☐ Counter Offer, ☐ Other \_\_\_\_\_  
repeating (property address): 1080 South 36th West Street, Moorish Home ID 03647 dated 4/12/2005  
between Jacqui and Teresa Weece, "Buyer", and Chase Home Finance LLC, "Seller".

1. **TERMS:** The terms and conditions of the above referenced document are accepted subject to the following:

A. Paragraphs in the purchase contract (offer) which require release by all parties, but are not initiated by all parties, are excluded from the final agreement unless specifically referenced for inclusion in paragraph 1C of the counter offer.

B. Unless otherwise specified in writing, down payment and loan amount(s) will be returned to the same proportion as in the original offer.

C. 1. See the ATTACHED COUNTER OFFER EXHIBIT #1 AND THE Chase Home Finance LLC.  
HAS 15' ADJUDICATING

*finda' not sure if you had this part of the contract*

D. The following attached supplements are incorporated in the Counter Offer:

☒ Exhibit 1 \_\_\_\_\_  
☐ Attachment 1 \_\_\_\_\_

2. ☐ (If checked) MULTIPLE COUNTER OFFER. Seller is making a counter offer(s) to another prospective buyer(s) on terms which may or may not be the same as in this Counter Offer. Acceptance of this Counter Offer by Buyer shall not be binding unless and until it is subsequently re-accepted by Seller in paragraph 6 below and confirmation of Seller's acceptance is made by delivering a signed copy, in person, by mail or by facsimile, which is personal received, to Buyer or to Melinda Leticia.  
Prior to this completion of all these events, Buyer and Seller shall have no duties or obligations for the purchase or sale of the property.

3. **RIGHT TO ACCEPT OTHER OFFERS:** Seller reserves the right to continue to offer the property for sale or for the purchase or sale of the property, any other offer at any time prior to consummation of acceptance, as described in paragraph 4. Seller's acceptance of another offer prior to Buyer's acceptance and consummation of acceptance of this Counter Offer shall revoke this Counter Offer.

4. **EXPLANATION:** Unless acceptance of the Counter Offer is signed by the person receiving it, and communication of acceptance is made by delivering a signed copy in person by mail, or by facsimile which is personal received, to the person making this Counter Offer or to Melinda Leticia (or, if checked, ☒ date: 4/12/2005 time: 5:24 PM PPT) this Counter Offer shall be deemed revoked and the deposit shall be returned to Buyer. This Counter Offer may be executed in four parts.

As the person(s) making this Counter Offer hereby certifies above, receipt of a copy is acknowledged.

By NEST WOODWARD in fact for Chase Home Finance LLC. Date: 4/12/05 Time: \_\_\_\_\_ AM/PM  
Date: 4/12/2005 Time: \_\_\_\_\_ AM/PM

5. **ACCEPTANCE:** I/WE accept the above Counter Offer (If checked) ☐ (SUBJECT TO THE ATTACHED COUNTER OFFER) and acknowledge receipt of a copy.

Jacqui & Teresa Date: 4-29-05 Time: 2:55 AM/PM  
Teresa D. Weece Date: 4-29-05 Time: 2:55 AM/PM

6. **MULTIPLE COUNTER OFFER SITUATION LINE:** (Paragraph 6 applies only if paragraph 2 is checked.)  
By signing below, Seller accepts this Multiple Counter Offer. (NOTE TO SELLER: DO NOT SIGN in this paragraph until after Buyer signs in paragraph 5.)

Date: \_\_\_\_\_ Time: \_\_\_\_\_ AM/PM  
Date: \_\_\_\_\_ Time: \_\_\_\_\_ AM/PM

**ACKNOWLEDGEMENT OF RECEIPT:** Receipt of signed acceptance on (date) 4-29-05 at 4-29-05 (signature)  
by the maker of the Counter Offer, or other person designated in paragraph 4, (or, if this is a Multiple Counter Offer, by Buyer or other person designated in paragraph 2) is acknowledged.

NEST WOODWARD (initials)

MAY 10 '05 17:20

04/29/2005 03:31 9437201745

RED WORLD

PAGE 01/01

PAGE 01

1089 South 36th West Street, Mesa, Arizona 85204  
EXHIBIT 1 - COUNTER ORDER #1

weeee. (2)

not in  
1089  
x 15642

not in  
1089  
x 15642

not in  
1089  
x 15642

close late

1. Purchase price to be \$100,000. Earnest money deposit to be \$2000.
2. Buyer's deposit shall be in the form of a cashier's check or certified check payable to seller's escrow company of choice and accompanying offer at time of acceptance.
3. Down payment to be a minimum required by Buyer's lender of the purchase price.
4. Seller reserves the right to unilaterally cancel the escrow and contract should buyer not comply with any item agreed to in this contract, or if buyer does not obtain written unconditional loan approval by December 31, 2005. Buyer is to submit a complete loan package to a conventional lender of buyer's choice within 3 days of acceptance. Buyer to show proof of completed loan package to seller's agent within 7 calendar days of acceptance along with buyer's proof of liquid funds for down payment. Buyer to pay market tax, fees and loan terms at time of funding. Loan terms shall not be a contingency of this contract. Seller will not pay any of the buyer's fees associated with the financing of this property unless noted below. The contract or escrow/closing documents are not assignable.
5. **SELLER WILL NOT FINANCE THIS PROPERTY UNDER ANY CIRCUMSTANCES.**
6. Close of escrow to be on or before August 31, 2005 or sooner. Seller must approve any extension to the close of escrow date, requested by the buyer, in writing. The seller may require buyer's to release a non-refundable 3% earnest money deposit direct to seller for said extension.
7. In the event transaction does not close on or before the date specified in the original escrow instructions/closing documents (as any amendment to these instructions which has been executed by buyer and seller), due to buyer's failure to perform according to the terms of this contract, then buyer agrees to pay to seller, through escrow, \$100.00 per day from the scheduled close of escrow to the date of the actual close of escrow. In the event escrow does not close on time for reasons other than buyer's failure to perform then the above described per diem shall not apply. The per diem penalty may not be included in any credit for seller-paid buyer closing costs and shall be paid by buyer as part of buyer's closing cost.
8. Buyer to declare the interest in which they will hold title to seller at time of acceptance. Title to the property will be conveyed by a "Special Warranty Deed" or its equivalent. Seller will not provide buyer with "gap" title insurance coverage. Should the seller not be able to deliver clear and equitable title, this transaction can be terminated unilaterally by the seller and all deposit monies returned to the buyer. In this case, the buyer's agree to hold the seller and it's agents harmless from any and all claims of action.
9. **Seller WILL NOT provide a home warranty.**
10. Seller will not provide buyer with a Termite Control Report. The seller will not perform any termite treatment or repairs. Buyer to complete all termite work after the close of escrow.
11. All buyer inspections are to take place within 5 calendar days of acceptance at buyer's expense.
12. 10 days for title examination on per - 1978 Uniform R.E. Lead-based paint.
13. Escrow/Closing Company, Title Insurance Company to be 1st American Title and all other services to be seller's choice. Buyer and seller each pay their own closing costs.
14. Seller is a bank and acquired the property through foreclosure thus is exempt from providing a transfer disclosure. The buyer and seller's agents to provide buyer's with the Transfer Disclosure.
15. While through inspection to be a courtesy only and not a contingency of this contract. There shall be no new negotiations at the time of walk through.
16. The property is being sold in the present "AS IS" condition with no warranties written or implied. No personal property shall be a part of this transaction.
17. All terms and conditions of this purchase contract and any counter offers shall be subject to Chase Manhattan Mortgage Corporation Mortgage Inc. auditor management approval.
18. Prorated and property taxes: - All prorations shall be paid current through the close of escrow. Any payment, assessments, or bonds not yet due shall be assumed by buyer. If there is a community Elementary Association, the seller will not pay any delinquent home owners dues prior to the date the seller foreclosed on the property, only those after the date of foreclosure.
19. Rent/Inclusions: Should seller be non-occupied, buyer to pay for cost of said compliance.
20. Liquidated Damages and Arbitration are included in this agreement in their entirety regardless if initiated by buyer and seller.
21. If there is a septic and/or well system, the buyer shall be responsible for any and all testing of the well or septic systems for any clearance reports or testing fees.
22. If a survey or shading is required, it shall be the responsibility of the buyer to pay for and complete.
23. Buyer shall be responsible for the cost of county, city, state or governmental record compliance's or mandatory inspections. Should there be any underground or basement storage tanks, it shall be the responsibility of the buyer to investigate and make any necessary corrections to bring the tanks to county/state/city codes after the close of escrow. Buyer's agrees to hold seller and its agents harmless for any and all causes of action.
24. In the event any language differs between escrow instructions/closing documents and the contract, the language in the contract and counter offer shall prevail.
25. The seller will not pay any agent acting as a principle a commission, nor will the seller pay any transaction fees to agents.
26. Buyer shall not make any request to the subject property prior to the close of escrow. Seller will make no repairs to the property.
27. This transaction shall be contingent upon the seller receiving PMI approval by the close of escrow. Seller will make no best effort to have the PMI approved within 21 calendar days of acceptance, should the seller not receive PMI approval, then the transaction shall be rescinded and the earnest money deposit shall be returned to buyer. Be advised that the PMI Company has the complete option to buy this property from the seller at any time during this closing/escrow. Should this event happen, buyer will receive back deposit back and agreed to hold seller and its agents harmless.
28. **Seller will pay up to \$2000. in buyer closing costs & pre-paid's.**

Seller: [Signature]  
Buyer: [Signature]  
Buyer's Agent: [Signature]  
Buyer's Agent is Attorney in fact for Chase Manhattan Mortgage Corporation

BUYER: Public's Place DATE: 4-29-05

BUYER: Linda D Weger DATE: 4-29-05

x 15642

MAY 10 '05 17:34 FR WELLS FARGO HOME MTG 208 587 0092 TO FIRST AM TITLE P.03

Wells Fargo Bank Northwest, NA

Mountain Home

MAC U1809-011

P.O. Box 1210

210 East Jackson

Mountain Home, ID 83647

800 869-3557

208 587-3009 Fax

208 587-7972



Gas + Page  
from  
Jim Heinen  
!!  
)



REAL ESTATE PURCHASE AND SALE AGREEMENT  
AND RECEIPT FOR EARNEST MONEY

THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS. IF YOU  
HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY BEFORE SIGNING.



1. REAL ESTATE OFFICER:

1st Class Real Estate

DATE

04/12/2005

2. BUYER:

1st Class Real Estate

DATE

04/12/2005

3. SELLER:

1st Class Real Estate

DATE

04/12/2005

2. BUYER: Jack D. and Teresa D. Whose  
BUYER agrees to purchase and the undersigned SELLER agrees to sell the following described real estate hereinafter referred to as  
PROPERTY: COMMONLY KNOWN AS  
Address: County, D. ZP. 22067. Fully described as: East 112nd St. Block 1, Apartment 202.  
The property is located in the City of  
The property is located in the County of

3. PURCHASE PRICE:

Purchase Price

DATE

04/12/2005

4. FINANCIAL TERMS:

Financial Terms

DATE

04/12/2005

5. EARNEST MONEY: BUYER hereby deposits  
Earnest Money of \$10,000.00 with the Seller. The Seller agrees to hold the earnest money in trust for the Buyer. The earnest money shall be applied to the purchase price of the property. The Seller agrees to return the earnest money to the Buyer if the Buyer is not the successful bidder. The Seller agrees to return the earnest money to the Buyer if the Buyer is the successful bidder and the Seller fails to complete the sale of the property within the time specified in the contract.

6. NEW LOAN PROGRAM: FIRST LOAN OF \$10,000.00  
The Agreement is subject to the terms and conditions of the new loan program. The Buyer agrees to pay the new loan program fee of \$10,000.00. The Seller agrees to pay the new loan program fee of \$10,000.00. The Buyer agrees to pay the new loan program fee of \$10,000.00. The Seller agrees to pay the new loan program fee of \$10,000.00.

7. ADDITIONAL FINANCIAL TERMS:  
Additional financial terms are provided in a separate document. The Buyer agrees to pay the additional financial terms of \$10,000.00. The Seller agrees to pay the additional financial terms of \$10,000.00. The Buyer agrees to pay the additional financial terms of \$10,000.00. The Seller agrees to pay the additional financial terms of \$10,000.00.

8. APPROPRIATE FUNDS: BUYER agrees to provide the appropriate funds for the purchase of the property. The Buyer agrees to provide the appropriate funds for the purchase of the property. The Buyer agrees to provide the appropriate funds for the purchase of the property. The Buyer agrees to provide the appropriate funds for the purchase of the property.

9. SELLER'S WARRANTY: The Seller warrants that the property is free of all liens and encumbrances. The Seller warrants that the property is free of all liens and encumbrances. The Seller warrants that the property is free of all liens and encumbrances. The Seller warrants that the property is free of all liens and encumbrances.

10. SELLER'S WARRANTY: The Seller warrants that the property is free of all liens and encumbrances. The Seller warrants that the property is free of all liens and encumbrances. The Seller warrants that the property is free of all liens and encumbrances. The Seller warrants that the property is free of all liens and encumbrances.

SUBJECT TO  
COUNTER OFFER

PAGE 03

PAGE 09/12

**04/12/2015**

(b). The first two items are requirements for the issuance of the subpoena.

10. SATISFACTION WITH REMOVAL OF INSPECTION CONTRACTORS

continued in waiting to respond by returning

**Full-time employment opportunity:**

\_\_\_\_\_ **Call for the books that they will not purchase with their patronage and with financial support. Explain, explain, explain.**

any significant reduction or increase in the number of employees working in the prior year or in the current year.

complicated under the operation, but it has been found to be safe and effective. It is a good idea to have a good understanding of the process and the risks involved. It is also important to have a good understanding of the benefits and the risks involved. It is also important to have a good understanding of the process and the risks involved.

**IMPROVEMENTS IN AFFORDABILITY FOLLOWING FROM MATERIAL TO THE BUTTER, IT MUST BE VERIFIED DURING THE INSPECTION PERIOD**

Does your firm have a formal policy for managing the environment? ☐ Yes ☐ No ☒ N/A

applicant, DYER has received E&S R's. ☐ Yes ☐ No ☒ N/A

[illegible]

conclusions and these findings are conditional and not apply to the segment of transmission medium.

RESIDENTIAL FRANCHISES AND OPPORTUNITIES PAGES 3 OF 4

117  
SUBJECT TO  
COUNTER OFFER

**SUBJECT TO  
COUNTER OFFER**

PAGE 04

PAGE 03

100% 24/7/365

### At home or elsewhere

107

**Figure 1**

1

## 5th

21

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Figure 1

**3**

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1987

**SUBJECT TO  
COUNTER OFFER**

COOPER OFFER

PAGE 05

**047205**

**broader regulated paper cover only.**  
**selection of film material.**

|                                 | BUYER | SELLER | General<br>Equity | N/A |                                                             | BUYER | SELLER | General<br>Equity | N/A |
|---------------------------------|-------|--------|-------------------|-----|-------------------------------------------------------------|-------|--------|-------------------|-----|
| Appraisal Fee                   |       | X      |                   |     | The Ins. Standard Coverage Control Policy                   |       | X      |                   |     |
| Appraisal Rejection/Retain Fee  |       | X      |                   |     | The Ins. Standard Coverage Control Policy - Mortgage Policy | X     |        |                   |     |
| Closing Broker's Fee            |       | X      |                   |     | Additional The Coverage                                     | X     |        |                   |     |
| Lender Document Preparation Fee | X     |        |                   |     | Real In Time - Arrived to be consummated by Seller          |       |        |                   | X   |
| Title Service Fee               |       | X      |                   |     | With Inspection                                             |       | X      |                   |     |
| Real Certificate/Transfer Fee   |       | X      |                   |     | Special Instructions                                        |       | X      |                   |     |
| Lender Escrowed Inspection      |       | X      |                   |     | Block Pumping                                               |       | X      |                   |     |
| Escrow/Corporate Impairment Fee |       |        |                   | X   | Barney                                                      |       | X      |                   |     |

**very polluted.**

City Mobility.

**and the solution of the BUTER.**

**North St., 2nd Fl.**

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44. **THE POLICE WILL BE THERE TO PROTECT YOU**

**Director**

[illegible]

**SUBJECT TO COUNTER OFFER**

**SUBJECT TO  
COUNTER OFFER**

PAGE 06

**BOOK: D641205**

**20. BUSINESS DAYS** means a business day as herein defined as Monday through Friday 9:00 a.m. to 6:00 p.m. on the local time zone where the subject loan is physically located. A business day shall not include any Saturday or Sunday, nor shall it include any Federal holiday recognized by the state of Idaho nor listed in Idaho Code § 72-102. The time in which any and all legal liability recognized by the state of Idaho and arising under this agreement is to be performed shall be computed by excluding the date of execution and extending two days later. The first day after the two day extension shall be considered the first subsequent business day.

**27.7. SEVERABILITY:** In the case that any one or more of the provisions contained in this agreement, or any application thereof, shall be invalid, illegal or unenforceable in any respect, the validity, legality or enforceability of the remaining provisions shall not in any way be affected or impacted thereby.

23. A **DISCLOSURE FEE** is either party's right to identify any information or legal action or proceedings which are in any way connected with the Agreement, the proceedings party shall be entitled to recover from the non-proceeding party reasonable costs and attorney's fees, including such costs and fees on appeal.

[illegible]

30. EARLHART HERETOFORE, INTERESTEDLY, MAINTAINED any dominion of this account, however, and COLLIER agrees that in the event of any emergency regarding the Earhart money and claims of value held by Earhart or anyone agency, unless mutual instructions are received by the holder of the Earhart money and things of value, Earhart or anyone agency shall not be required to take any action but may assist any processing of all Earhart's or anyone agency's action and take decisions, may implement all parties and deposit any receipt or things of value into a trust of complete Earhart and other account trust assets and inseparable attorney's fees.

**20. DOCUMENTS:** The Agreement may be executed in counterparts. Executing an agreement in counterparts shall mean the signing of two identical copies of the same agreement. Each identical copy of an agreement signed in counterparts is deemed to be an original, and all identical copies held together constitute one and the same instrument.

The practitioner(s) involved had the following relationship(s) with the BURDEN and GILLIS(es):

## Section 1:

☐ A. The brochure worker with the ENTRANCE is working as an ADULT for the ENTRANCE.

☐ b. The employee working with the BUTLER(s) is acting as a LIMITED DUAL AGENT for the BUTLER(s), without an ASSOCIATED AGENT.

acting solely on behalf of the BUYER(s) and not an ABANDONED ACCOUNT.

☐ D. The bridge was working with the EUTRACY in action was a RECONCILER for the EUTRACY.

## Reaction 2

☐ A The program meeting with the SELLER is being an INCIDENT for the SELLER.

☐ **E. The broker-dealer working with the seller(s) is acting as a LIMITED BILL AGENT for the seller(s), without an ASSIGNED AGENT.**

THE BROOKLYN WORKING WOMEN'S CLUB IS BEING IS A LIMITED, AGENT FOR THE SELLING OF AND HAS AN ASSOCIATED AGENT  
OFFICE LOCATED AT 100 NASSAU ST.

☐ b. The witnesses who dealt with the well-being of mother and a NON-ABSENT father (well-being).

THESE TERMS AND CONDITIONS OF SALE ARE HEREBY ACCEPTED BY THE BUYER, AND THE BUYER'S ORDER SHALL BE DEEMED TO BE A CONTRACT TO PURCHASE THE GOODS DESCRIBED HEREIN, AND TO BE SUBJECT TO THE TERMS AND CONDITIONS OF SALE SET FORTH HEREIN. THE BUYER'S ORDER SHALL BE DEEMED TO BE A CONTRACT TO PURCHASE THE GOODS DESCRIBED HEREIN, AND TO BE SUBJECT TO THE TERMS AND CONDITIONS OF SALE SET FORTH HEREIN. THE BUYER'S ORDER SHALL BE DEEMED TO BE A CONTRACT TO PURCHASE THE GOODS DESCRIBED HEREIN, AND TO BE SUBJECT TO THE TERMS AND CONDITIONS OF SALE SET FORTH HEREIN.

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**SUBJECT TO  
ENTER OFFER**

PAGE 07

PAGE 12/12  
PAGE 07

Mountain Home ID: 0612065

11. *How do you think the world will change in the next 50 years?*

AYER OF BURLINGAME, CALIF., HAS BEEN ELECTED TO THE BOARD OF DIRECTORS OF THE NATIONAL ASSOCIATION OF MANUFACTURERS.

Call me or contact (202) 0414765 at 3:00 PM

for diagnosis in his early, rapidly progressive, and ultimately fatal

copy of *Prin. Agilententil.*  
of BLIVER ~~addendum~~ attached.)

SURVEY (Print Name) James E. Wilence  
 Phone #                      Cell # 250-6429

City Cincinnati State ID Zip 82907  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Phone # \_\_\_\_\_

NAME (Print Name) Teresa D. Weisz  
Home #                      Cell #                       
State                      Zip                     

the above Agreement and agree to carry out all the terms thereof  
This Agreement signed by both parties.

SUBJECT TO  
COUNTER OFFER

SELLER (Print Name) \_\_\_\_\_  
Phone # \_\_\_\_\_ Cell# \_\_\_\_\_

My \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_\_\_

**ENTER YOUR NAME!**

**Topic #** \_\_\_\_\_ **Date** \_\_\_\_\_

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11. *How many times have you been in a fight with someone?*

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**LETTERS CLASSIFIED BY THE NATIONAL COMPOSERS FELLOWSHIP ON BEHALF OF THE MUSIC EDUCATORS ASSOCIATION**

**SUBJECT TO  
COUNTER OFFER**





**DISCLOSURE AND RELEASE REGARDING MOLD ADDENDUM TO SALES CONTRACT**

This Disclosure and Release Regarding Mold Addendum to Sales Contract ("Disclosure and Release") Bet Jackieleea Wallace ("Buyer"), Chase Home Finance, LLC ("Seller") and Seller's listing agent/brok Melinda Luende (Real Estate Broker), for the property located a  
1080 South 36th West Street Mountain Home ID 83647 (the "Property").

Buyer is hereby advised that mold and/or other microscopic organisms may exist at the Property and such microscopic organisms and/or mold may cause physical injuries, including but not limited to allergic and/or respiratory reactions or other problems, particularly in persons with immune system problems.

Buyer acknowledges and agrees to accept full responsibility/risk for any matters that may result from microscopic organisms and/or mold that may exist at the Property and to hold harmless, release and indemnify Seller and Real Estate Broker, their officers, employees, agents, heirs, executors, administrators, successors or assigns from any liability/recovery/damages (financial or otherwise). Buyer hereby acknowledges reading this Disclosure and Release, and is aware of the conditions set forth therein. This Disclosure and Release is executed voluntarily, for good and valuable consideration, the receipt of which is hereby acknowledged, and with full knowledge of its significance.

Seller and the Real Estate Broker, and their employees and agents are not qualified to inspect the Property for mold or other microscopic organisms that may exist or make recommendations or determinations concerning possible health or safety issues. The purpose of this Disclosure and Release is to put Buyer on notice to conduct his/her/their own due diligence regarding this matter using appropriate, qualified experts.

CHASE HOME FINANCE, LLC

By:

Printed Name:

Caryn Saladino

4/12/05  
Date

Its: By Caryn Saladino, REO Work  
as Attorney In Fact for  
Chase Home Finance LLC

Buyer Signature

Jackieleea Wallace  
Date 4/13/05

Printed Name

Jackieleea Wallace

Buyer Signature

Date

Printed Name

Selling Broker/Ag

Date

Printed Name

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1ST CLASS

REG WMLU

PAGE 04/12

PAGE 10

**Inspection: "AS IS," "WHERE-IS" Conditions Addendum "A"**

This addendum shall be part of and in addition to that certain Purchase Contract (Agreement) by and between Chase Home Finance LLC, ("Seller"), and Jackie and Teresa Weese, ("Buyer"), dated 4/12/2005 for the purchase of the property located at property 1080 South 36th West Street, Mountain Home (Premises).

Buyer has made, or will make within 5 days of offer acceptance, at Buyer's sole and absolute expense, an independent investigation, to the extent Buyer deems necessary or appropriate, concerning the physical condition, value, development use, marketability, feasibility and suitability of the Premises. Closing Escrow constitutes Buyer's acknowledgment that it has investigated, to the extent Buyer deems necessary and in addition to the matters set forth above and below, the soil conditions and the presence or absence of hazardous or toxic substances, and that Buyer is satisfied with and /or accepts the results of such investigation.

Buyer is aware that the Seller acquired the Premises, which is the subject of this transaction by way of foreclosure. Buyer is further aware and Buyer acknowledges and agrees that Seller is selling and Buyer is purchasing the Premises in an "AS IS," "WHERE IS," condition without recourse, representations or warranties of any kind or nature, expresses or implied, and, in addition, as to the Personal Property, if any, without warranty or representation as to title or merchantability of title.

Buyer acknowledges and agrees for Buyer and Buyer's successors, heirs and assigns, that Buyer has been given a reasonable opportunity to inspect and investigate the Premises and all improvements thereon, either independently or through agents of Buyer's choosing, and that in purchasing the Premises, Buyer is not relying on Seller or its agents as to the condition of the Premises and/or any improvements thereon, including, but not necessarily limited to, electrical, plumbing, heating, air conditioning, seepage, or mechanical systems or equipment, structural, roof, foundation, equipment, structural, roof, foundation, soils, and geology, or suitability of the Real Property and/or its improvements for particular purposes, or that the Personal Property and any air conditioning units or other appliances, equipment or systems, plumbing and/or utilities are operating or in sound condition and/or are in compliance with any city, county, state and/or federal statutes, codes or ordinances.

The Closing of this transaction shall constitute an acknowledgment and agreement by Buyer that the Premises is accepted without recourse, representation or warranty of any kind of nature, expressed or implied, and in an "AS IS", "WHERE IS" condition bases solely on Buyer's own inspection.

Notwithstanding the terms of the Agreement, this Addendum shall supercede and take precedence over any terms or conditions, which may be determined to be in conflict in the Agreement and Addendum.

Seller is selling this Property due to the default of a borrower. Seller foreclosed upon the Property and took possession as a result of that default. Seller has never occupied the Property, and is unfamiliar with the real estate, or any improvement located thereon including, but not limited to its history, condition, construction or prior use.

Buyer shall make independent inspection of the Property upon receipt of the accepted Purchase Contract. Buyer acknowledges that he/she is not relying on any representation of Seller or its Broker. Buyer assumes all risk involved with the property and any defect relating thereto.

Seller does not warrant this property or structure as to habitability or suitability for occupancy, or any use. Buyer shall make an independent determination that the Property conforms with any and all existing local, state or federal building codes, requirements etc.

Buyer hereby accepts the Property in its current condition, the settlement of this sale shall constitute an acknowledgment by Buyer that the Property, including but not limited to the real estate, and any improvements thereon, were acceptable at the time settlement occurred and the sale was closed.

Buyer and Seller agree that the terms and conditions set forth in this Current Condition Addendum are inconsistent with the terms and conditions of the Purchase Contract, then this Current Condition Addendum shall control.

This is a legal instrument. If you do not understand the terms contained herein, you should consult your attorney or tax advisor before signing.

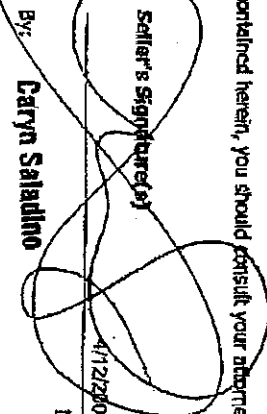
Buyer's Signature(s)



Date

Date

Seller's Signature(s)

By:   
Caryn Saladino

4/12/2005  
Date

REG WORLD as attorney in fact for  
Chase Home Finance LLC.

**1<sup>st</sup> Class Real Estate**  
1150 American Legion  
Mountain Home, ID 83647  
Office: (208) 587-5776 Fax: (208) 587-9086

**Fax Cover**

13473

Attn: Hi hadlee From: Robin Hawks  
Company: 1st American Date: 4-22-05  
Fax: \_\_\_\_\_ Pages (including cover): 10  
RE: 1080 S 36th W

Comments: ~~0000~~

Thank you

(Signature)



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P. 12

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PAGE 02  
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RE-11 ADDENDUM/AMENDMENT # 1 (1,2,3, etc.)  
THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS, IF YOU HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY BEFORE SIGNING.



THIS IS AN ADDENDUM or an AMENDMENT to the Real Estate Purchase and Sale Agreement and Reciprocity for Earnest Money.

(Addendum) Please check the appropriate box(es) and initial the appropriate (date of) (date of modification, deletion or deletion of a term).

(Amendment) Please check the appropriate box(es) and initial the appropriate (date of) (date of modification, deletion or deletion of a term).

1. Address: 1080 S. 30th St., Apt 100, Waco, TX 76785-3000

2. All other terms and conditions to remain the same.

3. All other terms and conditions to remain the same.

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**PAGE 81/81**

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1. Purchase price to be \$100,000. Entire money deposited to be \$20,000.
2. Buyer's deposit shall be in the form of a cashier's check or certified check payable to seller.
3. Down payment to be a promissory note issued by Buyer in favor of the purchase price.
4. Seller reserves the right to unilaterally cancel the entire and unreturnable deposit Buyer not cash pay with any item agreed to in this contract, or if Buyer does not obtain written permission in approval by December 2005. Buyer is to submit a complete loan package to a conventional lender of Buyer's choice within 3 days of acceptance. Buyer to show proof of completed loan package to seller a day or two prior to closing. If Buyer fails to show proof of completed loan package to seller a day or two prior to closing, then Buyer will not be a beneficiary of this contract. Seller will not pay a day of the Buyer's. After acceptance of this contract, Buyer must not be a beneficiary of this contract. The contract or acceptance of this contract will not be a beneficiary of this contract. The contract or acceptance of this contract will not be a beneficiary of this contract.
5. ~~SELLER WILL NOT PAY FOR THIS PROPERTY UNDER ANY CIRCUMSTANCES~~
6. Cash of money to be on or before December 2005 at present. Seller shall agree to pay on or before the date of closing.
7. At least one, requested by the Buyer, in writing. The seller may require Buyer to release a lien.
8. ~~SELLER WILL NOT PAY FOR THIS PROPERTY UNDER ANY CIRCUMSTANCES~~
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9. **Seller WILL NOT provide a home warranty.**
10. **Seller will not provide buyer with a Title Commital Report.** The seller will not perform a title curative treatment or repairs. Buyer to complete all mortgage work after the close of escrow.
11. All buyer inspections are to take place within 5 calendar days of acceptance at buyer's expense. 10 days for rule enforcement on pre - 1978 burning Res. Lead-based paint.
12. **Escrow/Closing Company** The Escrow/Closing Company to be 1<sup>st</sup> American Title and all other services to be seller's choice. Buyer and seller each pay their own closing costs.
13. **Seller is a bank and assigned the property through foreclosure this is except from provided in 11 minutes disclosure.**
14. **The buyer and seller's agents to provide buyer with the Title and Disclosure.**
15. **Walk through inspection to be a courtesy only and not a contingency of the contract. There shall be no new negotiations at the time of walk through.**
16. **The Chain of Title and Mortgage Commitment Mortgage Assignment "A" to the Purchase Agreement shall be read and signed by the buyers and shall be incorporated into the contract.**
17. **The property is being sold in its present "AS IS" condition with no warranties written or oral. No personal property shall be a part of this transaction.**

17. All terms and conditions of this purchase contract and any contract, policy, lease or assignment of interest in the property shall be subject to the approval of the Board of Directors of the Seller.
18. The Seller shall be responsible for the payment of all taxes and fees on the property, including but not limited to, property taxes, transfer taxes, recording fees, and other taxes and fees.
19. The Seller shall be responsible for the payment of all taxes and fees on the property, including but not limited to, property taxes, transfer taxes, recording fees, and other taxes and fees.
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24. The Seller shall be responsible for the payment of all taxes and fees on the property, including but not limited to, property taxes, transfer taxes, recording fees, and other taxes and fees.

25. The seller will not pay any agent acting as a solicitor a commission. Nor will the seller pay any transaction fees to agents.  
26. Buyer shall not make any request to the subject property prior to the close of escrow. Seller will make no repairs to the property.  
27. This transaction shall be contingent upon the seller receiving PWD approval by the close of escrow. Seller will make his best effort to have the PWD approved within 24 hours of escrow. If PWD approval is not received by the close of escrow, the transaction shall be terminated and the earnest money deposit shall be returned to buyer. He agrees that the PWD Contingency has the complete option to buy this property from the seller at any time during the closing escrow. Should this event occur, buyer will receive their deposit back and agree to hold seller and to sign a PWD release.  
28. Seller will pay for all taxes, in buyer closing only & pre-paid. If

Seller: DATE: 4/12/05  
Buyer: World on Account to the China National Petroleum Corporation

BUYER: Jack & Jill DATE: 4-29-05

DATE: 4.29.05

04/22/2005 15:58 2005979086  
04/12/2005 17:10 85879885

1ST CLASS  
REG WORLD  
1ST CLASS

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PAGE 02



**REAL ESTATE PURCHASE AND SALE AGREEMENT  
AND RECEIPT FOR EARNED MONEY**

THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS. IF YOU HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY BEFORE SIGNING ANY DOCUMENT.



1. REAL ESTATE OFFICER

DATE 04/22/05

1.1. **REAL ESTATE OFFICER**  
 Listing Agency: 200-547-6800 Office Phone: 200-547-5778  
 Office Fax: 200-547-6800 Email: info@bellingagency.com  
 Listing Agent: Melinda L. Belling Office Phone: 200-547-5778  
 BELLING AGENCY: 1st Class Real Estate Office Phone: 200-547-5778  
 Office Fax: 200-547-5778 Email: info@bellingagency.com  
 Selling Agent: ROBIN HAWKS Office Phone: 200-547-5778

2. **BUYER**  
 Buyer's name: Joseph G. and Terese D. Wilson  
 Buyer's address: 1000 S 30th St  
 Buyer's city: Phoenix, AZ 85018  
 Buyer's phone: 602-998-1111  
 Buyer's email: joey@jgandtwilson.com

3. **FINANCIAL TERMS**  
 Purchase Price: 100,000.00 Dollars  
 Down Payment: 20,000.00 Dollars  
 Mortgage: 80,000.00 Dollars  
 Interest Rate: 6.00%  
 Term: 30 Years  
 Monthly Payment: \$500.00

4. **FINANCIAL TERMS**  
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**Mountain Home** **MO:** **64500**

**Mountain Home** **MO:** **655002**

## 19. INTERSECTION:

For a more detailed description of the methodology, see the appendix.

**LEGAL ATTENTION REQUIRED OF DISBURSEMENT OFFICIALS**

1) If BULKER came out within the strict time period specified given by SELLER, without notice of disapproval of buying, BULKER shall be deemed to have (a) completed the transaction, transfer of applicable documents and delivery; (b) subject to payment of transportation and (c) payment of liability, transferring and expiring the right to completion of the bill with SELLER, thus releasing SELLER to release or contract.

participated accordingly in written inspection reports. SEC LHM shall have a 5 business day(s) in which to respond to writing. If the object, they cannot do. But we specified by the SEC LHM in that letter to any effect not to do so. When SEC LHM agrees to conduct for the SEC LHM, then both parties agree that they will comply with the transaction and proceed to trading. This will require that the contract be completed.

As the 2012-13 season fast approaches, farmers or those not engaged in writing within the next nine months should start the process of preparing the documentation which the RCUK team requires for spring 2013. Some clarification or advice has been given by the RCUK team, but they will not be able to help with the information and will instead refer farmers back.

44. If BUYER does not sign and return needed documents within the notice time periods specified, BUYER shall unilaterally be deemed to have entered its agreement with the Commission without further action from the Bureau within 60 days after the expiration of the notice period to respond.

45. BUYER shall make the property available for all inspections. BUYER shall keep the premises free and clear of junk, inventory, and other materials that are blocking, obtruding, distracting, or otherwise impeding the inspection. The inspection may be made by any government building or airport inspector or government employee without fee or the assistance of BUYER unless required by local law.

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12. SOLIDARITY PROGRAMS BUT NOT IN AN AREA THAT MAY BE EXPOSED TO THE SPREAD PORTAL OF CHINA ROAD, PROGRESS ON THE ROAD TO AFRICA. THE SOLIDARITY PROGRAMS IN NATIONAL, TO THE OTHER, IT MUST BE BASED DURING THE EXPECTED PERIOD

13. SELLER'S PROPERTY ASSURANCE: If required by title 68, chapter 28, seller must deliver what with ten (10) days after receipt of the Agreement to BUYER. SELLER promises Dishonesty Form or other \_\_\_\_\_ form. BUYER has received the SELLER's Property Disclosure Form or does it (circle one) from floor to signing this Agreement? ☐ Yes ☐ No ☐ Not NA

14. PERFORMANCE, ECONOMICS AND MAINTENANCE (add extra BUTYRS in applicable to object and attach a copy of the COL Rtr if applicable, BUTYR file without COL Rtr: ☐ Yes ☐ No ☐ NA

1. **MEMBERSHIP POLICY/STANDING ASSOCIATION:** BURET is owned and membership in a Home Care Association may be restricted and limited to those for the Article of Incorporation, By-Laws and those are residents of the Association. Anybody who signs that the BURET may be subject to membership listed by the Association, described in full in the Declaration of Covenants, Conditions and Restrictions. BURET has adopted Homecare's Association policies. ☐ Yes ☐ No ☐ No No Association applies to a BURET.

☐ BUYER ☐ RESELLER ☐ VIA IN MY HOMEOWNERS ASSOCIATION SET UP UNDER PROPERTY MANAGER FIRM OF  
 2121 \_\_\_\_\_  
 IN COUNTRY \_\_\_\_\_

THE **UNAPPLICABLE** "REASON" The authors "1966," "1974," "1978," and "1982" on mixed parent are distributions of the same "real" objectives. "When we understand like the term 'real objectives' or on relationships, it will be questioned that the effective have contributed enough focus on conditions and have determined that each type of relationship do not apply to its different or interaction level."

SECRET  
The following information was obtained from the files of the Department of the Interior, Bureau of Land Management, and is being furnished to you for your information.  
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**SUBJECT TO  
COUNTER OFFER**

**SUBJECT TO  
COUNTER OFFER**



R. 13

PAGE 18/19

PAGE 10/12  
PAGE 05

04/2005

**SIGNATURE OF THE APPLICANT.**

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2/28/77

**SUBJECT TO  
COUNTER OFFER**

MAY-24-2005 10:18 PM

FAH NU,

Fr. 20

04/22/2005 15:58 2005079005  
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J05579085

1ST CLASS  
FED WORLD  
1ST CLASS

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**PAGE 4 OF 11 PAGES - PUBLISHED IN PUBLIC DOCUMENT**

### PROPERTY ADVERTISEMENTS

**100% IS SURETY**

### Mountain Meats:

司

**64205**

2. **RESEARCH AND TEST PLAN.** Before each incident the driver will use specific language

34. **MISSING DAY** is a tradition for in North called as **Missing Young Friday**, and it is the day in the local life when the subject not properly is effectively located, a tradition that was first created by **Samuel**, the first badman day holder in the holiday tradition by the state of **Idaho** in **1844**. The time in which they created it for this segment is to be performed and is compared by marking the date of creation and looking for the day. The first day was the same as tradition, if the day is a **bad holiday**, then the first performance will be the first scheduled badman day.

**77. DEFINITION:** In the case that any one or more of the provisions contained in this Agreement or any application thereof, shall be invalid, illegal or unenforceable in any respect, the validity, legality or enforceability of the remaining provisions shall not in any way be affected or impacted thereby.

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519 **56. ATTORNEY'S FEES:** A letter early in March to different two companies to find out how they were connected with the  
520 Agreement. The possibility now arose by accident to interview both the individuals who were in attorney's files, including such data and  
521 some City Bureau.

[illegible][illegible]

25. **COGNITIVE BATTERY** The Agreement is to be executed in duplicate, identifying all signatories to each signature and all signatories to each signature. Each identified copy of the Agreement is to be retained by the signatories and all identified copies shall together constitute the entire Agreement.

26. **REPRESENTATIVE CAPACITY** Each one of (1) you in question 1 and one (1) not in question 2 below to confirm that the Agreement is hereby made for the following relationship with the other party and all (1) (2) (3).

Section 1:

201 ☐ A. The broker-agent working with the BUYER(s) is acting as an AGENT for the BUYER(s).

202 ☐ B. The broker-agent working with the BUYER(s) is acting as a LIMITED POWER AGENT for the BUYER(s), without an APPOINTED AGENT

203 ☐ C. The broker-agent working with the BUYER(s) is acting as a LIMITED FULL AGENT for the BUYER(s) and has an APPOINTED AGENT

204 ☐ D. The broker-agent working with the BUYER(s) is acting as a NON-AGENT for the BUYER(s).

209 ☐ A. The brokerage working with the seller(s) is acting as an agent for the seller(s).

200 ☐ B. The brokerage working with the seller(s) is acting as a LIMITED REAL AGENT for the seller(s), acting as an authorized agent

201 ☐ C. The brokerage working with the seller(s) is acting as a LIMITED REAL AGENT for the seller(s) and none as an authorized agent

202 acting solely on behalf of the seller(s).

203 ☐ D. The brokerage working with the seller(s) is acting as a WORKAGENT for the seller(s).

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**SUBJECT TO  
TENDER OFFER**

**SUBJECT TO  
- LATER OFFER**





04/22/2005 15:58 2085879086

1ST CLASS  
RED WORLDPAGE 10  
04/12**Inspection: "AS IS," "WHERE IS" Conditions Addendum "A"**

This addendum shall be part of and in addition to that certain Purchase Contract (Agreement) by and between Chase Home Finance LLC, ("Seller"), and Jeddle and Teresa Weace, ("Buyer"), dated 4/12/2005 for the purchase of the property located at property 1080 South 36th Street, Mountain Home (Premises).

Buyer has made, or will make within 5 days of offer acceptance, at Buyer's sole and absolute expense, an independent investigation, to the extent Buyer deems necessary or appropriate, concerning the physical condition, value, development use, marketability, feasibility and suitability of the Premises. Closing Escrow notwithstanding, Buyer's acknowledgement that it has investigated, to the extent Buyer deems necessary and in addition to the matters set forth above and below, the soil conditions and the presence or absence of hazardous or toxic substances, and that Buyer is satisfied with and /or accepts the results of such investigation.

Buyer is aware that the Seller acquired the Premises, which is the subject of this transaction by way of foreclosure. Buyer is further aware and Buyer acknowledges and agrees that Seller is selling and Buyer is purchasing the Premises in an "AS IS," "WHERE IS," condition without recourse, representations or warranties of any kind or representation as to title or merchantability of title.

Buyer acknowledges and agrees for Buyer and Buyer's successors, heirs and assigns, that Buyer has been given a reasonable opportunity to inspect and investigate the Premises and all improvements thereon, either independently or through agents of Buyer's choosing, and that in purchasing the Premises, Buyer is not relying on Seller or its agents as to the condition of the Premises and/or any improvements thereon, including, but not necessarily limited to, electrical, plumbing, heating, air conditioning, sewage, or mechanical systems or equipment, structural, roof, foundation, equipment, structural, roof, foundation, soils, and geology, or suitability of the Real Property and/or its improvements for purchaser purposes, or that the Personal Property and any air conditioning units or other appliances, equipment or systems, plumbing and/or utilities are operating or in sound condition and/or are in compliance with any city, county, state and/or federal statutes, codes or ordinances.

The Closing of this transaction shall constitute an acknowledgment and agreement by Buyer that the Premises is accepted without recourse, representation or warranty of any kind of nature, expressed or implied, and in an "AS IS," "WHERE IS" condition bases solely on Buyer's own inspection.

Notwithstanding the terms of the Agreement, this Addendum shall supersede and take precedence over any terms or conditions, which may be determined to be in conflict in the Agreement and Addendum.

Seller is selling this Property due to the default of a borrower. Seller foreclosed upon the Property and took possession as a result of that default. Seller has never occupied the Property, and is unfamiliar with the real estate, or any improvement located thereon including, but not limited to its history, condition, construction or prior use.

Buyer shall make independent inspection of the Property upon receipt of the accepted Purchase Contract. Buyer acknowledges that he/she is not relying on any representation of Seller or its Broker. Buyer assumes all risk involved with the property and any defect relating thereto.

Seller does not warrant this Property or structure as to habitability or suitability for occupancy, or any use. Buyer shall make an independent determination that the Property conforms with any and all existing local, state or federal building codes, requirements etc.

Buyer hereby accepts the Property in its current condition, the settlement of this sale shall constitute an acknowledgment by Buyer that the Property, including but not limited to the real estate, and any improvements thereon, were acceptable at the time settlement occurred and the sale was closed.

Buyer and Seller agree that the terms and conditions set forth in this Current Condition Addendum are inconsistent with the terms and conditions of the Purchase Contract, then this Current Condition Addendum shall control.

This is a legal instrument. If you do not understand the terms contained herein, you should consult your attorney or tax advisor before signing.

Buyer's Signature(s)

*Jeddle and Teresa Weace*  
Date: 4/12/2005

Date

Seller's Signature(s)

By: *Caryn Saladino*  
Date: 4/12/2005

Date

REO WORLD is attorney in fact for  
Chase Home Finance LLC

MAY-24-2006 10:11 PM

FAX NO

P. 16

MAY 16 '06 13:21 FR WELLS FARGO HOME MTG 208 587 0092 TO 18663854541 P.15  
05/16/2006 11:43 44900/21

REALTOR/BUYER/SELLER/LEASOR/LESSOR/LOANOR/NOTAR/1 OF 1

(1,2,3, etc.)



**RE-11 ADDENDUM/AMENDMENT #** 1  
THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS, IF YOU HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY AND/OR ACCOUNTANT BEFORE SIGNING.

This is an ☐ **ADDENDUM** or an ☒ **AMENDMENT** to the Real Estate Purchase and Sale Agreement and Reciprocity for Earnest Money.

(\*Addendum\* means that the information below is added material for the agreement (such as fees or definitions).

(\*Amendment\* means the form is being used to change, correct or revise the agreement (such as modification, addition or deletion of a term)).

April 12,

2006

ID # 041205

Earnest Money Deposit: 1080 S. 36th W. Mountain Home ID 83647

ADDRESS: Jackie G. and Teresa D. Weese

BUYER(S): Chase/ RED World

SELLER(S):

The undersigned parties hereby agree as follows:

1. Address 1080 S. 36th W. Also known as 1065 S. 38th W.

2. All other terms and conditions to remain the same.

n/a

n/a

n/a

n/a

n/a

n/a

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n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

Date 05/16/05 Time 11:45 AM

Buyer

Jackie G. Weese Teresa D. Weese

Seller

The herein agreement, upon its execution by both parties, is made an integral part of the aforementioned Agreement.

This form is printed and distributed from the Idaho Association of REALTORS, Inc. This form has been designed for use by the real estate professionals who are members of the Idaho Association of REALTORS. NO OTHER PERSON IS PERMITTED TO USE BY ANY OTHER PERSON IS PROHIBITED. © Copyright Idaho Association of REALTORS, Inc. All rights reserved.

RE-11 ADDENDUM/AMENDMENT JULY 2004 EDITION PAGE 1 OF 1

Printed Under Professional Contract Printing Co. Contract Form Edition 07/04

MAY 16 '06 12:57

05/16/2006 1:09PM

MAY-24-2005 10E 07:19 PM

FHX NU

F. 23

04/22/2005 15:58 2085879086

1ST CLASS  
REG WORLD

PAGE 09  
PAGE 05/12



**DISCLOSURE AND RELEASE REGARDING MOLD ADDENDUM TO SALES CONTRACT**

This Disclosure and Release Regarding Mold Addendum to Sales Contract ("Disclosure and Release") Bet Jackie Weece (Buyer), Chase Home Finance, LLC ("Seller") and Seller's listing agent/brok Melinda Lucille (Real Estate Broker), for the property located at

1080 South 36th West Street Mountain Home ID 83647 (the "Property").

Buyer is hereby advised that mold and/or other microscopic organisms may exist at the Property and such microscopic organisms and/or mold may cause physical injuries, including but not limited to allergic and/or respiratory reactions or other problems, particularly in persons with immune system problems.

Buyer acknowledges and agrees to accept full responsibility/risk for any matters that may result from microscopic organisms and/or mold that may exist at the Property and to hold harmless, release and indemnify Seller and Real Estate Broker, their officers, employees, agents, heirs, executors, administrators, successors or assigns from any liability/recourse/damages (financial or

Buyer hereby acknowledges reading this Disclosure and Release, and is aware of the conditions set forth therein. This Disclosure and Release is executed voluntarily, for good and valuable consideration, the receipt of which is hereby acknowledged, and with full knowledge of its significance.

Seller and the Real Estate Broker, and their employees and agents are not qualified to inspect the Property for mold or other microscopic organisms that may exist or make recommendations or determinations concerning possible health or safety issues. The purpose of this Disclosure and Release is to put Buyer on notice to contact his/her own due diligence regarding this matter using appropriate, qualified experts.

CHASE HOME FINANCE, LLC

By Caryn Saladino  
Printed Name Caryn Saladino

4/12/05  
Date

Is: By Caryn Saladino, CEO World  
as Attorney in Fact for  
Chase Home Finance LLC

Buyer Signature Jackie D. Weece  
Date 4/13/05

Printed Name Jackie Weece

Buyer Signature TERESA D. Weece  
Date

Printed Name TERESA D. Weece

Selling Broker/Agc Date

Printed Name

**Report of New Sale**

Equal Housing

Attn : Lisa SaritiSubmitted By : REO WorldDate : 5/12/2005Loan # : 198846887ACQ Date : 1/21/2005Property Address : 1080 South 36th West StreetMountain HomeID 83647Purchase Contract Date : 4/12/2005Acceptance Date : 5/10/2005Earnest Money Deposit : \$2,000Held By : FATCOSale Price : \$100,000Buyer's Name : Jackie & Teresa WeeceFinancing : ConventionalMI Sale Approval from Chase : ☒ Yes ☐ No ☐ N/A**Seller to Pay**

|         |                       |     |                       |
|---------|-----------------------|-----|-----------------------|
| \$0     | Points/NRCC           | \$0 | FHA/VA Non-Allowables |
| \$0     | Repairs               | \$0 | Home Warranty         |
| \$0     | Credit to Buyer       | \$0 | Termite               |
| \$2,000 | Seller paid BCC       | \$0 | Repair Credit         |
| \$0     | Other (describe here) |     |                       |

Closing Date : 5/23/2005Escrow Open Date : 5/11/2005Escrow Company / Contact : First American / Sue Hicherson

Email Address : \_\_\_\_\_

Mailing Address : 190 N 3 East Mt. Home ID 53647Telephone : (208) 587-8428Fax : (208) 587-3325**Commission for HUD-1/  
Settlement Statement**

|                     |           |
|---------------------|-----------|
| Original List Price | \$110,000 |
| Sales Price         | \$100,000 |
| Commission %        | 6%        |

**Total Commission Amount** \$6,000.00Split total commission among Outsourcer,  
Listing Agent, and Sales Agent in box below.

| Commission Split            | Outsourcer | Listing Agent | Sales Agent | Notes                                 |
|-----------------------------|------------|---------------|-------------|---------------------------------------|
| Amount of Commission        | \$500.00   | \$2,750.00    | \$2,750.00  | From Total Commission<br>amount above |
| Less Chase Processing Fee   | \$75.00    | \$75.00       | \$0.00      | Show \$150 on line 506 of<br>HUD      |
| Plus Selling Bonus          | \$0.00     | \$0.00        | \$0.00      |                                       |
| Plus Referral Fee (30% max) | \$825.00   | \$825.00      | \$0.00      |                                       |
| Total Commission Payout     | \$1,250.00 | \$1,850.00    | \$2,750.00  | Show in Sec. 700 on HUD               |

Marketing Fee : \_\_\_\_\_

Original List Date : 2/10/2005Reim Attached

PURCHASE CONTRACT SUPPLEMENT

Today: 4/12/2005

To: REO World  
From: \_\_\_\_\_  
Sale Price: \$110,000

**SELLERS BROKER**

Name: Melinda Liercke  
Firm: 1st Class Real Estate  
Address: 1150 American Legion Blvd  
Mountain Home  
ID 83647  
Phone: (208) 587-5776  
Fax: (208) 587-9086

**HOA INFORMATION**

Mgt. Co.: \_\_\_\_\_  
Contact: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
HOA Amt: \_\_\_\_\_/month

**OTHER INFORMATION**

Close of Escrow: 5/23/05  
Home Warranty: \_\_\_\_\_  
Disclosure Rept: \_\_\_\_\_  
Title Company: \_\_\_\_\_  
Order #: \_\_\_\_\_  
Clear Terms Date: \_\_\_\_\_  
Vesting: \_\_\_\_\_

*BLC 4/20/05*

Loan #: 1988468877

Address: 1080 South 36th West Street  
Mountain Home  
ID 83647

**BUYERS BROKER**

Name: Melinda Liercke  
Firm: 1st Class Real Estate  
Address: 1150 American Legion Blvd  
Mt. Home  
ID 83647  
Phone: 208-587-5776  
Fax: 208-587-9086

**BUYER**

Name: Jackie + Teresa Moore  
Address: 100 Hwy 78  
Grandview Id  
83642  
Phone: 208-834-9920  
Wk \_\_\_\_\_

**OUTSIDE LENDER (if applicable)**

Name: Wells Fargo  
Contact: Kim Hansen  
Address: 210 Jackson  
Mt Home Id 83647  
Phone: 208-587-0099

**CLOSING COMPANY**

Name: First American Title  
Contact: Sue Hatcher  
Address: 190 W. 3 East  
Mt. Home Id 83647  
Phone: 208-587-8488  
Fax: 208-587-3325  
File#: \_\_\_\_\_

*CMSE 1/21/05*

FORM MUST BE COMPLETED FOR ALL OFFERS AND RETURNED IMMEDIATELY VIA FAX TO (949) 720-0101

### Commission Statement

Loan # : 1988468877

Specialist : Lisa Santi

Address : 1080 South 36th West Street

Mountain Home

ID 83647

Buyer Name : Jackie & Teresa Weece

Buyer Phone :

Closing Date : 5/23/2005

Type of Financing : ☐ VA

☐ FHA

☒ CONV.

☐ CASH

☐ LTV

#### Listing Broker

Name : Melinda Liercke

Tax ID# :

Firm : 1st Class Real Estate

Phone # : (208) 587-5776

Commission : 2.75%

Address : 1150 American Legion Blvd

Mountain Home

ID 83647

Referral Broker (referral fee to be deducted from Listing Broker commission)

REO WORLD

359 San Miguel, #107 #300  
Newport Beach, CA 92660

Tax ID# :

Phone # : (949) 720-7009

Commission % : 30%

#### Selling Broker

Name : same as listing

Tax ID# :

Firm :

Phone # :

Commission : 2.75%

Address :

05/11/2005 10:51 2085879086

1ST CLASS

PAGE 02

First Name:

MR. JACKIE C. BECE

TERESA D. WEECH

180 HWY. 78 PM. 208-834-2920

P.O. BOX 103

GRAND VIEW, ID 83024

88-01/128-

482222580

8809

DATE Apr 22, 05

SECURITY  
24 Hour TOLL FREE  
1.800.876.0808  
WWW.SECURITY.COM

ULTIMATE CHECKING PLUS

PAY TO: First American Title \$ 2000.00

THIS ORDER OF

Two Thousand and 00/100

DOLLARS

MEMO cannot moneyJackie C. Bece

1:125100507:8809 1,522222580

PLEASE CO

FAX: (714)

EMAIL: REO@REOWORLD.COM

Open Date: 01-24-2005 2:10 PM

Site: FAICO (ELMORE, ID)

Division: NDS-REO

\*231534

3\*

Order No.: 2315343

Escrow No.:

Title Officer: MELISSA TRIM,

Escrow Officer:

Title Type: COMMIT W/CLOSING

Escrow Type:

COMMIT W/CLOSING - Loan Amount:

Escrow Open:

STBD

Escrow Site:

\$ .00

County Ref:

NONE

FA-13473

Lender Ref: 1988468877

Proposed Insured:

Address: 10805 36TH W ST. MOUNTAIN HOME, ID

APN No.:

83647

Lot/Block/Tract:

ELMORE

//

Owner: CHASE MANHATTAN MORT

Book/Page:

Prior Owner: LOREE ESTATE

/

Buyer:

Instructions: PLEASE ISSUE A TITLE COMMITMENT ONCE THE TRUSTEE'S DEED IS OF RECORD. PLEASE FAX THE COMMITMENT AND INVOICE TO ROB DEL ROSARIO @ 800-430-2680.

Product: 0

CC&amp;R: 0

Docs: 0

Escments: 0

CUSTOMER

CONTACT 1

REO WORLD

NATIONWIDE DEFAULT TITLE SERVICES

359 SAN MIGUEL, SUITE 107  
NEWPORT BEACH, CA 926603 FIRST AMERICAN WAY  
SANTA ANA CA 92707

BRIAN DAIK BRIAN@REOWORLD.COM

DEL ROSARIO, ROBERT

PH: 949-720-7009 FX: 949-720-1206

(877) 416-4968 (800) 430-2680 RDELROSARIO@FIRSTAM.COM

BRIAN@REOWORLD.COM

TITLE

TFARM

FAICO (ELMORE, ID)  
190 NORTH THIRD EASTRC ATTY: RINGBRT AND CLARK  
208-342-4591

MOUNTAIN HOME ID 83647

MELISSA TRIM TITLE

BROKER: MELINDA LIERCKE

208-587-8428 (208) 587-3925

208-587-5776 208-587-9086

ATTY

**Instructions To Close - Please Read Carefully**

Date : 5/12/2005

Attn : Sue

From : Lindsey Graves

RE : 1988468877

Address : 1080 South 36th West Street

Mountain Home

ID 83647

Listing Agent : Melinda Liercke

Buyer : Jackie &amp; Teresa Weece

Attached is a copy of the signed contract for the property referenced above.

This transaction needs to be scheduled to close on or before 5/23/2005

As closing Agent for Chase Home Finance LLC.

owned or managed REO, please adhere to the following set of closing instructions.

**1. THE DEED IN TO THE NEW BUYER'S NAME HAS TO BE SENT OUT IMMEDIATELY**

upon receipt of this package to Chase Home Finance LLC.

will then send the deed to the Investor, if needed, for signature, to be returned for the closing.  
Please note the following:

**Send Deed Package overnight to** Lisa Sariti / Gena.rotter@chase.com

10790 Rancho Bernardo RoadSan Diego CA 92127

Seller to convey title by (SPECIAL) Warranty Deed, or the equivalent, for the State in which the property is located. This deed warrants the title during the time that the Seller has owned the property.

The vesting for the Buyer can be found on the Counter Offer Addendum

**On California escrows, please forward all remaining documents to REO World for signature.**

**REO World is to receive 30% of listing agent's commission as a referral fee.**

Forward all remaining documents to REO World for signature

REO World  
359 San Miguel, Suite 107  
Newport Beach, CA 92660  
(949) 720-7009 Phone  
(949) 720-1205 Fax

**2. Please provide any HOA information if there is any for this property. Seller will only pay from the tm we took over the property. The property was taken over by foreclosure in 12/9/2004**

**3. 24 HOURS PRIOR TO BUYER SIGNING ANY DOCUMENTS:**

Fax the Preliminary HUD-1 to REO World a (949) 720-1205 Attn: Lindsey Graves When HUD-1 is final, we will see that Chase Home Finance LLC. faxes you a signed, approved, HUD-1 for closing.

**4. AFTER CLOSING** Overnight a copy of all final documents, to Chase Home Finance LLC.  
at the address listed above. Please Overnight proceeds to Chase Home Finance LLC.  
using attached instructions,

REALTOR COUNTER OFFER, 52000, 2004 EDITION Page 1 of 1

(1, 2, 3, etc.)



**RE-13 COUNTER OFFER #** 2  
THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS. IF YOU HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY AND/OR ACCOUNTANT BEFORE SIGNING.

1 This is a COUNTER OFFER to the Real Estate Purchase and Sale Agreement and Receipt for Earnest Money:

2 Earnest Money Dated: 04/12/05 ID# 041205

3 ADDRESS: 1080 S 36th W Mountain Home ID 83647

4 BUYER: Jackie G. and Teresa D. Weece

Chase Home Finance LLC.

5 SELLER:

6 ☐ BUYER ☐ SELLER accepts all of the terms and conditions in the above-designated agreement with the following changes or amendments:

7 ☒ This is a BUYER counter offer. The undersigned BUYER reserves the right to withdraw this offer at any time prior to the receipt of a true copy of signed acceptance of this Counter Offer within the timeframe specified herein.

8 ☐ This is a SELLER counter offer. The SELLER reserves the right to withdraw this offer or accept any other offers prior to the receipt of a true copy of signed acceptance of this Counter Offer within the timeframe specified herein.

9 DELIVERY: Delivery shall be to the agent/broker working with the maker of the Counter Offer in person, by mail, facsimile or electronic transmission of any signed original document, and retransmission of any signed original document. Retransmission of any signed facsimile or electronic transmission shall be deemed to be the same as delivery of an original.

10 1. Purchase price to be \$100,000.

11 ~~2. Earnest money to remain \$500.00, less acceptance of purchase contract money will be deposited into the escrow account.~~ 2. Earnest money to remain \$500.00, less acceptance of purchase contract money will be deposited into the escrow account.

12 ~~3. Seller to pay upto \$2000.00 of buyers closing costs.~~ 3. Seller to pay upto \$2000.00 of buyers closing costs.

13 n/a Property located at 4111

14 n/a 11000. 14110 x 511

15 n/a @ 14110 x 511

16 n/a per page

17 n/a

18 n/a

19 n/a

20 n/a

21 n/a

22 n/a

23 n/a

24 n/a

25 n/a

26 n/a

27 n/a

28 n/a

29 n/a

30 n/a

31 To the extent the terms of this Counter Offer modify or conflict with any provisions of the Real Estate Purchase and Sale Agreement including all prior Addendums, Amendments and Counter Offers, terms in this Counter Offer shall control. All other terms of the Real Estate Purchase and Sale Agreement including all prior Addendums, Amendments or Counter Offers not modified by this Counter Offer shall remain the same. Buyer and Seller acknowledge the down payment and/or loan amount on Page 1 of Purchase & Sale Agreement may change if purchase price is changed as part of this Counter Offer. Upon its execution by both parties, this agreement is made an integral part of the aforementioned Agreement.

32 If a signed acceptance is not delivered on or before (date): 04/14/05 at 5:00 ☐ A.M. ☒ P.M. this Counter Offer shall be deemed to have expired.

33 BUYER Jackie G. Weece Dated 04/13/05 Time 2:15 ☐ A.M. ☒ P.M.

34 BUYER Jackie G. Weece Dated 04/13/05 Time 2:15 ☐ A.M. ☒ P.M.

35 SELLER Chase Home Finance LLC. Dated 4/12/05 Time 4:12/05 ☐ A.M. ☐ P.M.

36 SELLER Chase Home Finance LLC. Dated 4/12/05 Time 4:12/05 ☐ A.M. ☐ P.M.

REALTOR COUNTER OFFER, 52000, 2004 EDITION Page 1 of 1

**COUNTER OFFER NO. 1**  
(For use by Seller or Buyer, may be used for Multiple Counter Offer)

This is a counter offer to the: ☒ Offer, ☐ Counter Offer, ☐ Other \_\_\_\_\_, dated 4/12/2005  
regarding (property address): 1080 South 36th West Street, Mountain Home, ID. 83647  
between: Jackie and Teresa Weece \_\_\_\_\_, "Buyer", and Chase Home Finance LLC, "Seller".

**1. TERMS:** The terms and conditions of the above referenced document are accepted subject to the following:

- A. Paragraphs in the purchase contract (offer) which require initials by all parties, but are not initialed by all parties, are excluded from the final agreement unless specifically referenced for inclusion in paragraph 1C of the or another Counter Offer.**
- B. Unless otherwise specified in writing, down payment and loan amount(s) will be adjusted in the asme proportion as in the original offer.**
- C.**
- 1. SEE THE ATTACHED COUNTER OFFER EXHIBIT #1 AND THE Chase Home Finance LLC.**
- "AS IS" ADDENDUM**

**D. The following attached supplements are incorporated in the Counter Offer:**

☒ Exhibit 1

☒ Addendum 1

- 2. ☐ (If checked:) MULTIPLE COUNTER OFFER** Seller is making a Counter Offer(s) to another prospective buyer(s) on terms which may or may not be the same as in this Counter Offer. Acceptance of this Counter Offer by Buyer shall not be binding unless and until it is subsequently re-signed by Seller in paragraph 6 below and communication of Seller's acceptance is made by delivering a signed copy, in person, by mail or by facsimile, which is personal received, to Buyer or to Melinda Llercke  
Prior to the completion of all these events, Buyer and Seller shall have no duties or obligations for the purchase or sale of the Property.

- 3. RIGHT TO ACCEPT OTHER OFFERS:** Seller reserves the right to continue to offer the Property for sale or for the purchase or sale of the Property, any other offer at any time prior to communication of acceptance, as described in paragraph 4. Seller's acceptance of another offer prior to Buyer's acceptance and communication of acceptance of the Counter Offer shall revoke this Counter Offer.

- 4. EXPIRATION:** Unless acceptance of the Counter Offer is signed by the person receiving it, and communication of acceptance is made by delivering a signed copy in person, by mail, or by facsimile which is personal received, to the person making this Counter Offer or to Melinda Llercke by 5:00 P.M., on the third calendar day after this Counter Offer is written" (or, if checked, ☒ date: 4/12/2005, time 5 P.M. PDT) this Counter Offer shall be deemed revoked and the deposit shall be returned to Buyer. This Counter Offer may be executed in counterparts.

*As the person(s) making this Counter offer on the terms above, receipt of a copy is acknowledged,*

By REO World as Atty In fact for Chase Home Finance LLC. Date: 4/12/05 Time: \_\_\_\_\_ AM/PM  
Date: 4/12/2005 Time: \_\_\_\_\_ AM/PM

- 5. ACCEPTANCE: 1/W** accept the above Counter Offer (if checked: ☐ (SUBJECT TO THE ATTACHED COUNTER OFFER) and acknowledge receipt of a copy.

Date: \_\_\_\_\_ Time: \_\_\_\_\_ AM/PM  
Date: \_\_\_\_\_ Time: \_\_\_\_\_ AM/PM

**6. MULTIPLE COUNTER OFFER SIGNATURE LINE: (Paragraph 6 applies only if paragraph 2 is checked.)**

By signing below, Seller accepts this Multiple Counter Offer. (NOTE TO SELLER: Do NOT sign in this paragraph until after Buyer signs in paragraph 5.)

Date: \_\_\_\_\_ Time: \_\_\_\_\_ AM/PM  
Date: \_\_\_\_\_ Time: \_\_\_\_\_ AM/PM

**ACKNOWLEDGEMENT OF RECEIPT:** Receipt of signed acceptance on (date) \_\_\_\_\_ at \_\_\_\_\_ AM/PM by the maker of the Counter Offer, or other person designated in paragraph 4, (or, if this is a Multiple Counter Offer, by Buyer or other person designated in paragraph 2) is acknowledged).

(\_\_\_\_\_/\_\_\_\_\_) (Initials)

This is a counter offer to one: ☒ Offer, ☐ Counter Offer, ☐ Offer, dated 4/12/2005, regarding (property address): 1080 South 26th West Street, Mountain View, ID, 83647, seller: Jackson, Jackie and Teresa Weide, Buyer, and Chase Home Finance LLC.

1. TERMS: The terms and conditions of the above referenced document are Accepted subject to the following:

A. Paragraphs in the purchase contract (offer) which require initials by all parties, but are not initialed by all parties, are excluded from the final agreement unless specifically referenced for inclusion in paragraph 1C of this or another Counter Offer.

1. Unless otherwise specified in writing, down payment and loan amount(s) will be adjusted in the same proportion as in the original offer.

C. 1. SEE THE ATTACHED COUNTER OFFER EXHIBIT #1 AND THE Chase Home Finance LLC. "AS IS" ADDENDUM

B. The following attached supplements are incorporated in the Counter Offer:

☒ Exhibit 1 ☐ Addendum 1 ☐

2. ☐ OR COUNTER) MULTIPLE COUNTER OFFER: Seller is making a Counter Offer(s) to another prospective buyer(s) on terms which may or may not be the same as in this counter offer. Acceptance of the Counter Offer by Buyer shall not be binding unless and until it is subsequently re-signed by seller in paragraph 8 below and communication of Seller's acceptance is made by delivering a signed copy, in person, by mail or by facsimile, which is personal received, to Buyer or to Melinda Lierde.

Prior to the completion of all these events, Buyer and Seller shall have no duties or obligations for the purchase or sale of the property.

3. RIGHT TO ACCEPT OTHER OFFERS: Seller reserves the right to continue to offer the property for sale or for the purchase or sale of the property, any other offer at any time prior to communication of acceptance, as described in paragraph 4. Seller's acceptance of the Counter Offer prior to Buyer's acceptance and communication of acceptance of the Counter Offer shall revoke this Counter Offer.

4. EXPLANATION: Unless acceptance of the Counter Offer is signed by the person receiving it, and communication of acceptance is made by delivering a signed copy in person, by mail, or by facsimile which is personal received, to the person making this Counter Offer to Melinda Lierde (or, if checked, ☒ date: 4/12/2005, Mon, 5 P.M. EDT) this Counter Offer shall be deemed revoked and the deposit shall be assigned to Buyer. This Counter Offer may be executed in counterparts.

As the person(s) making this Counter Offer, I/We agree above, receipt of a copy is acknowledged.

By AEO Wight, Ally in fact for Chase Home Finance LLC. Date: 4/12/05 Time: AM/PM  
Date: 4/12/05 Time: AM/PM

5. ACCEPTANCE: I/We accept the above Counter Offer (if checked: ☐ (SUBJECT TO THE ATTACHED COUNTER OFFER) and acknowledge receipt of a copy.

Date: 4-29-05 Time: 2:55 AM/PM  
Jackie & Teresa Weide  
Date: 4-29-05 Time: 2:55 AM/PM

6. MULTIPLE COUNTER OFFER SIGNATURE LINE: (Paragraph 6 applies only if paragraph 2 is checked.)  
By signing below, seller accepts this Multiple Counter Offer. (NOTE TO SELLER: Do NOT sign in this paragraph until after Buyer signs in paragraph 5.)

Date: Time: AM/PM  
Date: Time: AM/PM

ACKNOWLEDGEMENT OF RECEIPT: Receipt of signed acceptance on (date) 4-29-05 at 4-29-05 AM/PM  
by the maker of the Counter Offer, or other person designated in paragraph 4, (or, if this is a Multiple Counter Offer, by Buyer or offer person designated in paragraph 2) is acknowledged.  
(SIGNED) (initials)

1080 South 36th West Street, Mountain Home, id

EXHIBIT "1" - COUNTER OFFER #1

1. Purchase price to be \$100,000. Earnest money deposit to be \$2000;
2. Buyer's deposit shall be in the form of a cashier's check or certified check payable to sellers escrow company of choice and accompany offer at time of acceptance;
3. Down payment to be a minimum required by buyer's lender of the purchase price;
4. Seller reserves the right to unilaterally cancel the escrow and contract should buyer not comply with any item agreed to in this counteroffer, or if buyer does not obtain **written unconditional loan approval by ~~September~~, 2005**. Buyer is to submit a complete loan package to a conventional lender of buyer's choice within 3 days of acceptance. Buyer to show proof of completed loan package to seller's agent within 7 calendar days of acceptance along with buyer's proof of liquid funds for down payment. Buyer to pay market rate, fees and loan terms at time of funding. Loan terms shall not be a contingency of this contract. *Seller will not pay any of the buyer's fees associated with the financing of this property unless noted below.* The contract or escrow/closing documents are non-assignable.

*with the financing of this property unless noted below.* The contract or escrow/closing documents are non-assignable.

SELLER WILL NOT FINANCE THIS PROPERTY UNDER ANY CIRCUMSTANCES:

6. Close of escrow to be on or before ~~May 12~~, 2005 or sooner. Seller must approve any extension to the close of escrow date, requested by the buyer, in writing. The seller may require buyer's to release a non-refundable 3% earnest money deposit direct to seller for said extension.
7. In the event transaction does not close on or before the date specified in the original escrow instructions/closing documents (or any amendment to those instructions which has been executed by buyer and seller), due to buyer's failure to perform according to the terms of this contract, then buyer agrees to pay to seller, through escrow, \$100.00 per day from the scheduled close of escrow to the date of the actual close of escrow. In the event escrow does not close on time for reasons other than buyer's failure to perform then the above described per diem shall not apply. The per diem penalty may not be included in any credit for seller-paid buyer closing cost, and shall be paid by buyer as part of buyer's closing cost;
8. Buyer to declare the manner in which they will hold title to seller at time of acceptance. Title to the property will be conveyed by a "Special Warranty Deed" or its equivalent. Seller will not provide buyer with "gap" title insurance coverage; Should the seller not be able to deliver clear and equitable title, this transaction can be terminated unilaterally by the seller and all deposit monies returned to the buyer. In this case, the buyer's agree to hold the seller and it's agents harmless from any and all causes of action.
9. Seller **WILL NOT** provide a home warranty;
10. Seller will not provide buyer with a Termite Control Report. The seller will not perform any termite treatment or repairs. Buyer to complete all termite work after the close of escrow;
11. All buyer inspections are to take place within 5 calendar days of acceptance at buyer's expense.
12. Escrow/Closing Company, Title Insurance Company to be 1<sup>st</sup> American Title and all other services to be seller's choice. Buyer and seller each pay their own closing cost/fees.
13. Seller is a bank and acquired the property through foreclosure thus is exempt from providing a transfer disclosure.
14. The buyer and seller's agents to provide buyer's with the Transfer Disclosure;
15. Walk through inspection to be a courtesy only and not a contingency of the contract. There shall be no new negotiations at the time of walk through;
16. The Chase Manhattan Mortgage Corporation Mortgage Addendum "A" to the Purchase Agreement shall be read and signed by the buyers and shall be incorporated into this contract;
17. The property is being sold in its present "AS IS" condition with no warranties written or implied. No personal property shall be a part of this transaction.
18. All terms and conditions of this purchase contract and any counter offers shall be subject to Chase Manhattan Mortgage Corporation Mortgage Inc. senior management approval;
19. Prorations and property taxes: - all prorations shall be paid current through the close of escrow. Any payments, assessments, or bonds not yet due shall be assumed by buyer. If there is a community homeowners Association, the seller will not pay any delinquent homeowners dues prior to the date the seller foreclosed on the property, only those after the date of foreclosure;
20. Retrofit/inspections: Should seller be non-exempt, buyer to pay for cost of said compliance;
21. Liquidated Damages and Arbitration are included in this agreement in their entirety regardless if initiated by buyers and seller.
22. If there is a septic and/or well system, the buyer shall be responsible for any and all testing of the well or septic system for any clearance reports or certificates;
23. If a survey or staking is required, it shall be the responsibility of the buyer to pay for and complete;
24. Buyer shall be responsible for the cost of county, city, state or governmental retrofit compliance's or mandatory inspections. Should there be any underground or basement storage tanks, it shall be the responsibility of the buyer to investigate and make any necessary corrections to bring the tanks to county/state/city codes after the close of escrow. Buyer's agrees to hold seller and its agents harmless for any and all causes of action.
25. In the event any language differs between escrow instructions/closing documents and the contract, the language in the contract and counter offer shall prevail;
26. The seller will not pay any agent acting as a principle a commission, nor will the seller pay any transaction fees to agents;
27. Buyer shall not make any repairs to the subject property prior to the close of escrow. Seller will make no repairs to the property.
28. This transaction shall be contingent upon the seller receiving PMI approval by the close of escrow. Seller will make its best effort to have the PMI approval within 21 days of acceptance, should the seller not receive PMI approval, then the transaction shall be cancelled and the earnest money deposit shall be returned to buyer. Be advised that the PMI Company has the complete option to buy this property from the seller at any time during this closing/escrow. Should this event happen, buyer will receive their deposit back and agrees to hold seller and its agent harmless

*28. seller will pay up to \$2000. in buyer closing costs & pre-paids. CS*

Seller: \_\_\_\_\_ DATE: 4/12/05  
By: RHO World as Attorney in fact for Chase Manhattan Mortgage Corporation

BUYER: \_\_\_\_\_ DATE: \_\_\_\_\_

BUYER: \_\_\_\_\_ DATE: \_\_\_\_\_

14880 South 36th West Street, Mountain View, Id  
EXHIBIT "1" - COUNTER OFFER #1

**EXHIBIT "1" - COTTON OVERTS**

1. Purchase price to be \$100,000. Earnest money deposit to be \$20,000.
2. Buyer's deposit shall be in the form of a cashier's check or certified check payable to seller's escrow company of choice and escrowary office at time of acceptance.
3. Down payment to be a minimum required by Buyer in order of the purchase price; Seller reserves the right to unilaterally cancel this escrow and contract should buyer not comply with any item agreed to in this contract, or if Buyer does not obtain written noncontingential loan approval by ~~September, 2005~~. Buyer is to submit a complete loan package to a conventional lender of buyer's choice within 3 days of acceptance. Buyer to show proof of completed loan package to seller's agent within 7 calendar days of acceptance along with buyer's proof of liquid funds for down payment. Buyer to pay market rate fees and loan terms at time of funding. Lender terms shall not be a contingency of this contract. ~~Seller will not pay any of the Buyer's fees associated with the funding of this property unless noted below.~~ The contract or escrow/closing documents are not assignable.
4. **SELLER WILL NOT FINANCE THIS PROPERTY UNDER ANY CIRCUMSTANCES.**
5. Close of escrow to be on or before ~~November, 2005~~ of no later. Seller must approve any extension to the close of escrow date, requested by the buyer, in writing. The seller may require buyer's to release a non-refundable 3% earnest money deposit direct to seller for said extension.
6. In the event transaction does not close on or before the date specified in the original escrow instrument/closing documents (or any amendment to those transactions which has been executed by buyer and seller), due to buyer's failure to perform according to the terms of this contract, then buyer agrees to pay to seller, through escrow, \$100.00 per day from the scheduled close of escrow to the date of the actual close of escrow. In the event escrow does not close on time for reasons other than buyer's failure to perform then the above described per diem shall not apply. The per diem penalty may not be included in any credit for seller-paid buyer closing costs, and shall be paid by buyer as part of buyer's closing costs.
7. Buyer to declare the ~~transfer in which they will hold title to seller at time of acceptance.~~ Title to the property will be conveyed by a "Special Warranty Deed" or its equivalent. Seller will not provide buyer with "gap" title insurance coverage. Should the seller not be able to deliver clear and marketable title, this transaction can be terminated unilaterally by the seller and all deposit monies returned to the buyer. In this case, the buyer's agree to hold the seller and it's agents harmless from any and all claims of action.

9. Seller WILL NOT provide a home warranty.  
10. Seller will provide buyer with a Termite Control Report. The seller will not perform any termite treatment or repairs. Buyer to complete all termite work after the close of escrow.  
11. All buyer inspections are to take place within 5 calendar days of receiptance at buyer's expense. 10 days for radon measurement on pre-1978 housing. Radon-licensed party.  
12. Escrow/Closing Company, Title Insurance Company to the 1<sup>st</sup> American Title and all other services to be seller's choice.  
13. Buyer and seller each pay their own closing costs/fees.  
14. Seller is a bank and acquired the property through foreclosure. Seller is exempt from providing a transfer disclosure.  
15. The buyer and seller's agents to provide buyer with the Transfer Disclosure.  
16. The buyer and seller shall negotiate in good faith and not a contingency of the offer. There shall be no new negotiations at the time of writing through.  
17. The Chase Manhattan Mortgage Corporation Mortgage Addendum "A" to the Purchase Agreement shall be read and signed by the buyer and shall be incorporated into this contract.  
18. The property is being sold in the present "AS IS" condition with no warranties written or implied. No personal property shall be a part of this transaction.  
19. All terms and conditions of this purchase contract and any addendum shall be subject to Chase Manhattan Mortgage Corporation Mortgage Addendum "A" to the Purchase Agreement.  
20. Pre-closing inspection, assessment, or bonds not yet due shall be assumed by buyer. If there is a community Homeowners Association, the seller will not pay any delinquent homeowners dues prior to the close of escrow. Any pre-closing, assessment, or bonds not yet due shall be assumed by buyer. If there is a community Homeowners Association, the seller will not pay any delinquent homeowners dues prior to the close of escrow.  
21. Remedial inspections: Should seller be non-compliant, buyer to pay for cost of said compliance.  
22. Liquidated Damages and Arbitration are included in this agreement in their entirety regardless if initiated by buyer and seller.  
23. If there is a septic and/or well system, the buyer shall be responsible for any and all testing of the well or septic system for any clearance reports or certificates.  
24. If a survey or staking is required, it shall be the responsibility of the buyer to pay for and complete.  
25. Buyer shall be responsible for the cost of county, city, state or governmental transfer compliance's or mandatory inspections. Should there be any underground or basement storage tanks, it shall be the responsibility of the buyer to investigate and make any necessary connections to bring the tanks to county/mandatory codes after the close of escrow.  
26. Buyer agrees to hold seller and its agents harmless for any and all causes of action.  
27. In the event any language differs between escrow, instructions/closing documents and the contract, the language in the contract and escrow offer shall prevail.  
28. The seller will not pay any agent acting as a principle a commission, nor will the seller pay any transaction fees to agents.  
29. Buyer shall not make any repairs to the subject property prior to the close of escrow. Seller will make no repairs to the property.  
30. This transaction shall be contingent upon the seller receiving PMI approval by the close of escrow. Seller will make no effort to have the PMI approval within 21 days of escrow. Should the seller not receive PMI approval, then the transaction shall be cancelled and the earnest money deposit shall be returned to buyer. Be advised that the PMI Company has the complete option to buy this property from the seller at any time during the closing/escrow. Should this event happen, buyer will receive their deposit back and the earnest money will be returned to seller and its agents.  
31. Seller will pay up to \$1000. in buyer closing costs & pre-paid's. CR  
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Seller: [Signature] DATE: 11/20/05  
 BY: EHO World in Attorney in Chief, Chase Manhattan Mortgage Corporation

BY: ESO World in Attorney in New York, China, Manhattan Mortgage Corporation

BUYER: Jackie D. Moore DATE: 4-29-05

BUYER: TRAD. D. WOOD DATE: 4.29.05

**Inspection "AS IS", "WHERE-IS" Conditions Addendum "A"**

This addendum shall be part of and in addition to that certain Purchase Contract (Agreement) by and between Chase Home Finance LLC ("Buyer"), dated 4/12/2005 for the purchase of the property located at property 1080 South 36th West Street, Mountain Home (Premises), ("Seller"), and Jacdie and Teresa Wense

Buyer has made, or will make within 5 days of offer acceptance, at Buyer's sole and absolute expense, an independent investigation, to the extent Buyer deems necessary or appropriate, concerning the physical condition, value, development use, marketability, feasibility and suitability of the Premises. Closing Section constitutes Buyer's acknowledgment that it has investigated, to the extent Buyer deems necessary and in addition to the matters set forth about and below, the soil conditions and the presence or absence of hazardous or toxic substances, and that Buyer is satisfied with and /or accepts the results of such investigation.

Buyer is aware that the Seller acquired the Premises, which is the subject of this transaction by way of foreclosure. Buyer is further aware and Buyer acknowledges and agrees that Seller is selling and Buyer is purchasing the Premises in an "AS IS," "WHERE IS," condition without recourse, representations or warranties of any kind or nature, expresses or implied, and, in addition, as to the Personal Property, if any, without warranty or representation as to title or merchantability of title.

Buyer acknowledges and agrees for Buyer and Buyer's successors, heirs and assigns, that Buyer has been given a reasonable opportunity to inspect and investigate the Premises and all improvements thereon, either independently or through agents of Buyer's choosing, and that in purchasing the Premises, Buyer is not relying on Seller or its agents as to the condition of the Premises and/or any improvements thereon, including, but not necessarily limited to, electrical, plumbing, heating, air conditioning, sewage, or mechanical systems or equipment, structural, roof, foundation, equipment, structural, roof, foundation, soils, and geology, or suitability of the Real Property and/or its improvements for particular purposes, or that the Personal Property and any air conditioning units or other appliances, equipment or systems, plumbing and/or utilities are operating or in sound condition and/or are in compliance with any city, county, state and/or federal statutes, codes or ordinances.

The Closing of this transaction shall constitute an acknowledgment and agreement by Buyer that the Premises is accepted without recourse, representation or warranty of any kind of nature, expressed or implied, and in an "AS IS," "WHERE IS" condition to be solely on Buyer's own inspection.

Notwithstanding the terms of the Agreement, this Addendum shall supercede and take precedence over any terms or conditions, which may be determined to be in conflict in the Agreement and Addendum.

Seller is selling this Property due to the default of a borrower. Seller foreclosed upon the Property and took possession as a result of that default. Seller has never occupied the Property, and is unfamiliar with the real estate, or any improvement located thereon including, but not limited to its history, condition, construction or prior use.

Buyer shall make independent inspection of the Property upon receipt of the accepted Purchase Contract. Buyer acknowledges that he/she is not relying on any representation of Seller or its Broker. Buyer assumes all risk involved with the property and any defect relating thereto.

Seller does not warrant this property or structure as to habitability or suitability for occupancy, or any use. Buyer shall make an independent determination that the Property conforms with any and all existing local, state or federal building codes, requirements etc.

Buyer hereby accepts the Property in its current condition, the settlement of this sale shall constitute an acknowledgment by Buyer that the Property, including but not limited to the real estate, and any improvements shown, were acceptable at the time settlement occurred and the sale was closed.

Buyer and Seller agree that the terms and conditions set forth in this Current Condition Addendum are inconsistent with the terms and conditions of the Purchase Contract, then this Current Condition Addendum shall control.

This is a legal instrument. If you do not understand the terms contained herein, you should consult your attorney or tax advisor before signing.

Buyer's signature(s) Jacdie & Teresa Wense 4/29/05 Date 4/29/05  
Seller's signature(s) [Signature] Date 4/29/05  
By: Caryn Saladino Date 4/29/05

REG WORLD as attorney in fact for  
Chase Home Finance LLC

**Inspection: "AS IS", "WHERE-IS" Conditions Addendum "A"**

This addendum shall be part of and in addition to that certain Purchase Contract (Agreement) by and between Chase Home Finance LLC, ("Seller"), and Jackie and Teresa Weece, ("Buyer"), dated 4/12/2005 for the purchase of the property located at property 1080 South 36th West Street, Mountain Home (Premises).

Buyer has made, or will make within 5 days of offer acceptance, at Buyer's sole and absolute expense, an independent investigation, to the extent Buyer deems necessary or appropriate, concerning the physical condition, value, development use, marketability, feasibility and suitability of the Premises. Closing Escrow constitutes Buyer's acknowledgement that it has investigated, to the extent Buyer deems necessary and in addition to the matters set forth about and below, the soil conditions and the presence or absence of hazardous or toxic substances, and that Buyer is satisfied with and /or accepts the results of such investigation.

Buyer is aware that the Seller acquired the Premises, which is the subject of this transaction by way of foreclosure. Buyer is further aware and Buyer acknowledges and agrees that Seller is selling and Buyer is purchasing the Premises in an "AS IS," "WHERE IS," condition without recourse, representations or warranties of any kind or nature, expresses or implied, and, in addition, as to the Personal Property, if any, without warranty or representation as to title or merchantability of title.

Buyer acknowledges and agrees for Buyer and Buyer's successors, heirs and assignees, that Buyer has been given a reasonable opportunity to inspect and investigate the Premises and all improvements thereon, either independently or through agents of Buyer's choosing, and that in purchasing the Premises, Buyer is not relying on Seller or its agents as to the condition of the Premises and/or any improvements thereon, including, but not necessarily limited to, electrical, plumbing, heating, air conditioning, sewage, or mechanical systems or equipment, structural, roof, foundation, equipment, structural, roof, foundation, soils, and geology, or suitability of the Real Property and/or its improvements for particular purposes, or that the Personal Property and any air conditioning units or other appliances, equipment or systems, plumbing and/or utilities are operating or in sound condition and/or are in compliance with any city, county, state and/or federal statutes, codes or ordinances.

The Closing of this transaction shall constitute an acknowledgment and agreement by Buyer that the Premises is accepted without recourse, representation or warranty of any kind of nature, expressed or implied, and in an "AS IS," "WHERE IS" condition bases solely on Buyer's own inspection.

Notwithstanding the terms of the Agreement, this Addendum shall supercede and take precedence over any terms or conditions, which may be determined to be in conflict in the Agreement and Addendum.

Seller is selling this Property due to the default of a borrower. Seller foreclosed upon the Property and took possession as a result of that default. Seller has never occupied the Property, and is unfamiliar with the real estate, or any improvement located thereon including, but not limited to its history, condition, construction or prior use.

Buyer shall make independent inspection of the Property upon receipt of the accepted Purchase Contract. Buyer acknowledges that he/she is not relying on any representation of Seller or its Broker. Buyer assumes all risk involved with the property and any defect relating thereto.

Seller does not warrant this property or structure as to habitability or suitability for occupancy, or any use. Buyer shall make an independent determination that the Property conforms with any and all existing local, state or federal building codes, requirements etc.

Buyer hereby accepts the Property in its current condition, the settlement of this sale shall constitute an acknowledgement by Buyer that the Property, including but not limited to the real estate, and any improvements thereon, were acceptable at the time settlement occurred and the sale was closed.

Buyer and Seller agree that the terms and conditions set forth in this Current Condition Addendum are inconsistent with the terms and conditions of the Purchase Contract, then this Current Condition Addendum shall control.

This is a legal instrument. If you do not understand the terms contained herein, you should consult your attorney or tax advisor before signing.

**Buyer's Signature(s)**

Date

Date

**Seller's Signature(s)**

4/12/2005

Date

By: **Caryn Saladino**

REO WORLD as attorney in fact for  
**Chase Home Finance LLC.**

**DISCLOSURE AND RELEASE REGARDING MOLD ADDENDUM TO SALES CONTRACT**

This Disclosure and Release Regarding Mold Addendum to Sales Contract ("Disclosure and Release") Bet

\_\_\_\_\_  
("Buyer"), Chase Home Finance, LLC ("Seller") and Seller's listing agent/brok

\_\_\_\_\_  
(Real Estate Broker), for the property located a

1080 South 36th West Street Mountain Home ID 83647 (the "Property").

Buyer is hereby advised that mold and/or other microscopic organisms may exist at the Property and such microscopic organisms and/or mold may cause physical injuries, including but not limited to allergic and/or respiratory reactions or other problems, particularly in persons with immune system problems.

Buyer acknowledges and agrees to accept full responsibility/risk for any matters that may result from microscopic organisms and/or mold that may exist at the Property and to hold harmless, release and indemnify Seller and Real Estate Broker, their officers, employees, agents, heirs, executors, administrators, successors or assigns from any liability/recourse/damages (financial or

Buyer hereby acknowledges reading this Disclosure and Release, and is aware of the conditions set forth therein. This Disclosure and Release is executed voluntarily, for good and valuable consideration, the receipt of which is hereby acknowledged, and with full knowledge of its significance.

**Seller and the Real Estate Broker, and their employees and agents are not qualified to inspect the Property for mold or other microscopic organisms that may exist or make recommendations or determinations concerning possible health or safety issues. The purpose of this Disclosure and Release is to put Buyer on notice to conduct his/her/their own due diligence regarding this matter using appropriate, qualified experts.**

~~CHASE HOME FINANCE, LL~~

By: \_\_\_\_\_

Printed Name: \_\_\_\_\_

**Caryn Saladino**

Date 4/12/05

Its : By Caryn Saladino, REO World

as Attorney In fact for  
Chase Home Finance LLC

\_\_\_\_\_  
Buyer Signature Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Buyer Signature Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Selling Broker/Age Date

\_\_\_\_\_  
Printed Name



**DISCLOSURE AND RELEASE REGARDING MOLD ADDENDUM TO SALES CONTRACT**

This Disclosure and Release Regarding Mold Addendum to Sales Contract ("Disclosure and Release") Bet Jodie Weese ("Buyer"), Chase Home Finance, LLC ("Seller") and Seller's listing agent/broker Michelle Lick (Real Estate Broker), for the property located at

1080 South 36th West Street Mountain Home ID 83647 (the "Property").

Buyer is hereby advised that mold and/or other microscopic organisms may exist at the Property and such microscopic organisms under mold may cause physical injuries, including but not limited to allergic and/or respiratory reactions or other problems, particularly in persons with immune system problems.

Buyer acknowledges and agrees to accept full responsibility/risk for any matters that may result from microscopic organisms and/or mold that may exist at the Property and to hold harmless, release and indemnify Seller and Real Estate Broker, their officers, employees, agents, heirs, executors, administrators, successors or assigns from any liability/recourse/damages (in whole or in part) that may result from the existence of mold and/or other microscopic organisms at the Property. Buyer hereby acknowledges reading this Disclosure and Release, and is aware of the conditions set forth therein. This Disclosure and Release is executed voluntarily, for good and valuable consideration, the receipt of which is hereby acknowledged, and with full knowledge of its significance.

Seller and the Real Estate Broker, and their employees and agents are not qualified to inspect the Property for mold or other microscopic organisms that may exist or make recommendations or determinations concerning possible health or safety issues. The purpose of this Disclosure and Release is to put Buyer on notice to conduct his/her/their own due diligence regarding this matter using appropriate, qualified experts.

CHASE HOME FINANCE, LLC

By Caryn Saladino  
Printed Name: Caryn Saladino

4/10/05  
Date

By Caryn Saladino, RED WORLD  
as Attorney in Fact for  
Chase Home Finance LLC

By Jodie Weese  
Buyer Signature Date 4-29-05

Jodie Weese  
Printed Name

Jodie D. Weese  
Buyer Signature Date 4-29-05

Teresa D. Weese  
Printed Name

Selling Broker/Age Date

Printed Name



**RE-21 REAL ESTATE PURCHASE AND SALE AGREEMENT  
AND RECEIPT FOR EARNEST MONEY**



THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS. IF YOU  
HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY AND/OR ACCOUNTANT BEFORE SIGNING.

DATE 04/12/2005

1 ID# 041205

2 1. REAL ESTATE OFFICES:

3 LISTING AGENCY 1st Class Real Estate Office Phone # 208-587-5776

4 Office Fax # 208-587-9086 E-Mail tc@classrealestate.com Other Phone # \_\_\_\_\_

5 Listing Agent Melinda Liercke E-Mail tc@classrealestate.com Office Phone # 208-587-5776

6 SELLING AGENCY 1st Class Real Estate Other Phone # 371-8702

7 Office Fax # 208-587-9086 E-Mail tc@classrealestate.com Phone # \_\_\_\_\_

8 Selling Agent ROBIN HAWKS (Hereinafter called

9 Jackie G. and Teresa D. Weese

10 "BUYER") agrees to purchase, and the undersigned SELLER agrees to sell, the following described real estate hereinafter referred to as

11 "PREMISES" COMMONLY KNOWN AS 1080 S 36th W City Mountain Home

12 Elmore County, ID, Zip 83647 legally described as: East 1/2 of Lot 18, Block 1, Airport Sub.

13 OR Legal Description Attached as addendum # 0 (Addendum must accompany original offer.)

14 3. \$ 92,000 PURCHASE PRICE: Ninety-Two Thousand DOLLARS,

15 payable upon the following TERMS AND CONDITIONS (not including closing costs):

16 4. FINANCIAL TERMS: Note: A+C+D+E must add up to total purchase price, except for 100% financing.

17 \$ 500 (A). EARNEST MONEY: BUYER hereby deposits Five Hundred DOLLARS as

18 Earnest Money by/through by ☐ cash ☒ personal check ☐ cashier's check ☐ note (due date): \_\_\_\_\_ other \_\_\_\_\_

19 and a receipt is hereby acknowledged. Earnest Money to be deposited in trust account ☐ upon receipt, or ☒ upon acceptance by all

20 parties and shall be held by ☐ Listing Broker ☒ Selling Broker ☐ other \_\_\_\_\_ for the benefit of

21 the parties hereto. The responsible Broker shall be Melinda Liercke.

22 (B). ALL CASH OFFER: ☒ NO ☐ YES If it is an all cash offer do not complete lines 23 through 24. If it is a loan with N/A

23 (Not Applicable), IF CASH OFFER, BUYER'S OBLIGATION TO CLOSE SHALL NOT BE SUBJECT TO ANY FINANCIAL CONTINGENCY.

24 BUYER agrees to provide SELLER within 0 business days from the date of this agreement, evidence of sufficient funds and/or

25 proceeds necessary to close transaction. Acceptable documentation includes, but is not limited to a copy of a recent bank or financial

26 statement or contract(s) for the sale of BUYER'S current residence or other property to be sold.

27 \$ 91,500 (C). NEW LOAN PROCEEDS: FIRST LOAN of \$ 91,500 not including mortgage insurance.

28 This Agreement is contingent upon BUYER obtaining: ☐ FHA ☐ VA ☒ CONVENT ☐ IFHA ☐ RD ☐ OTHER \_\_\_\_\_

29 with interest not to exceed 7 % for a period of 30 years) at ☒ fixed rate ☐ other \_\_\_\_\_

30 BUYER shall pay no more than 0 point(s) plus origination fee if any. SELLER shall pay no more than 0 point(s). Any reduction in

31 points shall first accrue to the benefit of the ☐ BUYER ☐ SELLER ☐ Divided Equally ☒ N/A

32 \$ 0 (D). ADDITIONAL FINANCIAL TERMS:

33 Additional financial terms are specified under the heading "OTHER TERMS AND/OR CONDITIONS" (Section 5).

34 Additional financial terms are contained in a FINANCING ADDENDUM of same date, attached hereto, signed by both parties.

35 LOAN APPLICATION: BUYER ☐ has ☒ shall apply for such loan(s) within 5 business day(s) of SELLER'S acceptance within 5

36 business days of final acceptance of all parties. BUYER agrees to furnish SELLER with a written confirmation showing lender

37 approval of credit report, income verification, debt ratios in a manner acceptable to the SELLER and subject only to satisfactory

38 appraisal and final lender underwriting. If such written confirmation is not received by SELLER within the strict time allotted, SELLER may at

39 their option cancel this agreement by notifying BUYER in writing of such cancellation. If an appraisal is required by lender, the property must

40 appraise at not less than purchase price or BUYER'S Earnest Money may be returned at BUYER'S request. BUYER may also apply for a

41 loan with different conditions and costs and close transaction provided all other terms and conditions of this agreement are fulfilled, and the new

42 loan does not increase the cost of requirements to the SELLER.

43 FHA / VA: If applicable, it is expressly agreed that notwithstanding any other provisions of this contract, BUYER shall not be obligated to

44 complete the purchase of the property described herein or to incur any penalty or forfeiture of Earnest Money deposits or otherwise unless

45 BUYER has been given in accordance with HUD/FHA or VA requirements a written statement by the Federal Housing Commissioner,

46 Veterans Administration or a Direct Endorsement lender setting forth the appraised value of the property of not less than the sales price as stated in

47 the contract. SELLER agrees to pay fees required by FHA or VA.

48 \$ 0 (E). APPROXIMATE FUNDS DUE FROM BUYERS AT CLOSING (Not including closing costs): Cash at closing

49 to be paid by BUYER at closing in GOOD FUNDS, includes: cash, electronic transfer funds, certified check or cashier's check. NOTE: If any

50 of above loans being Assumed or taken "subject to", any not otherwise shown on the approximate balances and the actual balance of said loan(s)

51 shall be adjusted or clearing of account for: ☐ Cash ☐ Other: \_\_\_\_\_

52 BUYER and SELLER acknowledge receipt of copy of this form, which contains PARAGRAPH 1 of 6, PARAGRAPH 1

53 This form is printed and determined by the Idaho Association of REALTORS, Inc. This form has been designed for use in providing a clear and concise manner to the public and is not to be used for any other purpose.

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55 RE-21 RESIDENTIAL PURCHASE AND SALE AGREEMENT PAGE 1 of 6, JULY 2004 EDITION

SUBJECT TO  
COUNTER OFFER

SUBJECT TO  
COUNTER OFFER



**PAGE 3 OF 8 PAGES - RE-21 PURCHASE & SALES AGREEMENT**

**1080 S 36th W**

## Walter's Home

**107**

**05-1205**

### 10. INSPECTION:

10. INSPECTION: (A) BUYER chooses ☒ to have inspection. If BUYER chooses not to have inspection skip lines 144 to 167. BUYER shall have the right to conduct inspections, investigations, tests, surveys and other studies at BUYER'S expense. BUYER shall, within 5 business day(s) of acceptance, complete these inspections and give to SELLER written notice of disapproved items. BUYER is strongly advised to conduct inspections with appropriate qualifications to conduct inspections of the entire property.

(B). FHA INSPECTION REQUIREMENT, if applicable: "For Your Protection: Get a Home Inspection", HUD 92-084-CN must be signed on or before execution of this agreement.

(c) **PATREACTOR REMOVAL OF INSPECTION CONTINGENCES:**

1). If BUYER does not within the strict time period specified give to SELLER written notice of disapproved of items, BUYER shall conclusively be deemed to have: (a) completed all inspections, investigations, review of applicable documents and disclosures; (b) elected to proceed with the transaction and (c) assumed all liability, responsibility and expense for repairs or corrections other than for items which SELLER has otherwise agreed in writing to repair or correct.

29. If BUYER does within the strict time period spelled out to SELLER written notice of items disapproved of, BUYER shall provide to SELLER pertinent section(s) of written inspection reports. SELLER shall have 5 business days in which to respond in writing. The SELLER, at their option, may correct the items as specified by the BUYERS in their letter or may elect not to do so. If the SELLER agrees to correct the items asked for in the BUYERS letter, then both parties agree that they will continue with the transaction and proceed to closing. This will remove the BUYERS inspection contingency.

3) If the SELLER elects not to correct the disapproval items, or does not respond in writing within the strict time period specified, then the BUYER(S) have the option of either continuing the transaction without the SELLER being responsible for correcting these deficiencies or giving the SELLER written notice within 5 business days that they will not continue with the transaction and will receive their Earnest Money back.

4). If BUYER does not give such written notice of cancellation within the strict time periods specified, BUYER shall conclusively be deemed to have elected to proceed with the transaction without repairs or corrections other than for items which SELLER has otherwise agreed in writing to repair or correct.

repair or cost. SELLER shall make the property available for all inspections. BUYER shall keep the property free and clear of liens; indemnify and hold SELLER harmless from all liability, claims, demands, damages and costs, and repair any damages arising from the inspections. No inspections may be made by any governmental building or zoning inspector or government employee without the prior consent of SELLER unless required by local laws.

11. **LEAD PAINT DISCLOSURE:** The subject property ☐ is ☒ not defined as "Target Housing" regarding lead-based paint or lead-based paint hazards. If yes, BUYER hereby acknowledges the following: (a) BUYER has been provided an EPA approved lead-based paint hazard information pamphlet, "Protect Your Family From Lead in Your Home," (b) receipt of Seller's Disclosure of Information and Acknowledgment Form and have been provided with all records, test reports or other information, if any, related to the presence of lead-based paint hazards on said property, (c) that this contract is contingent upon BUYER's right to have the property tested for lead-based paint hazards to be completed no later than                      N/A or the contingency will terminate, (d) that BUYER hereby ☒ waives ☐ does not waive this right, (e) that if test results show unacceptable amounts of lead-based paint on the premises, BUYER has the right to cancel the contract subject to the option of the SELLER to be given in writing) to check to remove the lead-based paint and correct the problem which must be accomplished before closing, (f) that if the contract is completed under this clause, BUYER'S earnest money deposit will be returned to BUYER.

12. SQUARE FOOTAGE VERIFICATION: BUYER IS AWARE THAT ANY REFERENCE TO THE SQUARE FOOTAGE OF THE REAL PROPERTY OR IMPROVEMENTS IS APPROXIMATE. IF SQUARE FOOTAGE IS MATERIAL TO THE BUYER, IT MUST BE VERIFIED DURING THE INSPECTION PERIOD.

13. **SELLER'S PROPERTY DISCLOSURE FORM:** If required by Title 55, Chapter 25 Idaho Code SELLER shall within ten (10) days after execution of this Agreement provide to BUYER "SELLER'S Property Disclosures Form" or other acceptable form. BUYER has received the "SELLER'S Property Disclosures Form" or other acceptable form prior to signing this Agreement. ☐ Yes ☐ No ☒ N/A

**14. COVENANTS, CONDITIONS AND RESTRICTIONS (CC&R's):** BUYER is responsible to draft and review a copy of the CC&R's (if applicable). BUYER has reviewed CC&R's: ☐ Yes ☐ No ☒ N/A

15. **SUBDIVISION HOMEOWNER'S ASSOCIATION:** BUYER is aware that membership in a Home Owner's Association may be required and BUYER agrees to abide by the Articles of Incorporation, By-laws and rules and regulations of the Association. BUYER is further aware that the Property may be subject to assessments levied by the Association described in full in the Declaration of Covenants, Conditions and Restrictions, BUYER has reviewed Homeowner's Association Documents: ☐ Yes ☐ No ☒ N/A. Association fees/dues are \$ N/A

BUYER has reviewed Homeowner's Association documents. ☐ YES ☐ NO ☒ N/A. Association fees: \$ 1000 per month. ☐ BUYER ☐ SELLER ☐ N/A to pay Homeowner's Association SET UP and/or property TRANSFER FEES of \$ N/A at closing.

16. "NOT APPLICABLE DEFINED." The letters "na," "N/A," "n.d.," and "N.A." as used herein are abbreviations of the term "not applicable." Where this agreement uses the term "not applicable" or an abbreviation thereof, it shall be evidence that the parties have contemplated certain facts or conditions and have determined that such facts or conditions do not apply to the agreement or transaction herein.

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1. Chloroform

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SUBJECT TO  
COUNTER OFFER

**SUBJECT TO  
COUNTER OFFER**



PAGE 3 OF 6 PAGES -- RE-21 PURCHASE & SALES AGREEMENT

**1080 S 36TH W**

## Mountain Man

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of mutual AB and PLURAL forms each include the other, when appropriate.

**26. BUSINESS DAYS & HOURS** A business day is herein defined as Monday through Friday, 8:00 a.m. to 5:00 p.m. in the local time zone where the subject real property is physically located. A business day shall not include any Saturday or Sunday, nor shall a business day include any legal holiday recognized by the state of Idaho as found in Idaho Code § 73-108. The time in which any act required under this agreement is to be performed shall be computed by excluding the date of execution and including the last day. The first day shall be the date of the offer to purchase, and if that date is a legal holiday, then the first day for performance shall be the next subsequent business day.

**27. SEVERABILITY:** In the case that any one or more of the provisions contained in this Agreement, or any application thereof, shall be invalid, illegal or unenforceable in any respect, the validity, legality or enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

**28. ATTORNEYS' FEES:** If either party initiates or defends any arbitration or legal action or proceedings which are in any way connected with this Agreement, the prevailing party shall be entitled to recover from the non-prevailing party reasonable costs and attorney's fees, including such costs and fees on appeal.

**29. DEFAULT; IL BUYER defaults:** In the performance of this Agreement, SELLER has the option of: (1) accepting the Earnest Money as liquidated damages or (2) pursuing any other lawful right or remedy to which SELLER may be entitled. If SELLER elects to proceed under (1), SELLER shall make demand upon the holder of the Earnest Money, upon which demand said holder shall pay from the Earnest Money the costs incurred by SELLER'S Broker on behalf of SELLER and BUYER related to the transaction, including, without limitation, the costs of title insurance, escrow fees, appraisal, credit report fees, inspection fees and attorney's fees; and said holder shall pay any balance of the Earnest Money, one-half to SELLER and one-half to SELLER'S Broker, provided that the amount to be paid to SELLER'S Broker shall not exceed the Broker's agreed to commission. SELLER and BUYER specifically acknowledge and agree that if SELLER elects to accept the Earnest Money as liquidated damages, such shall be SELLER'S sole and exclusive remedy, and such shall not be considered a penalty or forfeiture. If SELLER elects to proceed under (2), the holder of the Earnest Money shall be entitled to pay the costs incurred by SELLER'S Broker on behalf of SELLER and BUYER related to the transaction, including, without limitation, the costs of brokerage fee, title insurance, escrow fees, appraisal, credit report fees, inspection fees and attorney's fees, with any balance of the Earnest Money to be held pending resolution of the matter.

the Earnest Money to be held pending resolution of the matter.

*If SELLER defaults*, having approved said sale and fails to consummate the same as herein agreed, BUYER'S Earnest Money deposit shall be returned to him/her and SELLER shall pay for the costs of title insurance, escrow fees, appraisals, credit report fees, inspection fees, brokerage fees and attorney's fees, if any. This shall not be considered as a waiver by BUYER of any other lawful right or remedy to which BUYER may be entitled.

**30. EARNEST MONEY DISPUTE; INTERIM LEADER:** Notwithstanding any termination of this contract, BUYER and SELLER agree that in the event of any controversy regarding the Earnest Money and things of value held by Broker or closing agency, unless mutual written instructions are received by the holder of the Earnest Money and things of value, Broker or closing agency shall not be required to take any action but may await any proceeding, or at Broker's or closing agency's option and sole discretion, may interpret all parties and deposit any monies or things of value into a court of competent jurisdiction and shall recover court costs and reasonable attorney's fees.

**3.1. COUNTERPARTS:** This Agreement may be executed in counterparts. Executing an agreement in counterparts shall mean the signature of two identical copies of the same agreement. Each identical copy of an agreement signed in counterparts is deemed to be an original, and all identical copies shall together constitute one and the same instrument.

**22. REPRESENTATION CONFIRMATION:** Check one (1) box in Section 1 and one (1) box in section 2 below to confirm that in this transaction, the broker(s) involved had the following relationship(s) with the BUYER(S) and SELLER(S).

### Subpart 1:

- ☐ A. The brokerage working with the BUYER(S) is acting as an AGENT for the BUYER(S).
- ☐ B. The brokerage working with the BUYER(S) is acting as a LIMITED DUAL AGENT for the BUYER(S), without an ASSIGNED AGENT.
- ☒ C. The brokerage working with the BUYER(S) is acting as a LIMITED DUAL AGENT for the BUYER(S) and has an ASSIGNED AGENT acting solely on behalf of the BUYER(S).
- ☐ D. The brokerage working with the BUYER(S) is acting as a NONAGENT for the BUYER(S).

## Section 2:

- ☐ A. The brokerage working with the SELLER(S) is acting as an AGENT for the SELLER(S).
- ☒ B. The brokerage working with the SELLER(S) is acting as a LIMITED DUAL AGENT for the SELLER(S), without an ASSIGNED AGENT.
- ☐ C. The brokerage working with the SELLER(S) is acting as a LIMITED DUAL AGENT for the SELLER(S) and has an ASSIGNED AGENT acting solely on behalf of the SELLER(S).
- ☐ D. The brokerage working with the SELLER(S) is acting as a NONAGENT for the SELLER(S).

Each party signing this document certifies that the data presented, filed and understood the Agency. Excluded or approved by the listing real estate commission and has consented to the relationship confirmed above. In addition, each party certifies that the brokerage's agency office policy was made available for inspection and review. EACH PARTY UNDERSTANDS THAT HE IS A "CUSTOMER" AND IS NOT REPRESENTED BY A BROKERAGE UNLESS THERE IS A SIGNED WRITTEN AGREEMENT FOR AGENCY REPRESENTATION.

BUYER and SELLER acknowledge that this  
DEED is being made by \_\_\_\_\_ but WILLIAM  
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**SUBJECT TO  
COUNTER OFFER**

**SUBJECT TO  
WINTER OFFER**

PAGE 8 OF 8 PAGES - RES-1 PURCHASE & SELLER AGREEMENT

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PROPERTY ADDRESS: \_\_\_\_\_

33. ENTIRE AGREEMENT: This Agreement contains the entire Agreement of the parties respecting the matters herein set forth and supercedes all prior Agreements between the parties respecting such matters. No warranties, including, without limitation, any warranty of habitability, Agreements or representations not expressly set forth herein shall be binding upon either party.

34. TIME IS OF THE ESSENCE IN THIS AGREEMENT.

35. AUTHORITY OF SIGNATORY: If BUYER or SELLER is a corporation, partnership, trust, estate, or other entity, the person executing this agreement on its behalf warrants his or her authority to do so and to bind BUYER or SELLER.

36. ACCEPTANCE: BUYER's offer is made subject to the acceptance of SELLER on or before (Date) 04/14/05 at (Local Time) 5:00 ☐ a.m. ☒ p.m. If SELLER does not accept this Agreement within the time specified, the entire Element Money shall be refunded to BUYER on demand.

37. BUYER'S SIGNATURES: I/we further acknowledge receipt of a true copy of this Agreement.  
☐ SEE ATTACHED BUYER'S ADDENDUM(S): \_\_\_\_\_ (Specify number of BUYER addendum(s) attached.)

BUYER Signature Jackie G. Weece BUYER (Print Name) Jackie G. Weece  
Date 04/12/05 Time 5:00 ☒ a.m. ☐ p.m. Phone # 250-0630  
Address P.O. Box 103 City Grandview State SD ID 20 Zip 57047  
E-Mail Address \_\_\_\_\_ Fax # \_\_\_\_\_

BUYER Signature \_\_\_\_\_ BUYER (Print Name) Tarasa D. Weece  
Date \_\_\_\_\_ Time \_\_\_\_\_ ☐ a.m. ☐ p.m. Phone # \_\_\_\_\_ Cell # \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
E-Mail Address \_\_\_\_\_ Fax # \_\_\_\_\_

38. SELLER'S SIGNATURES:  
On this date, I/we hereby approve and accept the transaction set forth in the above Agreement and agree to carry out all the terms thereof on the part of the SELLER. I/we further acknowledge receipt of a true copy of this Agreement signed by both parties.

SUBJECT TO  
COUNTER OFFER

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SELLER SIGNATURE [Signature] SELLER (Print Name) \_\_\_\_\_  
Date 4/12/05 Time 5:00 ☐ a.m. ☐ p.m. Phone # \_\_\_\_\_ Cell # \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
E-Mail Address \_\_\_\_\_ Fax # \_\_\_\_\_

By Caryn Saladino, REO World  
as Attorney in fact for  
Chase Home Finance LLC  
SELLER Signature \_\_\_\_\_ SELLER (Print Name) \_\_\_\_\_  
Date \_\_\_\_\_ Time \_\_\_\_\_ ☐ a.m. ☐ p.m. Phone # \_\_\_\_\_ Cell # \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
E-Mail Address \_\_\_\_\_ Fax # \_\_\_\_\_

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RES-1 RESIDENTIAL PURCHASE AND SALE AGREEMENT PAGE 8 OF 8 JULY 2004 EDITION

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SUBJECT TO  
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05/23/2005 10:41 208587 5 1ST CLASS  
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PAGE 02/02  
PAGE 02

PAGE 02

REAL ESTATE/PROPERTY/RENTAL/LEASE/CONTRACTS/FORMS/1001



RE-11 ADDENDUM/AMENDMENT # 9 (1,2,3, etc.)  
THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS, IF YOU  
HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY AND/OR ACCOUNTANT BEFORE SIGNING.



1 This is an ☐ ADDENDUM or an ☒ AMENDMENT to the Real Estate Purchase and Sale Agreement and Receipt for Seller's Money.  
2 (Addendum means that the information below is added material for the agreement (such as liens or descriptions).  
3 An amendment means the form is being used to change, correct or revise the agreement (such as modification, addition or deletion of a term).  
4  
5 Earnest Money Paid: April 12, 2005 ID # 041206  
6 ADDRESS: 1080 S 26th W, Maumati Home ID 83847  
7 BUYER(S): Jackie G. and Teresa D. Wescoe  
8 SELLER(S): Chase/REU World  
9 The undersigned parties hereby agree as follows:  
10 1. Closing to on or before May 27, 2005.  
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2 (Addendum means that the information below is added material for the agreement (such as liens or descriptions).  
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This form is subject and dependent on the Real Estate Purchase and Sale Agreement and Receipt for Seller's Money. This form has been designed for and is provided only for the real estate professionals who are  
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RE-11 ADDENDUM/AMENDMENT 2005-2006 EDITION Page 1 of 1

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# 1<sup>st</sup> Class Real Estate

1150 American Legion

Mountain Home, ID 83647

Office: (208) 587-5776

Fax: (208) 587-9086

## Fax Cover

Attn: First American

From: Robyn

Company: \_\_\_\_\_

Date: 5-23-05

Fax: \_\_\_\_\_

Pages (including cover): 2

RE: 1085 S. 36th W.

Comments: Hi ladies,

We are trying to close this  
on Tuesday, still waiting for  
Doc's book. Well's Fargo

A handwritten signature, possibly "Robyn", is written in cursive and circled with a large oval.

05/20/2005 10:33 208587 6

1ST CLASS

PAGE 02

05/19/2005 02:49 9497201205

RED WORLD

PAGE 02/02

05/18/2005 15:54 2085879B95

1ST CLASS

PAGE 02

RE-11 ADDENDUM/AMENDMENT FAX 2004050006 Page 1 of 1

(1,2,3, etc.)



RE-11 ADDENDUM/AMENDMENT #  
THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS, IF YOU  
HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY AND/OR ACCOUNTANT BEFORE SIGNING.

THIS IS AN ☐ ADDENDUM or an ☒ AMENDMENT to the Real Estate Purchase and Sale Agreement and Addendum/Amendment (hereinafter referred to as the "Agreement").

"Addendum" means that the information below is added material to the Agreement (such as the terms of the Agreement).

"Amendment" means the form is being used to change, correct or revise the Agreement (such as modification, addition or deletion of a term).

1 Earnest Money Deposit: April 12, 2005 ID# 05/1205

2 ADDRESS: 1080 S 26th W, Mountain Home, ID 83847

3 BUYER(S): Jackie G. and Teresa D. Wesco

4 SELLER(S): Chasen REO World

5 The undersigned parties hereby agree as follows:

6 1. Closing to be on or before May 27, 2005.

7 n/a

8 n/a

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10 n/a

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12 n/a

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18 n/a

19 n/a

20 n/a

21 n/a

22 n/a

23 n/a

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30 n/a

31 n/a

32 n/a

33 n/a

34 To the extent the terms of the ADDENDUM or AMENDMENT modify or conflict with any provisions of the Real Estate Purchase and Sale Agreement, including all prior Addendums or Amendments, these terms shall control. All other terms of the Real Estate Purchase and Sale Agreement, including all prior Addendums, Amendments, or Counter Offers not modified by this ADDENDUM or AMENDMENT shall remain in effect.

35 The herein agreement, upon its execution by both parties, is made an integral part of the aforementioned Agreement.

36 Date: May 18, 2005 Time: 4:00 PM Buyer by Jackie G. and Teresa D. Wesco

37 Date: 05/18/05 Time: 4:00 PM Seller by Chasen REO World LLC

38 This form is provided as a guide only. The form may be modified by the parties to the Agreement. It is provided only for the real estate professionals who are

members of the National Association of REALTORS®. USE BY ANY OTHER PERSON IS PROHIBITED.

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RE-11 ADDENDUM/AMENDMENT FAX 2004050006 PAGE 1 OF 1

Printed Using Professional Computer Form 550 by the National Association of REALTORS®

# 1<sup>st</sup> Class Real Estate

1150 American Legion

Mountain Home, ID 83647

Office: (208) 587-5776 Fax: (208) 587-9086

## Fax Cover

Attn: St American From: Robin

Company: \_\_\_\_\_ Date: 5-20-05

Fax: \_\_\_\_\_ Pages (including cover): 2

RE: 1095 S 36<sup>th</sup> W

Comments: Hi ladies

Were going to try and close  
on Tuesday the 22nd

---

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---

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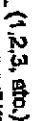
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PAGE 02



1 This is an ☐ **ADDENDUM** or an ☐ **AMENDMENT** to the main contract process document (such as lease or description).

2 If Amendment means that the information below is added (inserted) for the agreement, insert as modification, addition or deletion of a term(s).

3 If Amendment means that the form is being used to change, correct or revise the agreement, insert as modification, addition or deletion of a term(s).

4 **Earned Money Date:** April 12 2006  
 4 **Amount of cash, the amount Name ID #** 5567

ADDRESS: 1000 W. 20th St. Ft. Worth, Texas 76102  
Joseph G. and Teresa D. Wince

1 HOLMAN, \_\_\_\_\_  
2  
3 **BELLERICH** \_\_\_\_\_ **Chasol RED WING**  
4  
5

The following parties joined as follows:

1. Address 1080 S. 26th W. Also known as 1085 S. 26th W.

3. All other terms and conditions to remain the same.

43  
n/a

14 11/23

16 n/2

47 11/8

| 1R | n/a |
|----|-----|
|    |     |

20 P/4

10-10-52

B/M

11/2

29 11/3

27  
FBI  
n/a

20 17/2

20

57

m/a

22 8/13

To the extent the terms of the ADDENDUM or AMENDMENT modify or conflict with any provisions of the Base Estate Purchase and Sale Agreement including all prior Addendums or Amendments, these terms shall control. All other terms of the most recent Purchase and Sale Agreement including all prior Addendums, Amendments, or Counter Offers not modified by the ADDENDUM or AMENDMENT shall remain the same.

24 The Western agreement, upon its execution by both parties, is made an integral part of the aforementioned Agreement.

Date 05/16/08 TIME 11:45 AM  
Buyer Jackie D. Wood  
Buyer's Title Managerial as  
Telephone 760.222.1111

42 Date 5/18/05 Time AM/PM  
43  
44

7710 here is printed and distributed for the Association of Negro Teachers, Inc. This form has been designed for use is provided only for those individuals who are members of the National Association of Negro Teachers.

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REC-1 ADDENDUM/AMENDMENT JULY 2014 INITIAL PAGE 1 OF 1

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## RE-11 ADDENDUM/AMENDMENT #

1

(1,2,3, etc.)



THIS IS A LEGALLY BINDING CONTRACT. READ THE ENTIRE DOCUMENT INCLUDING ANY ATTACHMENTS, IF YOU HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY AND/OR ACCOUNTANT BEFORE SIGNING.

1 This is an ☐ ADDENDUM or an ☒ AMENDMENT to the Real Estate Purchase and Sale Agreement and Receipt for Earnest Money.  
2 ("Addendum" means that the information below is added material for the agreement (such as lists or descriptions)).  
3 ("Amendment" means the form is being used to change, correct or revise the agreement (such as modification, addition or deletion of a term)).

4 Earnest Money Dated: April 12, 2005 ID # 041205

5 ADDRESS: 1080 S 36th W, Mountain Home ID 83647

6 BUYER(S): Jackie G. and Teresa D. Weece

7 SELLER(S): Chase/ REO World

8 The undersigned parties hereby agree as follows:

9 1. Address 1080 S. 36th W., Also known as 1085 S. 36th W.

10 2. All other terms and conditions to remain the same.

11 n/a

12 n/a

13 n/a

14 n/a

15 n/a

16 n/a

17 n/a

18 n/a

19 n/a

20 n/a

21 n/a

22 n/a

23 n/a

24 n/a

25 n/a

26 n/a

27 n/a

28 n/a

29 n/a

30 n/a

31 n/a

32 n/a

33 n/a

34 To the extent the terms of this ADDENDUM or AMENDMENT modify or conflict with any provisions of the Real Estate Purchase and Sale  
35 Agreement including all prior Addendums or Amendments, these terms shall control. All other terms of the Real Estate Purchase and Sale  
36 Agreement including all prior Addendums, Amendments, or Counter Offers not modified by this ADDENDUM or AMENDMENT shall remain  
37 the same.

38 The herein agreement, upon its execution by both parties, is made an integral part of the aforementioned Agreement.

39 Date 05/16/05 Time 11:45 AM/PM Buyer Jackie G. Weece

40 Date 05/16/05 Time AM/PM Seller Jackie G. Weece

41 Date 05/16/05 Time AM/PM Seller Jackie G. Weece

42 Date 05/16/05 Time AM/PM Seller Jackie G. Weece

43 Date 05/16/05 Time AM/PM Seller Jackie G. Weece

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05/26/2005 11:28

208587 6

1ST CLASS

PAGE 02

May 26, 2005 10:59AM

ANALYTICAL LABORATORIES INC

No. 2461 P. 2/3



## Analytical Laboratories, Inc.

1804 N. 33rd Street  
Boise, Idaho 83703  
Phone (208) 342-5515<http://www.analyticallaboratories.com>

## Laboratory Analysis Report

Sample Number: 0514692

Attn:  
CENTRAL DISTRICT HEALTH DEPT  
707 NORTH ARMSTRONG PL  
BOISE, ID 83704Collected By: R HAWKS  
Submitted By: B MERSCH  
Source of Sample:ROBIN HAWKS 1150 AMERICAN LEGION BLVD  
MOUNTAIN HOME, ID 83647

## Time of Collection:

Date of Collection: 5/24/2005

Date Received: 5/25/2005

Report Date: 5/26/2005

PWS#:

PWS Name:

| Test Requested     | MCL | Analysis Result | Units | MDL   | Method    | Date Completed | Analyst |
|--------------------|-----|-----------------|-------|-------|-----------|----------------|---------|
| Lead Furnace       |     | <0.005          | mg/L  | 0.005 | SM 3113 B | 5/26/2005      | DMB     |
| Rush Set-Up Charge |     | *               |       |       |           | 5/25/2005      | DMB     |

MCL = Maximum Contamination Level  
MDL = Method/Medium Detection Limit  
UR = Unregulated

Thank you for choosing Analytical Laboratories for your testing needs.

If you have any questions about this report, or any future analytical needs, please contact Sandy Koch.

INSTRUCTIONS REVERSE SIDE. RM/H-0198

STATE OF IDAHO  
DEPARTMENT OF HEALTH AND WELFARE  
COLIFORM BACTERIA ANALYSIS REPORT  
CONTAMINANT ID# 3100

☐ Laboratory Name: (Check one)  
☐ Boise ID00018  
☐ Pocatello ID00004  
☐ Coeur d'Alene ID00001

Shaded areas must be fully filled out or samples will not be run. Private samples need not have pwt# or Chlorine residual. Clear areas are for lab use only.

Your sample will be analyzed for TOTAL COLIFORMS unless you specify another analysis under Remarks.

For PWS only, if this is a repeat sample, mark the date of the ORIGINAL POSITIVE SAMPLE.

**Your sample will be analyzed for TOTAL COLIFORMS unless you specify another analysis under Remarks.**  
**For PWS only, if this is a repeat sample, mark the date of the ORIGINAL POSITIVE SAMPLE.**

ORIGINAL POSITIVE SAMPLE.

## RESULTS

File 587-9086

[illegible]

| Sample Type                          | Sample Type codes                    |
|--------------------------------------|--------------------------------------|
| RS - Routine Sample                  | RS - Routine Sample                  |
| RP - Repeat Sample (At original top) | RP - Repeat Sample (At original top) |
| X - Other Repeat                     | X - Other Repeat                     |
| WR - Unintended (source)             | WR - Unintended (source)             |
| C - Construction/Spectral            | C - Construction/Spectral            |
| E - Environmental (John of           | E - Environmental (John of           |
| D - Downstream Repeat                | D - Downstream Repeat                |

**Chain-of-Custody Information**

|                  |       |       |              |
|------------------|-------|-------|--------------|
| Relinquished by: | Date: | Time: | Received by: |
| Relinquished by: | Date: | Time: | Received by: |

REMARKS

ANALYST

**SUPERVISOR**

DATE/TIME RECEIVED

DATE/TIME ANALYZED

DATE REVIEWED

5/26/2005 11:30 208587 16 1ST CLASS  
May .26. 2005 11:00AM ANALYTICAL LABORATORIES INC  
No. 2461 P. 3/3

05/26/2005 11:30

208587 16

1ST CLASS

No. 2461 P. 3/3

PAGE 01  
1/1

# 1<sup>st</sup> Class Real Estate

1150 American Legion

Mountain Home, ID 83647

Office: (208) 587-5776 Fax: (208) 587-9086

## Fax Cover

Attn: Lee Anna

From: Robin Sparks

Company: \_\_\_\_\_

Date: 5-27-05

Fax: \_\_\_\_\_

Pages (including cover): 2

RE: 1085 S. 36<sup>th</sup> W.

Comments: Lead Water Test

Results

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---

# BRIGGS ENGINEERING, Inc.

1800 West Overland Road, Boise, Idaho, 83705  
Voice (208) 344-9700 / Fax (208) 345-2950  
INVOICE # 505054

**CLIENT:**

Kim Heinen  
Wells Fargo Home Mortgage  
210 E. Jackson  
Mountain Home, ID

fax 587-0092  
voice 587-0097

**PROJECT:** 1085 S 36th West  
**PROJECT #:** 50546  
**DATE:** May 16, 2005

**WORK COMPLETED:**

Engineering services completed this period include the following:

1. Foundation Inspection

**FEE SCHEDULE:**

|                   |        |                        |        |
|-------------------|--------|------------------------|--------|
| Principal:        | 0.0    | hours @ \$130.00/hr. = | 250.00 |
| Project Engineer: | 2.5    | hours @ \$100.00/hr. = |        |
| Technician:       | 0.0    | hours @ \$60.00/hr. =  |        |
| Clerical:         | 0.5    | hours @ \$42.00/hr. =  | 21.00  |
| Expenses:         | \$0.00 | @ 110% =               |        |
| Mileage:          | 94.0   | miles @ \$0.40/mile =  | 37.60  |

|                |    |        |
|----------------|----|--------|
| INVOICE TOTAL  | \$ | 308.60 |
| BILLED TO DATE | \$ | 0.00   |
| PAID TO DATE   | \$ | 0.00   |
| PAST DUE       | \$ | 0.00   |

Interest (18%) & Additional Billing Fee (\$5.00) =

|                  |           |                      |
|------------------|-----------|----------------------|
| <b>TOTAL DUE</b> | <b>\$</b> | <b><u>308.60</u></b> |
|------------------|-----------|----------------------|

**REMIT TO:**

**BRIGGS ENGINEERING, Inc.**  
1800 W. Overland Road  
Boise, Idaho 83705

fax (208) 345-2950  
voice (208) 344-9700

  
John Martin, Project Manager

Approved \_\_\_\_\_

**BRIGGS ENGINEERING, Inc.**

**ENGINEERS / PLANNERS / SURVEYORS**

1800 West Overland Road  
Boise, Idaho 83705 -- 3142

Voice (208) 344-9700

Fax (208) 345-2950

E-mail: [johnm@briggs-engineering.com](mailto:johnm@briggs-engineering.com)

May 16, 2005

587-0097  
Fax 587-0092

**Wells Fargo Home Mortgage**

210 E. Jackson

Mountain Home, ID

Attn:

Kim Heinen



Re: 1085 S 36th West

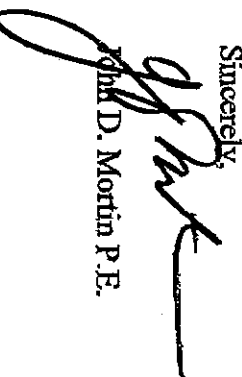
Mountain Home, ID

I visited the home at approximately 1:30 pm today and made the following observations:

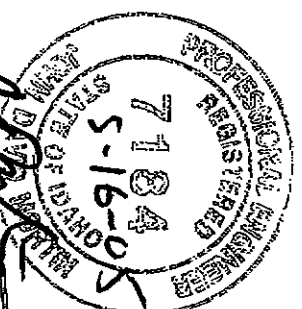
1. There were no structurally significant cracks.
2. The number of vents met requirements.
3. The ground around the home sloped away from the foundations.
4. The perimeter foundation walls consist of concrete stem walls on strip footings.
5. Soil has been added for protection against frost heave.
6. The holdowns were installed properly and the spacing is adequate to resist the design loads.
7. The rail beams are supported on power piers on continuous concrete footings.
8. The marriage line is supported on CMU piers on a continuous concrete footing.
9. There is a vapor barrier in place.
10. There is adequate access to the crawl space at the west end of the home.

The foundations are in good condition and meet the requirements of the Permanent Foundations Guide for Manufactured Housing HUD-007487 dated September 1996.

Sincerely,

  
John D. Martin P.E.

50546



**Fax to:** Chase

**Attention:** 877-819-3092

**From:** First American Title Company Fax No. (208) 587-1441

**At the Request of:** LeeAnna

**Transmission includes:**

Copies of checks / funding check and processing fee Check / HUD / UPS Receipt

**Total number of pages, including cover letter:** 7

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

**Notes:** Here are the copies you requested. We missed the UPS pickup today, but it will go out tomorrow afternoon.

Thank you,  
LeeAnna Lathrop

001

05/31/2005 TUE 17:07 FAX

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

TRANSMISSION OK

|                |             |
|----------------|-------------|
| TX/RX NO       | 1587        |
| CONNECTION TEL | 18778193092 |
| SUB-ADDRESS    |             |
| CONNECTION ID  |             |
| ST. TIME       | 05/31 17:04 |
| USAGE T        | 02'44       |
| PGS.           | 8           |
| RESULT         | OK          |

0052718392

☒ manifest - house leaders (73)  
☒ re-exercised purchase agreement  
☒ amendatory clause

[illegible]

05/31/2005 TUE 15:30 FAX

TRANSMISSION VERIFICATION REPORT

TIME : 05/06/2005 15:13  
NAME : 1ST AMERICAN TITLE  
FAX : 2085873325  
TEL :

DATE, TIME  
FAX NO./NAME  
DURATION  
PAGE(S)  
RESULT  
MODE

05/06 15:12  
15033535108  
00:01:27  
07  
OK  
STANDARD  
ECM

First American Title Company  
190 North 3<sup>rd</sup> East  
Mountain Home, ID 83647  
Tel. (208) 587-8428  
Fax. (208) 587-1441

FAX COVER LETTER

Date: 5/6/05  
Fax to: Wells Fargo Home Mortgage/503-353-5108  
Attention: Esther Jorgensen  
From: First American Title Company Fax No. (208) 587-1441  
At the Request of: Linda Sloderbeck

Transmission includes:

Wire Instructions w/E-mail Address, Preliminary Title Report, Estimated Figures Sheet,  
and Tax Info. Sheet.

Total number of pages, including cover letter: 8

IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY

Notes: RE: Jackie G. & Teresa D. Weece @ 1080 South 36<sup>th</sup> West Street, Mountain  
Home, Idaho 83647. Your loan #0052718392. Our file no. FA-13473. Prorated taxes  
for 2005 are \$337.72, for 1/1/05 through 5/12/05, this will be a credit to buyers. The total  
amount is \$946.54. The second half 2004 will be paid out of closing in the amount of

First American Title Company  
190 North 3<sup>rd</sup> East  
Mountain Home, ID 83647  
Tel. (208) 587-8428  
Fax. (208) 587-1441

**FAX COVER LETTER**

**Date:** 5/6/05

**Fax to:** Wells Fargo Home Mortgage/503-353-5108

**Attention:** Esther Jorgensen

**From:** First American Title Company Fax No. (208) 587-1441

**At the Request of:** Linda Sloderbeck

**Transmission includes:**

Wire Instructions w/E-mail Address, Preliminary Title Report, Estimated Figures Sheet, and Tax Info. Sheet.

**Total number of pages, including cover letter:** 8

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

**Notes:** RE: Jackie G. & Teresa D. Weece @ 1080 South 36<sup>th</sup> West Street, Mountain Home, Idaho 83647. Your loan #0052718392. Our file no. FA-13473. Prorated taxes for 2005 are \$~~337~~.72, for 1/1/05 through 5/12/05, this will be a credit to buyers. The total amount is \$946.54. The second half 2004 will be paid out of closing in the amount of \$270.85.

Just as an FYI, I have been in contact with the seller, Chase Home Finance, LLC, and they stated that they are on "hold" on this transaction as they have yet to receive a signed contract? Please let me know if you have received any different information.

Thankyou and have a  
great weekend!  
Linda



12550 SE 93<sup>rd</sup> Avenue  
Clackamas, OR 97015

Esther Jorgensen  
Mortgage Specialist  
503-353-4883 Phone  
503-353-5108 Fax  
esther.jorgensen@wellsfargo.com

**CRITICAL TO THE CLOSING - PLEASE PROVIDE ASAP**

|              |                                          |                 |                                |
|--------------|------------------------------------------|-----------------|--------------------------------|
| Escrow Agent | <u>Becky Hughes</u>                      | Title Company   | <u>First American Title</u>    |
| Phone        | <u>208-587-8428</u>                      | Fax             | <u>208-587-1441</u>            |
| RE: Escrow # | _____                                    | Est. Sign Date: | <u>5/12/05</u>                 |
| Name of      | _____                                    | Est. Fund Date  | <u>5/12/05</u>                 |
| Borrower(s): | <u>Jackie G. &amp; Teresa D. Wecce</u>   | Loan Number     | <u>0052718392 AU</u>           |
| Loan Amt:    | <u>\$ 98,455.00</u>                      |                 |                                |
| Address:     | <u>1080 S. 34<sup>th</sup> Street W.</u> |                 | <u>Mountain Home, ID 83647</u> |

☒ Preliminary Title Report / When Completed  
Please Note: Government Search Fee must read: Lien Search Fee Reconveyance  
Fee must read: Release Fee

☒ Wire Instructions

☒ Email Address / Registered with eLynx ☐ Yes ☐ No

email address for EDD: \_\_\_\_\_  
*It's easy to register for eLynx. Just call 1-800-905-0939 or email [wellsfargo@elynx.com](mailto:wellsfargo@elynx.com)*

☒ Please confirm the following fees:

|                           |       |                        |       |
|---------------------------|-------|------------------------|-------|
| Title Policy fee:         | _____ | Prorated Taxes Through | _____ |
| Escrow fee:               | _____ | Close date             | _____ |
| Recording fee:            | _____ | Credit \$ amount       | _____ |
| Release Fee/Satisfaction: | _____ | or                     |       |
| Courier Fee/Overnight:    | _____ | Charge \$ amount       | _____ |
| Wire Transfer:            | _____ | to borrower.           |       |
| Electronic Doc fee:       | _____ |                        |       |
| Messenger fee:            | _____ |                        |       |

☐ Please provide payoffs for the following liens:

|          |       |           |       |
|----------|-------|-----------|-------|
| Company: | _____ | Account # | _____ |
| Company  | _____ | Account # | _____ |
| Company  | _____ | Account # | _____ |

PLEASE FAX ABOVE INFORMATION AND WIRING INSTRUCTIONS TO:  
Esther TELEPHONE: 503-353-4883 FAX: 866-305-4541

FIRST AMERICAN TITLE COMPANY  
190 North 3<sup>rd</sup> East  
Mountain Home, ID 83647  
Phone (208) 587-8428 or (888) 580-8428  
Fax (208) 587-1441

May 6, 2005

Wells Fargo Home Mortgage  
Attn: Esther Jorgensen  
12550 SE 93<sup>rd</sup> Ave.  
Clackamas, OR 97015

Via Fax No.: 503-353-5108

Dear Esther:

As per your request, please find the following ESTIMATED closing figures:

Escrow Closing Fee (based on sale/loan amount of \$100,000.00): \$335.00.  
Premium for Standard Owners Coverage (based on sales price of \$100,000.00): \$605.00.  
Premium for Extended Lender's Policy (based on loan amount \$98,455.00): \$255.45.  
Endorsements 100, 116, 8.1: \$50.00.  
Commission at 5.75%: \$5,750.00.  
Recording costs: \$3.00 per page.  
Reconveyance Fee: \$43.00 each.  
Courier Fee: \$15.00 each.  
Credit Card Processing Fee: \$10.00 per check.  
Construction Draws: \$10.00 per check.

Also add any prorations for taxes and/or dues if applicable. See Fax Cover Sheet for details on tax amounts. All figures are subject to change, as they are based on loan amount or sales price.

Sincerely,

FIRST AMERICAN TITLE COMPANY

*Linda Sloderbeck*

Linda Sloderbeck  
Escrow Assistant

## Main Identity

---

**From:** "Linda Sloderbeck" <fatmh@mindspring.com>  
**To:** <brian@reoworld.com>  
**Sent:** Thursday, May 05, 2005 1:20 PM  
**Subject:** Fw: 1080 South 36th West Street, Mountain Home

Mr. Dauk,

Please note the following message to Mrs. Saladino. I have not yet had a response and was hoping that you might also be a contact for this file. Thank you for your help and cooperation.

Have a great day!  
Linda Sloderbeck

----- Original Message -----  
**From:** Linda Sloderbeck  
**To:** brian@reoworld.com  
**Sent:** Thursday, May 05, 2005 1:18 PM  
**Subject:** Fw: 1080 South 36th West Street, Mountain Home

*Per Reo World,  
they are on hold  
on this transaction.  
They have yet to receive  
a signed contract.*

----- Original Message -----  
**From:** Linda Sloderbeck  
**To:** calym@reoworld.com  
**Sent:** Tuesday, May 03, 2005 2:49 PM  
**Subject:** 1080 South 36th West Street, Mountain Home

Ms. Saladino,

My name is Linda Sloderbeck and I will be working with you as a point of contact for the closing agency. First American Title, for the property at 1080 South 36th West, Mountain Home, ID 83647. I received your name from Melinda Liercke at 1st Class Real Estate, the listing agent on this property. I will need Closing Instructions from on this as soon as you can get to it. The Title Commitment requires that we have a copy of a resolution of the board of directors authorizing corporate officers with the power to execute on behalf of Chase Manhattan. Please send me the name and vesting on the person that will be signing documents for us and a Tax I.D. number for Chase. If we will be wiring money for seller proceeds, please attach wire instructions. We can deposit directly to the local banks, if preferred.

Please let me know if you have any questions for us at this time. I look forward to working with you. Have a great day!

Linda Sloderbeck  
First American Title Company  
190 North 3rd East  
Mountain Home, ID 83647  
phone) 888-580-8428  
fax) 208-587-1441  
e-mail) fatmh@mindspring.com

05/03/2005 13:10 2085879086

1ST CLASS

PAGE 02

First Name:

MR. JACKIE G. WEECE  
TERESA D. WEECE  
100 HWY. 78 PH. 208-834-2920  
P.O. BOX 103  
GRAND VIEW, ID 83624

8809

8809

88-80/125

452222580

DATE: 4/21/2005

PAY TO:

First American Title

THE ORDER OF

Two thousand and no/100

\$ 2000.00

DOLLARS

AT

ULTIMATE CHECKING PLUS



SECURITY  
STATE BANK  
94 Hour Teller Service  
1-800-854-0894  
WWW.SBWBANK.COM

MEMO: amount money

Jackie G. Weece

12510060748809 452222580

PLEASE CO FAX: (714) 5

EMAIL: RECORDED &amp; INDEXED

Open Date: 01-24-2005 2:10 PM

Site: FATCO (ELMORE, ID)

Division: NDS-REO

\*231534

3\*

Order No.: 2315343

Escrow No.:

Title Officer: MELISSA TRIM,

Escrow Officer:

Title Type: COMMIT W/CLOSING

Escrow Type:

COMMIT W/CLOSING - loan amount:

Escrow Open:

STBD

Escrow Site:

\$ .00

County Ref:

NONE

Proposed Insured:

Lender Ref: 1988468877

Address: 1080 S 36TH W ST, MOUNTAIN HOME, ID

APN No.:

83647

Lot/Block/Tract: //

ELMORE

Owner: CHASE MANHATTAN MORT

Book/Page: /

Prior Owner: LOREE ESTATE

Buyer:

Instructions: PLEASE ISSUE A TITLE COMMITMENT ONCE THE TRUSTEE'S DEED IS OF RECORD. PLEASE FAX THE COMMITMENT AND INVOICE TO ROB DEL ROSARIO @ 800-430-2680.

Product: 0

CC&amp;R: 0

Docs: 0

Escrow fee: 0

CUSTOMER

CONTACT 1

REO WORLD

NATIONWIDE DEFAULT TITLE SERVICES

359 SAN MIGUEL, SUITE 107  
NEWPORT BEACH, CA 926603 FIRST AMERICAN WAY  
SANTA ANA CA 92707BRIAN DAUK BRIAN@REOWORLD.COM  
PH: 949-720-7009 FX: 949-720-1206DEL ROSARIO, ROBERT  
(877) 416-4968 (800) 430-2680 RDELROSARIO@FIRSTAM.COM

BRIAN@REOWORLD.COM

TITLE

T/FARM

FATCO (ELMORE, ID)

PC ATTY: RINGERT AND CLARK

190 NORTH THIRD EAST  
MOUNTAIN HOME ID 83647

MELISSA TRIM TITLE

BROKER: MELINDA LIERCKE

208-587-8428 (208) 587-3325

208-587-5776 208-587-9086

ATTY

05/03/2005 13:27 2085879086  
05/03/2005 18:18 26 73325

1ST CLASS  
1ST AMERICA TITLE

PAGE 01  
PAGE 01/01

**REQUEST FOR INFORMATION**

First American Title Company  
Phone: (208) 587-8428 / Fax: (208) 587-1441

DATE: 5/3/05

TO: 1<sup>st</sup> Class Real Estate/587-9086/Attn: Melinda Liercke

FROM: Linda

RE: Chase Manhattan Mortgage Corp. to Weece @ 1080 S. 36<sup>th</sup> West

Please provide the following information for the customer listed above.

**Sellers Contact Information:**

Please call or fax information back to me as soon as possible.

Thank you so much for your help. Have a great day!!

*Laryn Saladino*

*laryn@reoworld.com*

*Phone: 949-720-7009 X13*

*Fax: 949-720-1745*

STATEMENT OF INTENT TO DEED THIS DOCUMENT IS BEING RECORDED TO CORRECT LEGAL  
MANUFACTURED HOME AS REAL PROPERTY

321361

|                                   |                                                                                                                                                           |                                |                |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------|
| 1. Owner (Name(s))                | Lucky C Holden                                                                                                                                            |                                |                |
| 2. Mailing Address                | 6070 S. 316th W.                                                                                                                                          |                                |                |
| 3. Property Address               | 1150                                                                                                                                                      |                                |                |
| 4. Legal Description              | EAST 1/4 of Lot 16 B1K1 Sub 1                                                                                                                             |                                |                |
| 5. Real Property Parcel #:        | 000040010160                                                                                                                                              | 6. Manufactured Home Parcel #: | MHTR0000453800 |
| 7. Land Ownership:                | <input checked="" type="checkbox"/> Deed <input type="checkbox"/> Recorded <input type="checkbox"/> Contested or Sale <input type="checkbox"/> Unrecorded |                                |                |
| 8. Manufactured Home Description: | Make _____ Model _____                                                                                                                                    |                                |                |

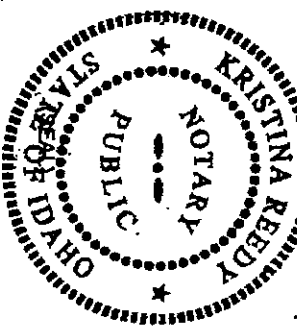
ELMORE COUNTY, IDAHO SS.  
Request of KIM HOLDEN  
Time 3:52 P.M.  
Date April 6, 2000  
By GAIL L. BEST, Recorder  
Fee \$3.00 Deputy

The undersigned, being duly sworn, states that the above information is true and correct, and does hereby exercise STATEMENT OF INTENT, declaring the "Statement of Intent to Declare" the above referenced manufactured home to constitute real property to be null and void according to Section 63-304, Idaho Code. The undersigned further represents that the running gear of the home has been removed and that the manufactured home will be permanently affixed to a foundation on land which is owned or being purchased by the owner or purchaser of the manufactured home.

|                         |                       |          |               |
|-------------------------|-----------------------|----------|---------------|
| 9. Signature            | <u>[Signature]</u>    | 10. Date | <u>4-4-02</u> |
| 11. County of IDAHO     | <u>Elmore</u>         | 12. Size | <u>66x27</u>  |
| 13. Lien Holder, if any | <u>The ASSOCIATES</u> |          |               |

On this April day of 4, 2000, before me, the undersigned notary public in and for said State, personally appeared [Signature] or identified to me to be the person(s) whose name(s) is/are subscribed to the within and foregoing instrument, and acknowledged to me that he executed the same IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this Statement first above written.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this Statement first above written.



ELMORE COUNTY, IDAHO SS.  
Request of GUARANTY TITLE, INC.  
Time 3:55 P.M.  
Date March 16, 2001  
By Kristina Reedy  
Notary Public in and for the STATE of IDAHO  
Residing at Mountain View, Idaho  
Commission Expires 2004

- Signatures - Pursuant to Section 63-304, Idaho Code
- 10. BUILDING & ZONING DEPARTMENT OR OTHER AUTHORIZED OFFICIAL:
    - A. Removal of running gear
    - B. Permanently affixed to a foundation (See Title 44, Chapter 22, Idaho Code)
  - 11. COUNTY ASSESSOR

[Signature] 4/4/02  
[Signature] 4/4/02  
[Signature] 4-5-00

12. CONSENT OF LIENHOLDER ASSOCIATES [Signature] 4-6-00

7-23-04 took copy this and took to assessor office to see what the problem was with this. talked with Michelle she made a Tel home. AV00081 4/9/04  
Call to DMV. She told her had been advised to them. 8/02 she DMV failed to let the assessor office know. Assessor will make Road for 05 year



*First American*  
**Title Insurance Company**  
NATIONAL DEFAULT TITLE SERVICES

**NDS-REO - Order Sheet - 2315343**

PLEASE CONFIRM RECEIPT OF THIS ORDER, WITH YOUR REFERENCE NUMBER, BY ONE OF THE FOLLOWING:  
FAX: (714) 800-7801  
EMAIL: REO.CONFIRMATIONS@FIRSTAM.COM

Open Date: 01-24-2005 2:10 PM

Site: FATCO (ELMORE, ID)

Division: NDS-REO

\*  
**231534**

3\*

Commission 5.75%

|                                                                                                                                                              |                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| Order No.: 2315343                                                                                                                                           | Escrow No.:                                           |
| Title Officer: MELISSA TRIM,                                                                                                                                 | Escrow Officer:                                       |
| Title Type: COMMIT W/CLOSING                                                                                                                                 | Escrow Type: REO                                      |
| COMMIT W/CLOSING - Loan Amount:                                                                                                                              | Escrow Open: 01-24-2005 2:10 PM                       |
| \$TBD                                                                                                                                                        | Escrow Site:                                          |
| \$ .00                                                                                                                                                       | County Ref:                                           |
| Trans. Type: NONE                                                                                                                                            | Proposed Insured: FA-13473                            |
| Lender Ref: 1988468877                                                                                                                                       |                                                       |
| Address: 1080 S 36TH W ST, MOUNTAINHOME, ID 83647                                                                                                            | APN No.:                                              |
| ELMORE                                                                                                                                                       | Lot/Block/Tract: //                                   |
| Owner: CHASE MANHATTAN MORT                                                                                                                                  | Book/Page: /                                          |
| Prior Owner: LOREE ESTATE                                                                                                                                    |                                                       |
| Buyer:                                                                                                                                                       |                                                       |
| Instructions: PLEASE ISSUE A TITLE COMMITMENT ONCE THE TRUSTEE'S DEED IS OF RECORD. PLEASE FAX THE COMMITMENT AND INVOICE TO ROB DEL ROSARIO @ 800-430-2680. |                                                       |
| Product: 0 CC&R: 0                                                                                                                                           | Docs: 0 Easements: 0                                  |
| CUSTOMER                                                                                                                                                     | CONTACT 1                                             |
| REO WORLD                                                                                                                                                    | NATIONWIDE DEFAULT TITLE SERVICES                     |
| 359 SAN MIGUEL, SUITE 107                                                                                                                                    | 3 FIRST AMERICAN WAY                                  |
| NEWPORT BEACH, CA 92660                                                                                                                                      | SANTA ANA CA 92707                                    |
| BRIAN DAIK BRIAN@REOWORLD.COM                                                                                                                                | DEL ROSARIO, ROBERT                                   |
| PH: 949-720-7009 FX: 949-720-1206                                                                                                                            | (877) 416-4968 (800) 430-2680 RDELROSARIO@FIRSTAM.COM |
| BRIAN@REOWORLD.COM                                                                                                                                           |                                                       |
| TITLE                                                                                                                                                        | T/FARM                                                |
| FATCO (ELMORE, ID)                                                                                                                                           | FC ATTY: RINGERT AND CLARK                            |
| 190 NORTH THIRD EAST                                                                                                                                         | 208-342-4591                                          |
| MOUNTAIN HOME ID 83647                                                                                                                                       |                                                       |
| MELISSA TRIM TITLE                                                                                                                                           | BROKER: MELINDA LIERCKE                               |
| 208-587-8428 (208) 587-3325                                                                                                                                  | 208-587-5776 208-587-9086                             |
|                                                                                                                                                              | ATTY                                                  |

Closing ASAP (early May)

FIRST AMERICAN TITLE COMPANY,

Commitment Number: FA-13473

**SCHEDULE A**

1. Commitment Date: January 21, 2005 at 08:00 AM

2. Policy (or Policies) to be issued:

Premium

Amount

(a) Owner's Policy

(ALTA Std. Policy (10/17/92)

)

Proposed Insured:

To Be Determined

(b) Loan Policy

(ALTA Ext. Policy (10/17/92)

)

Proposed Insured:

To Be Determined

(c) Endorsements

(To Be Determined

)

Proposed Insured:

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:  
Chase Manhattan Mortgage Corporation

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

The East one-half of Lot 16 in Block 1 of AIRPORT SUBDIVISION, Elmore County, Idaho, according to the official plat thereof on file and of record in the office of the County Recorder of Elmore County, Idaho.

Address according to the Elmore County Assessor:

1073 South 36th West Street  
Mountain Home, Idaho 83647

FIRST AMERICAN TITLE COMPANY

By: Shawn Anderson

FIRST AMERICAN TITLE COMPANY

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE B - SECTION I  
REQUIREMENTS**

The following are the requirements to be complied with:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
- d. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- e. Release(s) or Reconveyance(s) of item(s):. \_NONE\_
- f. With respect to Chase Manhattan Mortgage Corporation, a corporation, we require:
  - a. A certified copy of good standing of recent date issued by the Secretary of State of the Corporation's state of domicile.
  - b. A certified copy of a resolution of the board of directors authorizing the contemplated transaction and designating which corporate officers shall have the power to execute on behalf of the corporation.
  - c. Other requirements which the Company may impose following its review of the material required herein and other information which the Company may require.
- g. You must give us the following information:
  1. Any off record leases, surveys, etc.
  2. Other
- h. Important: If this transaction fails to close and/or this commitment is canceled, a fee will be due and owing, which fee complies with the rates currently on file with the Department of Insurance, State of Idaho. We will consider the party who ordered this commitment, and/or the party benefiting from it, responsible for payment unless notified in writing within 30 days to the contrary.
- i. Copies of any of the Exceptions listed in Schedule B, Section 2 will be furnished upon request.

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE B - SECTION II  
EXCEPTIONS**

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. 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, interest 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 or 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 the 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 material theretofore or hereafter furnished, imposed by law and not shown by the public records.
7. 2004 taxes in the original amount of \$365.14, Tax Parcel Number MHTR0000453800A. The first one-half are paid, the balance is due and payable, but not delinquent until after June 20 of current year.
8. 2004 taxes in the original amount of \$176.56, Tax Parcel Number RP00004001016AA. The first one-half are paid, the balance is due and payable, but not delinquent until after June 20 of current year.
9. 2005 taxes are an accruing lien, not due or payable until the fourth Monday in November of the current year, the first one-half of which is not delinquent until after December of the current year.
10. Easements on the recorded plat of said subdivision.
11. All matters, covenants, conditions, restrictions, easements and any rights, interests or claim which may exist by reason thereof, disclosed by the recorded plat of said subdivision, recorded as Instrument No. 156676, 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).

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE B - SECTION II**  
**EXCEPTIONS**  
(Continued)

12. Statement of Intent to Declare Manufactured Home Real Property recorded April 6, 2000, Instrument No. 321361 and re-recorded March 16, 2001 as Instrument No. 327344.
13. Declaration of Easement executed by Ricky C. Holden and Kimberly M. Holden, recorded May 2, 2001 as Instrument No. 328332.

The above numbered exceptions, 1-4 & 6 may be eliminated in an ALTA Extended Coverage Policy.

Parcel Master Print

Parcel #: RP 00004001016A A  
Owner: SAUNDERS, LOREE M  
1085 S 36TH W  
MTN HOME ID 83647  
Legal: E 1/2 LOT 16  
AIRPORT SUB  
BLK 1

Tax Code Area: 520.00  
Zip Code: 83647

Categories:

| Category | Description                  | Unit | Quantity | Value |
|----------|------------------------------|------|----------|-------|
| 15       | RURAL SUBD. RESIDENTIAL LOTS | AC   | 1.042    | 15160 |

Tax Information:

| Year | Bill No. | Tax Mkt Value | Tax Amount | C.B. Amt | Half       | Cost | Interest | Penalty | Payment        | Cancelled | Home Market | Exempt. | Pmt. Cde | Spcs Total |
|------|----------|---------------|------------|----------|------------|------|----------|---------|----------------|-----------|-------------|---------|----------|------------|
| 2004 | 8806     | 15160         | 176.56     |          | 1st<br>2nd |      |          |         | 88.28          |           |             |         |          |            |
| 2003 | 8665     | 15160         | 178.42     |          | 1st<br>2nd |      |          |         | 89.21<br>89.21 |           |             |         |          |            |
| 2002 | 8467     | 13146         | 150.66     |          | 1st<br>2nd |      |          |         | 75.33<br>75.33 |           |             |         |          |            |

Front Footage: Depth: Deed Ref #s:  
Other Desc: 1. WD 328476 4. CONT  
Property Address: 2. WD 321585 5. WD 283534  
Zip Code: 3. WD 321580

Parcel Master Print

Parcel #: MH TR0000453800 A  
Owner: SAUNDERS, LOREE M  
1073 S 36TH W  
MTN HOME ID 83647  
1999 CHAMPION 27X66  
Legal: 00004001016A  
1073 S 36TH W

Tax Code Area: 520.00  
Zip Code: 83647

Categories:

| Category | Description          | Unit | Quantity | Value |
|----------|----------------------|------|----------|-------|
| 46       | MANUFACTURED HOUSING |      |          | 59297 |

Tax Information:

| Year | Bill No. | Tax Mkt Value | Tax Amount | C.B. Amt | Half       | Cost | Interest | Penalty | Payment          | Cancelled | Home Exempt. | Pmt. Cde | Spes Total |
|------|----------|---------------|------------|----------|------------|------|----------|---------|------------------|-----------|--------------|----------|------------|
| 2004 | 1833     | 59297         | 365.14     |          | 1st<br>2nd |      |          |         | 182.57           |           | 29649        |          |            |
| 2003 | 1877     | 59297         | 368.78     |          | 1st<br>2nd |      |          |         | 184.39<br>184.39 |           | 29649        |          |            |
| 2002 | 1920     | 66729         | 402.30     |          | 1st<br>2nd |      |          |         | 201.15<br>201.15 |           | 33365        |          |            |
| 2001 | 1968     | 67119         | 865.12     |          | 1st<br>2nd |      |          |         | 432.56<br>432.56 |           |              |          |            |

Front Footage:  
Other Desc:  
Property Address: 1073 S 36TH W  
Zip Code: 83647

Depth:

Deed Ref #s:

- 1.
- 2.
- 3.
- 4.
- 5.

TRANSMISSION VERIFICATION REPORT

TIME : 05/03/2005 10:19  
NAME : 1ST AMERICAN TITLE  
FAX : 2085873325  
TEL :

DATE, TIME  
FAX NO./NAME  
DURATION  
PAGE(S)  
RESULT  
MODE

05/03 10:18  
5879086  
00:00:16  
01  
OK  
STANDARD  
ECM

REQUEST FOR INFORMATION

First American Title Company  
Phone: (208) 587-8428 / Fax: (208) 587-1441

DATE: 5/3/05  
TO: 1<sup>st</sup> Class Real Estate/587-9086/Attn: Melinda Liercke  
FROM: Linda  
RE: Chase Manhattan Mortgage Corp. to Weece @ 1080 S. 36<sup>th</sup> West

Please provide the following information for the customer listed above.

**Sellers Contact Information:**

Please call or fax information back to me as soon as possible.

Thank you so much for your help. Have a great day!!

**Main Identity**

---

**From:** "Linda Sloderbeck" <fatmh@mindspring.com>  
**To:** <caryn@reoworld.com>  
**Sent:** Wednesday, May 11, 2005 7:58 AM  
**Subject:** 1080 South 36th West St., Mountain Home

Dear Caryn,  
I emailed you in the last week or so ago, the property here in Mountain Home, Idaho is still in the works for closing according to the buyers lender. Could you please let me know ASAP if you have received a signed contract and if this is still an open deal? Thank you for all your cooperation on this.

Linda Sloderbeck  
Escrow Assistant  
First American Title Company  
190 N. 3rd East  
Mountain Home, Idaho 83647  
P)888-580-8428  
F)208-587-1441  
EMail)fatmh@mindspring.com

**Main Identity**

---

**From:** "Linda Sloderbeck" <fatmh@mindspring.com>  
**To:** <brian@reoworld.com>  
**Sent:** Wednesday, May 11, 2005 8:01 AM  
**Subject:** Fw: 1080 South 36th West St., Mountain Home

----- Original Message -----

**From:** Linda Sloderbeck  
**To:** caryn@reoworld.com  
**Sent:** Wednesday, May 11, 2005 7:58 AM  
**Subject:** 1080 South 36th West St., Mountain Home

Dear Caryn,

I emailed you in the last week or so ago, the property here in Mountain Home, Idaho is still in the works for closing according to the buyers lender. Could you please let me know ASAP if you have received a signed contract and if this is still an open deal? Thank you for all your cooperation on this.

Linda Sloderbeck  
Escrow Assistant  
First American Title Company  
190 N. 3rd East  
Mountain Home, Idaho 83647  
P)888-580-8428  
F)208-587-1441  
EMail)fatmh@mindspring.com



MAY-12-2005 THU 09:00 AM

FAX NO.

P. 01

12550 SE 93<sup>rd</sup> Avenue, Suite 400  
Clackamas, OR 97015  
(503) 353-4883 fax (866) 305-4541

**WELLS HOME  
FARGO MORTGAGE**

# Fax

Backy Hughes

5/13/05  
Per Sue  
and Penny  
322-0804  
LM 5/13 - 3:28

To: St American From: Esther Jorgensen  
Phone: 208 587 8428 Date: 5/12/05  
Fax: 208 587 3325 Pages:  
Re: Estimated Hud CC:

☐ Urgent ☐ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle  
Bob Dean & 0050718392

Please provide the following list:

1. Estimate Hud ✓
2. E-mail address for EDD Docs ✓
3. Most recent Warranty Deed of current Sellers ✓

4. If Manufacture Home the preliminary title work needs to state specifically that you will provide final title policy when it is issued. See attached acceptable requirements and State requirement Endorsements.

Please fax to (866)-305-4541 attention Esther. If you have any questions please call me at toll free phone #877-622-8978 ext. 4883.

Thank you in advance for your prompt response.

5/13/05  
Esther Jorgensen  
Fax

## TRANSMISSION VERIFICATION REPORT

TIME : 05/12/2005 14:58  
NAME : 1ST AMERICAN TITLE  
FAX : 2085873325  
TEL :

DATE, TIME  
FAX NO./NAME  
DURATION  
PAGE(S)  
RESULT  
MODE

05/12 14:56  
18663054541  
00:01:36  
04  
OK  
STANDARD  
ECM



## TRANSMITTAL

TO: Esther 866-305-4541  
Albela Torga 877-682-8778 X4883

FROM: BECKY HUGHES

DATE: 5/12/05 PAGES: 3 (including cover page)  
RE: WEECE #0052718392

## NOTES:

Phone is the 746-1  
(Showing FA 7)

\$1,298.26 due from Buyer

\*\$3000.00 - Seller paid Buyer Cost

\* Must - copy of current deed to  
Seller

EMAIL Docs to:  
fatmh@mindspring.com

Call with any questions  
(MCC ISSUE # 1147) (Showing Notes)

FIRST AMERICAN TITLE CO.

PO BOX 813

190 NORTH 3RD EAST

MOUNTAIN HOME, ID 83647

TEL: (208) 587-8428

FAX: (208) 587-3325

OR (208) 587 1441

Toll Free: (888) 580-8428

E-MAIL: fatmh@mindspring.com

\* Must  
Show on  
title commitment  
on the deed  
Specific wording  
that we

TYPE OF LOAN:

1. ☒ FHA 2. ☐ FmHA 3. ☐ CONV. UNINS. 4. ☐ VA 5. ☐ CONV. INS.

6. FILE NUMBER: FA-13473 7. LOAN NUMBER: 0052718392

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT  
SETTLEMENT STATEMENT

8. MORTGAGE INS 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 "iPOCj" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.*

|                                                                                                                      |                                                                            |                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| D. NAME AND ADDRESS OF BORROWER:<br><br>Jackie G. Weece and<br>Teresa D. Weece<br>PO Box 103<br>Grand View, ID 83624 | E. NAME AND ADDRESS OF SELLER:<br><br>Chase Manhattan Mortgage Corporation | F. NAME AND ADDRESS OF LENDER:<br><br>Wells Fargo Bank, NA<br>12550 SE 93rd Ave., Suite 400<br>Clackamas, OR 97015 |
|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                 |                                                                                                                           |                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| G. PROPERTY LOCATION:<br>1085 South 36th West Street<br>Mountain Home, ID 83647<br>Elmore County, Idaho<br>E2 16/1 AIRPORT SUB. | H. SETTLEMENT AGENT:<br>First American Title Company<br><br>PLACE OF SETTLEMENT<br>190 N. 3rd East<br>Min. Home, Id 83647 | I. SETTLEMENT DATE:<br><br>May 13, 2005<br><br>Disburse:05/17/05 |
|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|

| J. SUMMARY OF BORROWER'S TRANSACTION             |               |
|--------------------------------------------------|---------------|
| 100. GROSS AMOUNT DUE FROM BORROWER:             |               |
| 101. Contract Sales Price                        | 100,000.00    |
| 102. Personal Property                           |               |
| 103. Settlement Charges to Borrower (Line 1400)  | 2,105.94      |
| 104.                                             |               |
| 105.                                             |               |
| Adjustments For Items Paid By Seller in advance  |               |
| 106. City/Town Taxes to                          |               |
| 107. County Taxes to                             |               |
| 108. Assessments to                              |               |
| 109.                                             |               |
| 110.                                             |               |
| 111.                                             |               |
| 112.                                             |               |
| 120. GROSS AMOUNT DUE FROM BORROWER              | 102,105.94    |
| 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:   |               |
| 201. Deposit or earnest money                    | 2,000.00      |
| 202. Principal Amount of New Loan(s)             | 98,455.00     |
| 203. Existing loan(s) taken subject to           |               |
| 204.                                             |               |
| 205.                                             |               |
| 206.                                             |               |
| 207.                                             |               |
| 208.                                             |               |
| 209.                                             |               |
| Adjustments For Items Unpaid By Seller           |               |
| 210. City/Town Taxes to                          |               |
| 211. County Taxes 01/01/05 to 05/17/05           | 352.68        |
| 212. Assessments to                              |               |
| 213.                                             |               |
| 214.                                             |               |
| 215.                                             |               |
| 216.                                             |               |
| 217.                                             |               |
| 218.                                             |               |
| 219.                                             |               |
| 220. TOTAL PAID BY/FOR BORROWER                  | 100,807.68    |
| 300. CASH AT SETTLEMENT FROM/TO BORROWER:        |               |
| 301. Gross Amount Due From Borrower (Line 120)   | 102,105.94    |
| 302. Less Amount Paid By/for Borrower (Line 220) | ( 100,807.68) |
| 303. CASH ( X FROM ) ( TO ) BORROWER             | 1,298.26      |

| K. SUMMARY OF SELLER'S TRANSACTION              |             |
|-------------------------------------------------|-------------|
| 400. GROSS AMOUNT DUE TO SELLER:                |             |
| 401. Contract Sales Price                       | 100,000.00  |
| 402. Personal Property                          |             |
| 403.                                            |             |
| 404.                                            |             |
| 405.                                            |             |
| Adjustments For Items Paid By Seller in advance |             |
| 406. City/Town Taxes to                         |             |
| 407. County Taxes to                            |             |
| 408. Assessments to                             |             |
| 409.                                            |             |
| 410.                                            |             |
| 411.                                            |             |
| 412.                                            |             |
| 420. GROSS AMOUNT DUE TO SELLER                 | 100,000.00  |
| 500. REDUCTIONS IN AMOUNT DUE TO SELLER:        |             |
| 501. Excess Deposit (See Instructions)          |             |
| 502. Settlement Charges to Seller (Line 1400)   | 9,509.85    |
| 503. Existing loan(s) taken subject to          |             |
| 504. Payoff of first Mortgage                   |             |
| 505. Payoff of second Mortgage                  |             |
| 506.                                            |             |
| 507. (Deposit disb. as proceeds)                |             |
| 508.                                            |             |
| 509.                                            |             |
| Adjustments For Items Unpaid By Seller          |             |
| 510. City/Town Taxes to                         |             |
| 511. County Taxes 01/01/05 to 05/17/05          | 352.68      |
| 512. Assessments to                             |             |
| 513.                                            |             |
| 514.                                            |             |
| 515.                                            |             |
| 516.                                            |             |
| 517.                                            |             |
| 518.                                            |             |
| 519.                                            |             |
| 520. TOTAL REDUCTION AMOUNT DUE SELLER          | 9,862.53    |
| 600. CASH AT SETTLEMENT TO/FROM SELLER:         |             |
| 601. Gross Amount Due To Seller (Line 420)      | 100,000.00  |
| 602. Less Reductions Due Seller (Line 520)      | ( 9,862.53) |
| 603. CASH ( X TO ) ( FROM ) SELLER              | 90,137.47   |

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

|                 |                                      |
|-----------------|--------------------------------------|
| Borrower        | Seller                               |
| Jackie G. Weece | Chase Manhattan Mortgage Corporation |
| Teresa D. Weece | BY: _____                            |
|                 | President                            |
|                 | ATTEST: _____                        |
|                 | Secretary/Treasurer                  |

L. SETTLEMENT CHARGES

| 700. TOTAL COMMISSION Based on Price                                              |  |                          |                                 | \$            | 100,000.00 @ 5.7500 % | 5,750.00 |          |          |        |
|-----------------------------------------------------------------------------------|--|--------------------------|---------------------------------|---------------|-----------------------|----------|----------|----------|--------|
| Division of Commission (line 700) as Follows:                                     |  |                          |                                 |               |                       |          |          |          |        |
| 701. \$ 5,750.00                                                                  |  | to 1st Class Real Estate |                                 |               |                       |          |          |          |        |
| 702. \$                                                                           |  | to 1st Class Real Estate |                                 |               |                       |          |          |          |        |
| 703. Commission Paid at Settlement                                                |  | to                       |                                 |               |                       |          |          |          |        |
| 704.                                                                              |  |                          |                                 |               |                       |          |          |          |        |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN                                        |  |                          |                                 |               |                       |          |          |          |        |
| 801. Loan Origination Fee                                                         |  | 1.0000 %                 | to Wells Fargo Bank, NA         |               |                       |          |          |          |        |
| 802. Loan Discount                                                                |  | %                        | to                              |               |                       |          |          |          |        |
| 803. Appraisal Fee                                                                |  |                          | to Wells Fargo Bank, NA         |               |                       |          |          | 425.00   |        |
| 804. Credit Report                                                                |  |                          | to Wells Fargo Bank, NA         |               |                       |          |          | 14.00    | *      |
| 805. Processing Fee                                                               |  |                          | to Wells Fargo Bank, NA         |               |                       |          |          | 90.00    | *      |
| 806. Tax Service Fee                                                              |  |                          | to Wells Fargo Bank, NA         |               |                       |          |          | 78.00    |        |
| 807. Flood Life of Loan Fee                                                       |  |                          | to Wells Fargo Bank, NA         |               |                       |          |          | 16.00    |        |
| 808. Underwriting Fee                                                             |  |                          | to Wells Fargo Bank, NA         |               |                       |          |          | 195.00   | *      |
| 809.                                                                              |  |                          |                                 |               |                       |          |          |          |        |
| 810.                                                                              |  |                          |                                 |               |                       |          |          |          |        |
| 811.                                                                              |  |                          |                                 |               |                       |          |          |          |        |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE                               |  |                          |                                 |               |                       |          |          |          |        |
| 901. Interest From 05/17/05                                                       |  | to 06/01/05              | @ \$                            | 17.200000/day | ( 15 days             | %)       | 258.00   |          |        |
| 902. Mortgage Insurance Premium for                                               |  | months to FHA            |                                 |               |                       |          | 1,455.00 |          |        |
| 903. Hazard Insurance Premium for                                                 |  | 1.0 years                | to Insurance                    |               |                       |          |          | 425.00   | *      |
| 904.                                                                              |  |                          |                                 |               |                       |          |          |          |        |
| 905.                                                                              |  |                          |                                 |               |                       |          |          |          |        |
| 1000. RESERVES DEPOSITED WITH LENDER                                              |  |                          |                                 |               |                       |          |          |          |        |
| 1001. Hazard Insurance                                                            |  | 3.000 months @ \$        | 35.42                           | per month     |                       |          | 106.26   |          |        |
| 1002. Mortgage Insurance                                                          |  | months @ \$              |                                 | per month     |                       |          |          |          |        |
| 1003. City/Town Taxes                                                             |  | months @ \$              |                                 | per month     |                       |          |          |          |        |
| 1004. County Taxes                                                                |  | 3.000 months @ \$        | 108.33                          | per month     |                       |          | 18.99    | *        | 306.00 |
| 1005. Assessments                                                                 |  | 0.000 months @ \$        |                                 | per month     |                       |          |          |          |        |
| 1006.                                                                             |  | months @ \$              |                                 | per month     |                       |          |          |          |        |
| 1007.                                                                             |  | months @ \$              |                                 | per month     |                       |          |          |          |        |
| 1008. Aggregate Adjustment                                                        |  | months @ \$              |                                 | per month     |                       |          | -143.76  |          |        |
| 1100. TITLE CHARGES                                                               |  |                          |                                 |               |                       |          |          |          |        |
| 1101. Settlement or Closing Fee                                                   |  |                          | to First American Title Company |               |                       |          |          |          | 335.00 |
| 1102. Abstract or Title Search                                                    |  |                          | to                              |               |                       |          |          |          |        |
| 1103. Title Examination                                                           |  |                          | to                              |               |                       |          |          |          |        |
| 1104. Title Insurance Binder                                                      |  |                          | to                              |               |                       |          |          |          |        |
| 1105. Document Preparation                                                        |  |                          | to                              |               |                       |          |          |          |        |
| 1106. Notary Fees                                                                 |  |                          | to                              |               |                       |          |          |          |        |
| 1107. Attorney's Fees                                                             |  |                          | to                              |               |                       |          |          |          |        |
| (includes above item numbers:                                                     |  |                          |                                 |               |                       |          |          |          |        |
| 1108. Title Insurance                                                             |  |                          | to FIRST AMERICAN TITLE COMPANY |               |                       |          | 255.45   |          | 605.00 |
| (includes above item numbers:                                                     |  |                          |                                 |               |                       |          |          |          |        |
| 1109. Lender's Coverage                                                           |  | \$                       | 98,455.00                       |               |                       |          | 255.45   |          |        |
| 1110. Owner's Coverage                                                            |  | \$                       | 100,000.00                      |               |                       |          | 605.00   |          |        |
| 1111. Endorsements 100, 116, 8, 1, 7                                              |  |                          | to First American Title Co.     |               |                       |          | 90.00    |          |        |
| 1112.                                                                             |  |                          |                                 |               |                       |          |          |          |        |
| 1113.                                                                             |  |                          |                                 |               |                       |          |          |          |        |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES                                   |  |                          |                                 |               |                       |          |          |          |        |
| 1201. Recording Fees: Deed \$                                                     |  | 3.00;                    | Mortgage \$                     | 63.00;        |                       |          | 66.00    |          |        |
| 1202. City/County Tax/Stamp: Deed                                                 |  |                          |                                 |               |                       |          |          |          |        |
| 1203. State Tax/Stamp: Deed                                                       |  |                          |                                 |               |                       |          |          |          |        |
| 1204. Courier Fees                                                                |  |                          | to First American Title Co.     |               |                       |          |          | 30.00    |        |
| 1205.                                                                             |  |                          |                                 |               |                       |          |          |          |        |
| 1300. ADDITIONAL SETTLEMENT CHARGES                                               |  |                          |                                 |               |                       |          |          |          |        |
| 1301. Survey                                                                      |  |                          | to                              |               |                       |          |          |          |        |
| 1302. Pest Inspection                                                             |  |                          | to                              |               |                       |          |          |          |        |
| 1303. 2nd half 2004 taxes                                                         |  |                          | to Elmore County Treasurer      |               |                       |          |          | 270.85   |        |
| 1304.                                                                             |  |                          |                                 |               |                       |          |          |          |        |
| 1305.                                                                             |  |                          |                                 |               |                       |          |          |          |        |
| 1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K) |  |                          |                                 |               |                       |          | 2,105.94 | 9,509.85 |        |

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

First American Title Company  
Settlement Agent

\*2000.00  
Seller  
Contribution  
toward  
Buyer  
Closing  
Costs



## TRUSTEE'S DEED

First American Title Company of Idaho, Inc., an Idaho Corporation (herein called Trustee) as successor trustee under the Deed of Trust hereinafter particularly described, does hereby Bargain, Sell and Convey, without warranty, to CHASE MANHATTAN MORTGAGE CORPORATION, 3415 Vision Drive, Columbus, OH 43219-6009, (herein called Grantee) all of the real property situated in the County of Elmore, State of Idaho, described as follows:

The East One-Half of Lot 16 in Block 1 of AIRPORT SUBDIVISION, Elmore County, Idaho, according to the official plat thereof on file and of record in the office of the County Recorder of Elmore County, Idaho.

This conveyance is made pursuant to the powers conferred upon Trustee by the deed of trust between LOREE M SAUNDERS, a single woman, as grantor for the benefit and security of First Horizon Home Loan Corporation, as beneficiary, recorded May 10, 2001, as Instrument No. 328477, and assigned to CHASE MANHATTAN MORTGAGE CORPORATION, successor by merger with Chase Mortgage Company, as beneficiary by assignment recorded May 31, 2002, as Instrument No. 337062, Mortgage Records of Elmore County, Idaho and after the fulfillment of the conditions specified in said deed of trust authorizing this conveyance as follows:

- (a) Default occurred in the obligations for which said deed of trust was given as security and the beneficiary made demand upon the said trustee to sell said property pursuant to the terms of said deed of trust.
- Notice of Default was recorded as Instrument No. 358891, Mortgage Records of Elmore County, Idaho and in the office of the Recorder of each other county in which the property described in said deed of trust, or any part thereof, is situated, the nature of such default being as set forth in said notice of default. Such default still existed at the time of sale.
- (b) After recordation of said Notice of Default, trustee gave notice of the time and place of the sale of said property by registered/certified mail, return receipt requested, by personal service upon the occupants of said real property and/or by posting in a conspicuous place on said premises and by publishing in a newspaper of general circulation in each of the counties in which the property is situated as more fully appears in affidavits recorded at least 20 days prior to date of sale as Instrument No. 360787, Instrument No. 360788, Instrument No. 360789, Mortgage Records of Elmore County, Idaho.
- (c) The provisions, recitals and contents of the Notice of Default referred to in paragraph (a) supra and of the Affidavits referred to in paragraph (b) supra shall be and there are hereby incorporated herein and made an integral part hereof for all purposes as though set forth herein at length.
- (d) All requirements of law regarding the mailing, personal service, posting, publication and recording of notice of default, and notice of sale and all other notices have been complied with.
- (e) Not less than 120 days elapsed between the giving of notice of sale by registered or certified mail and the sale of said property.
- (f) Trustee, at the time and place of sale fixed by said notice, at public auction, in one parcel, struck off to Grantee, being the highest bidder therefor, the property herein described, for the sum of \$96,297.77, subject however to all prior liens and encumbrances. No person or corporation offered to take any part of said property less than the whole thereof for the amount of principal, interest, advances and costs.

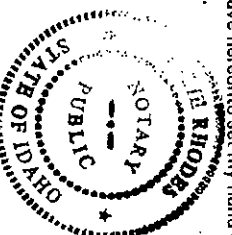
IN WITNESS WHEREOF, The Trustee, pursuant to a resolution of its Board of Directors has caused its corporate name to be hereunto subscribed by its Assistant Vice President, this 9th day of December, 2004.

Instrument # 362156 FIRST AMERICAN TITLE COMPANY OF IDAHO, INC., Trustee  
Elmore County, Idaho  
01:24pm Dec. 13, 2004  
For: FIRST AMERICAN TITLE COMPAN  
No. of Pages: 1 Fee: \$3.00  
GAIL L. BEST, Recorder By Morine Cole  
Deputy: DLE Morine Cole Aast. Vice President

STATE OF IDAHO )  
ss.  
COUNTY OF ADA )

On this 9th day of December, 2004, before me, a Notary Public in and for said State, personally appeared Morine Cole, known to me to be the Assistant Vice President of the corporation that executed this instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.



Morine Cole  
Notary Public

FA-18293/rcb-cmm/fha

STATE PROCEEDS  
Notary Public, State of Idaho  
Residing in Boise  
By Commission Expires October 18, 2005

First American Title Company of Idaho

**Main Identity**

---

**From:** "Caryn Saladino" <caryn@reoworld.com>  
**To:** <fatmh@mindspring.com>  
**Sent:** Wednesday, May 11, 2005 9:45 AM  
**Subject:** 1988468877: 1080 South 36th West Street, Mountain Home, ID 83647 Estate Loree Saunders

Chase Home Finance LLC. Loan: 1988468877

Borrower: Estate Loree Saunders

Address: 1080 South 36th West Street Mountain Home, ID 83647

Agent: Melinda Liercke

Broker: 1st Class Real Estate

Address: 1150 American Legion Blvd

Mountain Home ID 83647

(208) 587-5776 (O)

(208) 587-9086 (F)

Comments: I finally received signed docs yesterday and submitted them to our escrow department.

Sincerely,

Caryn Saladino

REO World

359 San Miguel, Suite 107

Newport Beach, CA 92660

Phone : (949) 720-7009 Ext 13

Fax : (949) 720-1745

Email : caryn@reoworld.com

TRANSMISSION VERIFICATION REPORT

TIME : 05/13/2005 14:08  
NAME : 1ST AMERICAN TITLE  
FAX : 2085873325  
TEL :

DATE, TIME  
FAX NO./NAME  
DURATION  
PAGE(S)  
RESULT  
MODE

05/13 14:07  
18663054541  
00:01:20  
05  
OK  
STANDARD  
ECM



# TRANSMITTAL

TO: ESTHER 866-305-4541  
Wells Fargo 877-6822-8928  
FROM: BECKY HUGHES X 4883  
DATE: 5/13/05 PAGES: 5 (including cover page)  
RE: WEECE #0052718392

NOTES:

Does the Commitment  
Chase #14 Schedule B  
Section 11

1ST AMERICAN TITLE CO.  
PO BOX 813  
190 NORTH 3RD EAST  
MOUNTAIN HOME, ID 83647  
TEL: (208) 587-8428  
FAX: (208) 587-3325  
OR (208) 587 1441  
Toll Free: (888) 580-8428

E-MAIL: fatmh@mindspring.com

Let Me know if you need  
anything else

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473                      **SCHEDULE A**

1. Commitment Date: April 19, 2005                      at 08:00 AM

2. Policy (or Policies) to be issued:

|                                                                                              | Premium   | Amount        |
|----------------------------------------------------------------------------------------------|-----------|---------------|
| (a) Owner's Policy                      (ALTA Std. Policy (10/17/92))                      ) | \$ 605.00 | \$ 100,000.00 |
| Proposed Insured:<br>Jackie G. Weece and Teresa D. Weece                                     |           |               |
| (b) Loan Policy                      (ALTA Ext. Policy (10/17/92))                      )    | \$ 255.45 | \$ 98,455.00  |
| Proposed Insured:<br>Wells Fargo Home Mortgage, Inc.                                         |           |               |
| (c) Endorsements                      (100,116,8,1,7)                      )                 | \$ 90.00  |               |
| Proposed Insured:                                                                            |           |               |

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:  
Chase Manhattan Mortgage Corporation

4. The land referred to in this Commitment is described as follows:  
The East one-half of Lot 16 in Block 1 of AIRPORT SUBDIVISION, Elmore County, Idaho, according to the official plat thereof on file and of record in the office of the County Recorder of Elmore County, Idaho.

Address according to the Elmore County Assessor:  
1085 South 36th West Street  
Mountain Home, Idaho 83647

FIRST AMERICAN TITLE COMPANY

By: \_\_\_\_\_

FIRST AMERICAN TITLE COMPANY

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE B - SECTION I  
REQUIREMENTS**

The following are the requirements to be complied with:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
- d. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- e. Release(s) or Reconveyance(s) of item(s): \_NONE\_
- f. With respect to Chase Manhattan Mortgage Corporation, a corporation, we require:
  - a. A certified copy of good standing of recent date issued by the Secretary of State of the Corporation's state of domicile.
  - b. A certified copy of a resolution of the board of directors authorizing the contemplated transaction and designating which corporate officers shall have the power to execute on behalf of the corporation.
  - c. Other requirements which the Company may impose following its review of the material required herein and other information which the Company may require.
- g. You must give us the following information:
  1. Any off record leases, surveys, etc.
  2. Other
- h. Important: If this transaction fails to close and/or this commitment is canceled, a fee will be due and owing, which fee complies with the rates currently on file with the Department of Insurance, State of Idaho. We will consider the party who ordered this commitment, and/or the party benefiting from it, responsible for payment unless notified in writing within 30 days to the contrary.
- i. Copies of any of the Exceptions listed in Schedule B, Section 2 will be furnished upon request.

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE B - SECTION II  
EXCEPTIONS**

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. 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, interest 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 or 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 the 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 material theretofore or hereafter furnished, imposed by law and not shown by the public records.
7. 2004 taxes in the original amount of \$365.14, Tax Parcel Number MHTR0000453800A. The first one-half are paid, the balance is due and payable, but not delinquent until after June 20 of current year.
8. 2004 taxes in the original amount of \$176.56, Tax Parcel Number RP00004001016AA. The first one-half are paid, the balance is due and payable, but not delinquent until after June 20 of current year.
9. 2005 taxes are an accruing lien, not due or payable until the fourth Monday in November of the current year, the first one-half of which is not delinquent until after December of the current year.
10. Easements on the recorded plat of said subdivision.
11. All matters, covenants, conditions, restrictions, easements and any rights, interests or claim which may exist by reason thereof, disclosed by the recorded plat of said subdivision, recorded as Instrument No. 156676, 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).

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE B - SECTION II**  
**EXCEPTIONS**  
(Continued)

12. Statement of Intent to Declare Manufactured Home Real Property recorded April 6, 2000, Instrument No. 321361 and re-recorded March 16, 2001 as Instrument No. 327344.
13. Declaration of Easement executed by Ricky C. Holden and Kimberly M. Holden, recorded May 2, 2001 as Instrument No. 328332.

14. The ALTA FA7 Endorsement will be issued upon successful closing of this transaction.

The above numbered exceptions, 1-4 & 6 may be eliminated in an ALTA Extended Coverage Policy.

**Becky Hughes**

---

**From:** <Gena.Rotter@chase.com>  
**To:** "First American Title" <fatmh@mindspring.com>  
**Sent:** Thursday, May 19, 2005 12:56 PM  
**Subject:** 1085 S. 36th W. Street, Mountain Home, Idaho

**Return Receipt**

Your 1085 S. 36th W. Street, Mountain Home, Idaho  
document:

was Gena Rotter/JPMCHASE  
received  
by:

at: 05/19/2005 11:56:26 AM PDT

TRANSMISSION VERIFICATION REPORT

TIME : 05/25/2005 08:53  
NAME : 1ST AMERICAN TITLE  
FAX : 2085873325  
TEL :

DATE, TIME  
FAX NO./NAME  
DURATION  
PAGE(S)  
RESULT  
MODE

05/25 08:52  
5879086  
00:01:01  
03  
OK  
STANDARD  
ECM

First American Title Company  
190 North 3<sup>rd</sup> East  
Mountain Home, ID 83647  
Tel. (208) 587-8428  
Fax. (208) 587-1441

FAX COVER LETTER

Date: May 25, 2005

Fax to: First Class Real Estate / 587-9086

Attention: Robin and Melinda

From: First American Title Company Fax No. (208) 587-1441

At the Request of: LeeAnna

Transmission includes:

Estimated HUD for Chase to Weece / 1085 S. 36<sup>th</sup> W. Street

Total number of pages, including cover letter: 3

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

Notes: Good Morning!! Here is an estimated HUD for you to review. Please call me to let me know if everything looks okay to sign.

Thanks & have a GREAT day!!!

TRANSMISSION VERIFICATION REPORT

TIME : 05/25/2005 08:52  
NAME : 1ST AMERICAN TITLE  
FAX : 2085873325  
TEL :

DATE, TIME  
FAX NO./NAME  
DURATION  
PAGE(S)  
RESULT  
MODE

05/25 08:50  
5870092  
00:01:03  
03  
OK  
STANDARD  
ECM

First American Title Company  
190 North 3<sup>rd</sup> East  
Mountain Home, ID 83647  
Tel. (208) 587-8428  
Fax. (208) 587-1441

FAX COVER LETTER

Date: May 25, 2005  
Fax to: Wells Fargo / 587-0092  
Attention: Kim  
From: First American Title Company Fax No. (208) 587-1441  
At the Request of: LeeAnna  
Transmission includes:  
Estimated HUD for Weece  
Total number of pages, including cover letter: 3

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

Notes: Good Morning! Please review the attached HUD and call me to let me know if everything looks okay to sign today.

Thanks & have a great day!!!

TRANSMISSION VERIFICATION REPORT

TIME : 05/25/2005 07:17  
NAME : 1ST AMERICAN TITLE  
FAX : 2085873325  
TEL :

DATE, TIME  
FAX NO./NAME  
DURATION  
PAGE(S)  
RESULT  
MODE

05/25 07:16  
18663057231  
00:01:02  
03  
OK  
STANDARD  
ECM

First American Title Company  
190 North 3<sup>rd</sup> East  
Mountain Home, ID 83647  
Tel. (208) 587-8428  
Fax. (208) 587-1441

FAX COVER LETTER

**Date:** May 25, 2005  
**Fax to:** Wells Fargo / 866-305-7231  
**Attention:** Persida Surdu  
**From:** First American Title Company Fax No. (208) 587-1441  
**At the Request of:** 3  
**Transmission includes:**  
Estimated HUD for Weece -- Loan #0052718392  
**Total number of pages, including cover letter:** 3

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

**Notes:** Good Morning! Please review the attached HUD and call me as soon as possible to let me know if everything looks okay to sign today.

Thank you & have a great day!!!

Fax to: Wells Fargo / 587-0092

Attention: Kim

From: First American Title Company Fax No. (208) 587-1441

At the Request of: LeeAnna

Transmission includes:

Estimated HUD for Weece

Total number of pages, including cover letter: 3

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

Notes: Good Morning! Please review the attached HUD and call me to let me know if everything looks okay to sign today.

Thanks & have a great day!!!

05/25/2005 WED 10:01 FAX

001

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

TRANSMISSION OK

TX/RX NO 1476

CONNECTION TEL 5870092

SUB-ADDRESS

CONNECTION ID

ST. TIME 05/25 10:00

USAGE T 01'07

PGS. 3

RESULT OK

Fax to: Wells Fargo / 866-305-7231

Attention: Persida Surdu

From: First American Title Company Fax No. (208) 587-1441

At the Request of: 3

Transmission includes:

Estimated HUD for Weece -- Loan #0052718392

Total number of pages, including cover letter: 3

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

Notes: Good Morning! Please review the attached HUD and call me as soon as possible to let me know if everything looks okay to sign today.

Thank you & have a great day!!!

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

TRANSMISSION OK

TX/RX NO 1475

CONNECTION TEL 18663057231

SUB-ADDRESS

CONNECTION ID

ST. TIME

USAGE T

PGS.

RESULT

05/25 10:01

01'04

3

OK

05/25/2005 WED 10:02 FAX

001

05/25/2005 WED 17:15

1R5570

001

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

|                    |             |
|--------------------|-------------|
| JOB NO.            | 0030        |
| ST. TIME           | 05/25 17:09 |
| PGS.               | 13          |
| SEND DOCUMENT NAME |             |
| TX/RX INCOMPLETE   | -----       |
| TRANSACTION OK     | -----       |
| ERROR              | 19497207009 |

First American Title Company  
190 North 3<sup>rd</sup> East  
Mountain Home, ID 83647  
Tel. (208) 587-8428  
Fax. (208) 587-1441

**FAX COVER LETTER**

Date: May 25, 2005

Fax to: REO World / 949-720-1745

Attention: Caryn Saladino

From: First American Title Company Fax No. (208) 587-1441

At the Request of: LeeAnna

Transmission includes:

Closing Documents for sale of property located at 1085 S. 36<sup>th</sup> W. Street

Total number of pages, including cover letter: 13

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

Notes: Good Morning. I spoke to Gena this morning. I already have the signed deed from Chase. Gene asked me to send you the rest of the closing documents for signing. Please sign them, fax them back to me (for funding) and UPS the originals to me today using our UPS #E90474.

Please feel free to call me if you have any questions.

Thanks & have a great day!!!

05/25/2005 WED 14:29

FAX 208 587 1441

First American Title

001

\*\*\*\*\*  
\*\*\* FAX ERROR TX REPORT \*\*\*  
\*\*\*\*\*

TX FUNCTION WAS NOT COMPLETED

|                     |                     |
|---------------------|---------------------|
| JOB NO.             | 0026                |
| DESTINATION ADDRESS | 1949720174          |
| PSWD/SUBADDRESS     |                     |
| DESTINATION ID      |                     |
| ST. TIME            | 05/25 14:28         |
| USAGE T             | 00' 36              |
| PGS.                | 0                   |
| RESULT              | NG                  |
|                     | 0                   |
|                     | #018 BUSY/NO SIGNAL |

First American Title Company  
190 North 3<sup>rd</sup> East  
Mountain Home, ID 83647  
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Thanks & have a great day!!!

05/25/2005 WED 14:29

1R5570

001

\*\*\*\*\*  
\*\*\* FX REPORT \*\*\*  
\*\*\*\*\*

|                    |             |
|--------------------|-------------|
| JOB NO.            | 0026        |
| ST. TIME           | 05/25 14:23 |
| PGS.               | 13          |
| SEND DOCUMENT NAME |             |
| TX/RX INCOMPLETE   | ----        |
| TRANSACTION OK     | ----        |
| ERROR              | 1949720174  |

First American Title Company  
190 North 3<sup>rd</sup> East  
Mountain Home, ID 83647  
Tel. (208) 587-8428  
Fax. (208) 587-1441

FAX COVER LETTER

Date: May 25, 2005  
Fax to: REO World / 949-720-1745  
Attention: Caryn Saladino  
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At the Request of: LeeAnna  
Transmission includes:  
Closing Documents for sale of property located at 1085 S. 36<sup>th</sup> W. Street  
Total number of pages, including cover letter: 13

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Please feel free to call me if you have any questions.

Thanks & have a great day!!!

WELLS FARGO BANK, NA

FACSIMILE TRANSMITTAL SHEET

TO: Sally FROM: Renee' Adamson  
COMPANY: FA700 DATE: 5/24/05  
FAX NUMBER: 587-3325 TOTAL NO. OF PAGES 5  
PHONE NUMBER:

RE:

Kerstetter

☒ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

Please see attached for signature  
by borrower - return w/doc.

The book. to closing is for the  
att of att which needs to record  
w/doc.

Thanks

R-

**CLOSING PACKAGE COVER LETTER**

**Recipient Information**

**Company:** FIRST AMERICAN TITLE  
**Attn:** LINDA SLODERBECK  
**Email:** FATME@MINDSPRING.COM  
**Recipient Phone:** 208/587-8428

**Borrower Information**

**Name:** WEECE  
**Closing Date:** 05/25/05  
**Property Addr:** 1085 S 36TH STREET W  
**City:** MOUNTAIN HOME  
**State:** ID **Zip:** 83647

**Sender Information**

**Lender:** WELLS FARGO BANK, N.A.  
**Loan #:** 0052718392  
**Client Code:**  
**Contact:** PERSIDA SURDU  
**Sender Phone:** 503/353-4936  
**Fax:** 866/305-7231  
**LPO:** 35465  
**MAP:** 32707  
**Pkg #:** 1  
*877-622-8978 (MT 21936)*

**Comments**

**End\_of\_Comments**

**CONFIDENTIALITY OF ELECTRONIC TRANSMISSIONS**

The information contained in these documents is confidential and/or proprietary information intended only for the use of the individual or entity name on this cover page. If you are not the intended recipient, you are hereby notified that any disclosure, copying, forwarding, distribution or the taking of any action in reliance on the contents of these documents is strictly prohibited, and that the documents should be returned to this company immediately. In this regard, if you have accessed these documents in error, please notify us at the sender phone number above. Thank you.

# STOP

You are authorized to close the loan attached hereto as the agent of ("the Lender") at the Borrower's/Seller's expense only if you assume responsibility for complying fully with the requirements contained in the Master Closing Instructions, the Lender's Supplemental Loan Closing Instructions, these STOP Instructions and according to RESPA requirements.

**YOUR WELLS FARGO BANK, N.A.**

closer is **PERSIDA SURDU**

Phone # (503) 353-4936 Fax # (866) 305-7231

Instructions:

1. 48 business hours prior to signing/closing, fax the preliminary HUD-1 to the closer for approval. If you are unable to meet this timeframe you must contact your closer.
2. You must immediately stop the closing process and contact your closer without delay, and are not authorized to proceed with closing of this transaction, without approval from your closer if:
  - a. Source and amount of funds from third parties is not received and/or does not comply fully with Lender instructions. [Lender will disclose the source and amount of funds from third parties, e.g., matching down payment ("DAP"), local government or instrumentality, non-profit organization, gift, etc.]
  - b. The loan requires a "Right to Cancel" and a rescission period, and:
    - c1. The borrower signs/dates on a date different than reflected on the document
    - c2. Inaccurate forms (signatures, dates, rescission periods, etc)You must refer to special Right to Cancel Form Instructions.  
Any revised rescission period must be established and confirmed by the closer.

By closing this mortgage loan, you agree to comply with all applicable federal, state and municipal laws, ordinances and regulations and you acknowledge your warranty and responsibility to comply with all the requirements and instructions set for in these STOP Instructions regardless of whether or not you execute the acknowledgement contained herein.

THE UNDERSIGNED AGREES TO COMPLY WITH ALL LENDER'S INSTRUCTIONS. THE UNDERSIGNED ALSO ACKNOWLEDGES HIS/HER RESPONSIBILITY FOR FAILURE TO COMPLY WITH THE INSTRUCTIONS.

TITLE/ESCROW COMPANY OR ATTORNEY:

*Persida Surdu* 5/25/05  
Signature Date

**Fax to:** REO World / 949-720-7009

**Attention:** Lindsey

**From:** First American Title Company Fax No. (208) 587-1441

**At the Request of:** LeeAnna

**Transmission includes:**

Closing Documents for 1085 S 36<sup>th</sup> West Street, Mountain Home, Idaho

**Total number of pages, including cover letter:** 13

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

**Notes:** Hello. Yesterday I tried several times to send this fax to you. I didn't get a confirmation the last time, so I don't even know if you got it. I need you to sign on behalf of the buyer (per Renee @ Chase). In order to find this loan today, I need to get copies of these signed docs back to me as soon as possible at 280-587-1441 and the originals sent overnight courier today. You can use our UPS account #E90474 to send them back.

If you have any questions, please feel free to call me at 888-580-8428.

Thank you & have a great day!!!!

TRANSMISSION OK

TX/RX NO 1491  
CONNECTION TEL 19497201205  
SUB-ADDRESS  
CONNECTION ID  
ST. TIME 05/26 11:45  
USAGE T 02'02  
PGS. 13  
RESULT OK

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

MAY-24-2005 TUE 07:16 PM

FAX NO.

P. 09

05-24-05 12:45

ID=

#0052718392 P.01

*ester*

TO: WELLS FARGO BANK NA # 708  
ITS SUCCESSORS/ASSIGNS  
PO BOX 5708  
SPRINGFIELD OH 45501-5708-08

90 DAY PROPERTY DAMAGE BINDER  
FARM BUREAU MUTUAL INSURANCE COMPANY OF IDAHO  
275 Tenth Vista Drive, PO Box 4848 - Pocatello, ID 83205 • 4848

| MORTGAGE HOLDER                                                                                                                         | INSURED                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Loan #: 0052718392<br>Name: WELLS FARGO BANK NA # 708<br>ITS SUCCESSORS/ASSIGNS<br>Address: PO BOX 5708<br>SPRINGFIELD OH 45501-5708-08 | Policy #: 01-B-138919-01<br>Name: JACKIE G WEECE<br>TERESA D WEECE<br>Address: 1085 S 36TH STREET W<br>MTN HOME ID 83647 |

Remarks: REPLACEMENT COST INCLUDED

The coverages checked below are in force pending issuance of a policy, and are subject to all exclusions and provisions of the policy. This binder shall be valid for no more than 90 days from the date hereon and shall be superseded by the policy.

COVERAGES IN FORCE

|                                                                                    |                |
|------------------------------------------------------------------------------------|----------------|
| Form: SPECIAL FORM<br>Deductible: \$ 500<br>Premium: \$ 472.00<br>From: 05-12-2005 | To: 05-12-2006 |
|------------------------------------------------------------------------------------|----------------|

DESCRIPTION OF INSURED PROPERTY

|                                                                                |                                                                                             |
|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Description: RESIDENCE<br>Dollar Amount: \$ 120,000.00<br>Bill Lienholder: Yes | Address: 1085 S 36TH STREET W<br>City/State/Zip: MTN, HOME ID 83647<br>Impound Account: Yes |
|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|

2005-05-24

1:38:12PM

*Quid Hartlana*  
JARED HARTL  
Authorized Agent

**Fax to:** REO World / 949-720-7009

**Attention:** Lindsey

**From:** First American Title Company Fax No. (208) 587-1441

**At the Request of:** LeeAnna

**Transmission includes:**

Revised HUD for Weece closing / 1085 S. 36<sup>th</sup> W. St., Mountain Home

**Total number of pages, including cover letter:** 3

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

**Notes:** Hi there! Here is the revised HUD I worked up. The Real Estate Agent still cannot get in touch with the buyers to come in and sign the new HUD and bring more money to closing. I will keep you posted. Thanks so much for your patience!! You've been great to work with!!

Have a great day!!!

\*\*\*\*\*  
\*\*\* ERROR TX REPORT \*\*\*  
\*\*\*\*\*

TX FUNCTION WAS NOT COMPLETED

TX/RX NO 1539  
CONNECTION TEL 19497207009  
SUB-ADDRESS  
CONNECTION ID  
ST. TIME 05/27 12:34  
USAGE T 00'00  
PGS. 0  
RESULT NG 0 #018

Buyer and seller each pay their own closing cost/fees.

13. Seller is a bank and acquired the property through foreclosure thus is exempt from providing a transfer disclosure.
- The buyer and seller's agents to provide buyer's with the Transfer Disclosure;
14. Walk through inspection to be a courtesy only and not a contingency of the contract. There shall be no new negotiations at the time of walk through;
15. The Chase Manhattan Mortgage Corporation Mortgage Addendum "A" to the Purchase Agreement shall be read and signed by the buyers and shall be incorporated into this contract;
16. The property is being sold in its present "AS IS" condition with no warranties written or implied. No personal property shall be a part of this transaction.
17. All terms and conditions of this purchase contract and any counter offers shall be subject to Chase Manhattan Mortgage Corporation Mortgage Inc. senior management approval;
18. Prorations and property taxes: - all prorations shall be paid current through the close of escrow. Any payments, assessments, or bonds not yet due shall be assumed by buyer. If there is a community Homeowners Association, the seller will not pay any delinquent homeowners dues prior to the date the seller foreclosed on the property, only those after the date of foreclosure;
19. Retrofit/Inspections: Should seller be non-exempt, buyer to pay for cost of said compliance;
20. Liquidated Damages and Arbitration are included in this agreement in their entirety regardless if initiated by buyers and seller.
21. If there is a septic and/or well system, the buyer shall be responsible for any and all testing of the well or septic system for any clearance reports or certificates;
22. If a survey or staking is required, it shall be the responsibility of the buyer to pay for and complete;
23. Buyer shall be responsible for the cost of county, city, state or governmental retrofit compliance's or mandatory inspections. Should there be any underground or basement storage tanks, it shall be the responsibility of the buyer to investigate and make any necessary corrections to bring the tanks to county/state/city codes after the close of escrow.
- Buyer's agrees to hold seller and its agents harmless for any and all causes of action.
24. In the event any language differs between escrow instructions/closing documents and the contract, the language in the contract and counter offer shall prevail;

25. The seller will not pay any agent acting as a principle a commission, nor will the seller pay any transaction fees to agents;
26. Buyer shall not make any repairs to the subject property prior to the close of escrow. Seller will make no repairs to the property.
27. This transaction shall be contingent upon the seller receiving PMI approval by the close of escrow. Seller will make its best effort to have the PMI approval within 24 days of acceptance, should the seller not receive PMI approval, then the transaction shall be cancelled and the earnest money deposit shall be returned to buyer. Be advised that the PMI Company has the complete option to buy this property from the seller at any time during this closing/escrow. Should this event happen, buyer will receive their deposit back and agrees to hold seller and its agent harmless

28. Seller will pay up to \$2000. in buyer closing costs & pre-paid's. CS

Seller:

By: REO Yehud as Attorney in fact for Chase Manhattan Mortgage Corporation

DATE: 5/27/05

BUYER:

DATE:

BUYER:

DATE:

|                |             |
|----------------|-------------|
| TX/RX NO       | 1527        |
| CONNECTION TEL | 5870092     |
| SUB-ADDRESS    |             |
| CONNECTION ID  |             |
| ST. TIME       | 05/27 10:29 |
| USAGE T        | 00'00       |
| PGS.           | 0           |
| RESULT         | NG          |
|                | 0           |
|                | #018        |

TX FUNCTION WAS NOT COMPLETED

\*\*\*\*\*  
\*\*\* ERROR TX REPORT \*\*\*  
\*\*\*\*\*

05/26/2005 THU 16:52

FAX 208 587 1441

First American Title

001

\*\*\*\*\*  
\*\*\* FAX RX REPORT \*\*\*  
\*\*\*\*\*

RECEPTION OK

JOB NO. 5021  
DESTINATION ADDRESS 9497201205  
PSWD/SUBADDRESS  
DESTINATION ID  
ST. TIME 05/26 16:47  
USAGE T 04'44  
PGS. 21  
RESULT OK

12. Escrow/Closing Company, Title Insurance Company to be 1<sup>st</sup> American Title and all other services to be seller's choice.  
Buyer and seller each pay their own closing cost/fees.

13. Seller is a bank and acquired the property through foreclosure thus is exempt from providing a transfer disclosure.  
The buyer and seller's agents to provide buyer's with the Transfer Disclosure;

14. Walk through inspection to be a courtesy only and not a contingency of the contract. There shall be no new negotiations at the time of walk through;

15. The Chase Manhattan Mortgage Corporation Mortgage Addendum "A" to the Purchase Agreement shall be read and signed by the buyers and shall be incorporated into this contract;

16. The property is being sold in its present "AS IS" condition with no warranties written or implied. No personal property shall be a part of this transaction.

17. All terms and conditions of this purchase contract and any counter offers shall be subject to Chase Manhattan Mortgage Corporation Mortgage Inc. senior management approval;

18. Prorations and property taxes: - all prorations shall be paid current through the close

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19. Retrofit/Inspections: Should seller be non-exempt, buyer to pay for cost of said compliance;

20. Liquidated Damages and Arbitration are included in this agreement in their entirety regardless if initiated by buyers and seller.

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28. Seller will pay up to \$2000. in buyer closing costs & pre-pays. CS

Seller:

By: GEO World as Attorney in fact for Chase Manhattan Mortgage Corporation

DATE: 4/12/05

BUYER: \_\_\_\_\_

DATE: \_\_\_\_\_

BUYER: \_\_\_\_\_

DATE: \_\_\_\_\_

TRANSMISSION OK  
TX/RX NO 1530  
CONNECTION TEL 5870092  
SUB-ADDRESS  
CONNECTION ID  
ST. TIME 05/27 10:44  
USAGE T 01:30  
PGS. 2  
RESULT OK

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

BORROWER: WELLSLOAN #: 0052718392THE FOLLOWING FORMS MUST BE FAXED TO WELLS FARGO HOME  
MORTGAGE FOR FUNDING CLEARANCE☒ HUD Settlement Statement ✓☒ Wire Instructions☒ "FINAL" EXECUTED TRUTH IN LENDING ✓☒ 1003/Final Signed Application ✓☒ Note - ALL pages ✓☒ FHA/VA - Hud Addendum - signed by all ✓☒ Recission Notice/Notary Page of Deed of Trust☒ 2<sup>nd</sup> Mortgage Note & Deed of Trust☒ Subordination Agreement

## BOND DOCUMENTS

☒ Seller Affidavit & attention Escrow Letter☒ IHFA Recapture Notes ☐ Recapture Summary☒ Tax Exempt Financing Rider☒ IHFA Funding Agmt ☐ Deed of Trust on 2<sup>nd</sup>☒ Affidavit Addendum to Residential Loan Application☒ Acquisition Cost Certification☒ Notices to Buyers & Requirements Certification☒ Notice to Buyers Re: Application of Recapture Provision

## MISC

☒ Well Cert ✓☒ Executed Holdback Agreement☐ Roof Certification☐ Septic Inspection

## NEW CONSTRUCTION

☐ Final Inspection☐ 2/10 Warranty & Acceptance Letter☐ Building Permit☐ Certificate of Occupancy (city or county)☐ Notice to the Homebuyer☐ Insulation Certification☐ Manufacturer's Warranty List☐ Warranty of Completion☐ Description of Materials☐ Lead Free Plumbing☐ VA "Not Inspected" Acknowledgement☐ CABO & Local Code Certification☐ Voluntary Escrow Pre-Payment Disclosure☐ Borrower's Consent for Credit Check☒ *original engineering cert. ✓*☒ *manuf. home lenders (3) ✓*☒ *re-executed purchase agree. ✓*☒ *amendatory clause ✓*ESCROW AGENT !! INITIAL NEXT TO THE ITEMS MARKED BELOW TO  
CERTIFY DOCUMENT WAS SIGNED AT CLOSING.These items DO NOT need to be faxed to us !!

Tax Returns

9504

RIDERS: PUD/Condo/ARM/Balloon

Family/2<sup>nd</sup> Home/Mfg Home

Statement of Occupancy

General Loan Acknowledgement

Price Protection / Loan Profile Information

RESULT

OK

47

15'41

05/27 15:47

ST. TIME

CONNECTION ID

SUB-ADDRESS

CONNECTION TEL

TX/RX NO

TRANSMISSION OK

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

Fax to: REO World / 949-720-7009

Attention: Lindsey

From: First American Title Company Fax No. (208) 587-1441

At the Request of: LeeAnna

Transmission includes:

Revised HUD for Weece closing / 1085 S. 36<sup>th</sup> W. St., Mountain Home

Total number of pages, including cover letter: 3

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

Notes: Hi there! Here is the revised HUD I worked up. The Real Estate Agent still cannot get in touch with the buyers to come in and sign the new HUD and bring more money to closing. I will keep you posted. Thanks so much for your patience!! You've been great to work with!!

Have a great day!!!

TRANSMISSION OK

TX/RX NO 1548  
CONNECTION TEL 19497201205  
SUB-ADDRESS  
CONNECTION ID  
ST. TIME 05/27 14:38  
USAGE T 00'32  
PGS. 3  
RESULT OK

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

05/27/2005 FRI 14:38 FAX

001

Fax to: REO World / 949-720-7009

Attention: Lindsey

From: First American Title Company Fax No. (208) 587-1441

At the Request of: LeeAnna

Transmission includes:

RE - Revised HUD for Weece closing / 1085 S. 36<sup>th</sup> W. St., Mountain Home

Total number of pages, including cover letter: 15

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

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Have a great day!!!

TRANSMISSION OK

|                |             |
|----------------|-------------|
| TX/RX NO       | 1549        |
| CONNECTION TEL | 19497201205 |
| SUB-ADDRESS    |             |
| CONNECTION ID  |             |
| ST. TIME       | 05/27 14:56 |
| USAGE T        | 00'41       |
| PGS.           | 5           |
| RESULT         | OK          |

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

05/27/2005 FRI 14:57 FAX

001

|                                                       |                                             |                                                 |                                          |              |
|-------------------------------------------------------|---------------------------------------------|-------------------------------------------------|------------------------------------------|--------------|
| 120.                                                  | GROSS AMOUNT DUE FROM BORROWER              | 420.                                            | GROSS AMOUNT DUE TO SELLER               | 100,000.00   |
| <b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b> |                                             | <b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b> |                                          |              |
| 201.                                                  |                                             | 501.                                            | Excess Deposit (See Instructions)        |              |
| 202.                                                  | Principal Amount of New Loan(s)             | 502.                                            | Settlement Charges to Seller (Line 1400) | 11,014.39    |
| 203.                                                  | Existing loan(s) taken subject to           | 503.                                            | Existing loan(s) taken subject to        |              |
| 204.                                                  |                                             | 504.                                            | Payoff of first Mortgage                 |              |
| 205.                                                  |                                             | 505.                                            | Payoff of second Mortgage                |              |
| 206.                                                  |                                             | 506.                                            |                                          |              |
| 207.                                                  |                                             | 507.                                            | (Deposit disb. as proceeds)              |              |
| 208.                                                  |                                             | 508.                                            |                                          |              |
| 209.                                                  |                                             | 509.                                            |                                          |              |
| <b>Adjustments For Items Unpaid By Seller</b>         |                                             | <b>Adjustments For Items Unpaid By Seller</b>   |                                          |              |
| 210.                                                  | City/Town Taxes to                          | 510.                                            | City/Town Taxes to                       |              |
| 211.                                                  | County Taxes to                             | 511.                                            | County Taxes 01/01/05 to 06/31/05        | 472.72       |
| 212.                                                  | Assessments to                              | 512.                                            | Assessments to                           |              |
| 213.                                                  |                                             | 513.                                            |                                          |              |
| 214.                                                  |                                             | 514.                                            |                                          |              |
| 215.                                                  |                                             | 515.                                            |                                          |              |
| 216.                                                  |                                             | 516.                                            |                                          |              |
| 217.                                                  |                                             | 517.                                            |                                          |              |
| 218.                                                  |                                             | 518.                                            |                                          |              |
| 219.                                                  |                                             | 519.                                            |                                          |              |
| 220.                                                  | TOTAL PAID BY/FOR BORROWER                  | 520.                                            | TOTAL REDUCTION AMOUNT DUE SELLER        | 11,487.11    |
| <b>300. CASH AT SETTLEMENT FROM/TO BORROWER:</b>      |                                             | <b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>  |                                          |              |
| 301.                                                  | Gross Amount Due From Borrower (Line 120)   | 601.                                            | Gross Amount Due To Seller (Line 420)    | 100,000.00   |
| 302.                                                  | Less Amount Paid By/For Borrower (Line 220) | 602.                                            | Less Reductions Due Seller (Line 520)    | ( 11,487.11) |
| 303.                                                  | CASH ( X FROM ) ( TO ) BORROWER             | 603.                                            | CASH ( X TO ) ( FROM ) SELLER            | 88,512.89    |

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Seller Chase Manhattan Mortgage Corporation

By: \_\_\_\_\_

TRANSMISSION OK

TX/RX NO1550

CONNECTION TEL19497201205

SUB-ADDRESS

CONNECTION ID

ST. TIME

05/27 15:09

USAGE T00:29

PGS.2

RESULTOK

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

**Fax to:** Wells Fargo / 866-305-7231 & 587-0099

**Attention:** Persida Surdu & Kim Heinen

**From:** First American Title Company Fax No. (208) 587-1441

**At the Request of:** LeeAnna

**Transmission includes:**

Revised HUD for Weece Loan

**Total number of pages, including cover letter:** 4

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

**Notes:** Hi there! I just finished speaking with the seller of 1085 South 36<sup>th</sup> West Street. She informed me that the HUD is all wrong & made me make changes. It means that the buyer will need to bring in more money to closing.

Please call me to let me know if it's okay to go ahead with these changes.

Thank you & have a great day!!!

001

05/26/2005 THU 14:17 FAX

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

TRANSMISSION OK

|                |             |
|----------------|-------------|
| TX/RX NO       | 1505        |
| CONNECTION TEL | 18663057231 |
| SUB-ADDRESS    |             |
| CONNECTION ID  |             |
| ST. TIME       | 05/26 14:16 |
| USAGE T        | 01'06       |
| PGS.           | 3           |
| RESULT         | OK          |

**Fax to:** Wells Fargo / 866-305-7231 & 587-0099

**Attention:** Persida Surdu & Kim Heinen

**From:** First American Title Company Fax No. (208) 587-1441

**At the Request of:** LeeAnna

**Transmission includes:**

Revised HUD for Weece Loan

**Total number of pages, including cover letter:** 4

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

Notes; Hi there! I just finished speaking with the seller of 1085 South 36<sup>th</sup> West Street. She informed me that the HUD is all wrong & made me make changes. It means that the buyer will need to bring in more money to closing.

Please call me to let me know if it's okay to go ahead with these changes.

Thank you & have a great day!!!

05/26/2005 THU 14:19 FAX

001

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\*\*\* TX REPORT \*\*\*  
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TRANSMISSION OK

|                |             |
|----------------|-------------|
| TX/RX NO       | 1506        |
| CONNECTION TEL | 5870092     |
| SUB-ADDRESS    |             |
| CONNECTION ID  |             |
| ST. TIME       | 05/26 14:17 |
| USAGE T        | 01'07       |
| PGS.           | 3           |
| RESULT         | OK          |

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur a penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement by the Federal Housing Commissioner or Direct Endorsement Lender/Department of Veterans Affairs or the LAPP underwriter setting forth the appraised value of the property (excluding closing costs) of not less than \$ 100,000.00. The purchaser shall have the privilege and option of proceeding with the consummation of the contract without regard to the amount of the appraiser valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development/Department of Veterans Affairs will insure/guarantee. HUD/Department of Veterans Affairs and the mortgagee does not warrant the value nor the condition of the property. The purchaser should satisfy himself that the price and condition of the property are acceptable.

*The subject loan may be processed under FHA Direct Endorsement Underwriting or VA Automatic Underwriting. In the event such underwriting is utilized the Seller herein acknowledges that an underwriting fee may be charged to the Seller by the respective lender, in which event the Seller herein agrees to pay said underwriting fee.*

**We, the undersigned seller(s), borrower(s) and real estate agent(s)/broker(s) involved in this loan transaction do certify that the terms of the sales contract are true to the best of our knowledge and belief. All agreements entered into by any of the following parties are fully disclosed and attached to the sales contract.**

Yolanda D. Valdez      10000 May 10, 2005      DATE  
 Signature     

| Bar/Wet                  | Data |
|--------------------------|------|
| Seller                   | Data |
| Real Estate Agent/Broker | Data |

**Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010. This form is required by HUD Handbook 4155.1 Rev-4 paragraph 1-22 for Sales Agreements intended to be financed by an FHA-Insured Mortgage and by VA Lender's Handbook Section 36.49(D)(f) for Sales Agreements intended to be financed by a VA-guaranteed Mortgage.**

05/26/2005 THU 11:47 FAX

|                 |             |
|-----------------|-------------|
| TRANSMISSION    | OK          |
| TX/RX NO        | 1583        |
| CONNECTION TEL. | 5879086     |
| SUB-ADDRESS     |             |
| CONNECTION ID   |             |
| ST. TIME        | 05/31 15:12 |
| USAGE T         | 00'39       |
| PGS.            | 1           |
| RESULT          | OK          |

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 \*\*\* TX REPORT \*\*\*  
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05/31/2005 TUE 15:13 FAX

MAY-24-2005 TUE 07:20 PM

FAX NO.

P. 29

## FUNDING NOTIFICATION / INSTRUCTIONS

**\*\* Please read this form and follow instructions to facilitate a smooth funding process \*\***

**AFTER RECEIPT** of FAXED items noted below AND this form completed by you, the Funder will call you with a release to record.

Fax this form along with items noted below to PERSIDA SURDU @ 866/305-7231 503-353-5108

Date wire to be received: 5/31/05 Expected recording date: 5/31/05

LOAN PROCEEDS EXPECTED \$ 95,068.47 (wire will be sent unless otherwise informed)

**RECEIPT OF OUR LOAN PROCEEDS DOES NOT CONSTITUTE A RELEASE TO RECORD !! YOU MUST RECEIVE VERBAL RELEASE FROM THE FUNDER PRIOR TO RECORDING.**

BORROWER:

WETZ

LOAN #:

0052718392

### THE FOLLOWING FORMS MUST BE FAXED TO WELLS FARGO HOME MORTGAGE FOR FUNDING CLEARANCE

☒ HUD Settlement Statement ✓

☒ Wire Instructions

☒ "FINAL" EXECUTED TRUTH IN LENDING ✓

☒ 1003/Final Signed Application ✓

☒ Note - ALL pages ✓

☒ FHA/VA - Hud Addendum - signed by all ✓

☐ Recission Notice/Notary Page of Deed of Trust

☐ 2<sup>nd</sup> Mortgage Note & Deed of Trust

☐ Subordination Agreement

#### BOND DOCUMENTS

☐ Seller Affidavit & attention Escrow Letter

☐ IHA A Recapture Notice ☐ Recapture Summary

☐ Tax Exempt Financing Rider

☐ IHA A Funding Agent ☐ Deed of Trust on 2<sup>nd</sup>

☐ Affidavit Addendum to Residential Loan Application

☐ Acquisition Cost Certification

☐ Notices to Buyers & Requirements Certification

☐ Notice to Buyers Re: Application of Recapture Provision

#### MISC

☒ Well Cert done

☐ Executed Holdback Agreement

☐ Roof Certification

☐ Septic Inspection

#### NEW CONSTRUCTION

☐ Final Inspection

☐ 2/10 Warranty & Acceptance Letter

☐ Building Permit

☐ Certificate of Occupancy (city or county)

☐ Notice to the Homebuyer

☐ Insulation Certification

☐ Manufacturer's Warranty List

☐ Warranty of Completion

☐ Description of Materials

☐ Lead Free Plumbing

☐ VA "Not Inspected" Acknowledgement

☐ CABO & Local Code Certification

☐ Voluntary Escrow Pre-Payment Disclosure

☒ Borrower's Consent for Credit Check

☒ Original engineering cert. ✓

☒ Summary home riders (3) ✓

☒ Re-executed purchase agreement ✓

☒ Amundatory clause ✓

### ESCROW AGENT !!

INITIAL NEXT TO THE ITEMS MARKED BELOW TO CERTIFY DOCUMENT WAS SIGNED AT CLOSING.

*These items DO NOT need to be faxed to us !!*

|                                                                      |                          |
|----------------------------------------------------------------------|--------------------------|
| <input type="checkbox"/> Tax Returns                                 | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> 4506                             | <input type="checkbox"/> |
| <input type="checkbox"/> RDBRS: PUD/Condo/ARM/Balloon                | <input type="checkbox"/> |
| <input type="checkbox"/> 1-4 Family/2 <sup>nd</sup> Home/Mfg Home    | <input type="checkbox"/> |
| <input type="checkbox"/> Statement of Occupancy                      | <input type="checkbox"/> |
| <input type="checkbox"/> General Loan Acknowledgement                | <input type="checkbox"/> |
| <input type="checkbox"/> Price Protection / Loan Profile Information | <input type="checkbox"/> |

**LOAN DOCUMENTS ARE TO BE RETAINED IN YOUR OFFICE UNTIL WE HAVE VERBALLY AUTHORIZED YOU TO  
RECORD !!!!!**

Within 24 hours of recording, send entire loan package, 2 copies of the NOTE, and a FINAL HUD-1 to:

☐ Wells Fargo Home Mortgage  
Attn: Post Closing  
2701 Wells Fargo Way  
Minneapolis, MN 55408

☒ Wells Fargo Home Mortgage  
12550 SE 93<sup>rd</sup> Avenue Ste 400  
Clackamas, Oregon 97015  
Attn:

**IF ANY FEES CHANGE AT THE CLOSING TABLE, YOU MUST NOTIFY THE CLOSING SPECIALIST !!**

**CLOSING SPECIALIST: PERSIDA SURDU DIRECT FAX FOR HUD-1 REVIEW: 866-305-7231**

**YOUR FUNDER IS: \_\_\_\_\_ PHONE: 503-353-\_\_\_\_\_ FAX: 866-305-\_\_\_\_\_**

STATEMENT OF INTENT TO DISPOSE OF MANUFACTURED HOME AS REAL PROPERTY THIS DOCUMENT IS BEING RECORDED TO CORRECT LEGAL

|                                                                                                                                                                                  |                                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| 1. Owner Name(s)<br>Kim C Holden                                                                                                                                                 |                                                  |
| 2. Mailing Address<br>670 S. 36th W.                                                                                                                                             |                                                  |
| 3. Property Address<br>1150                                                                                                                                                      |                                                  |
| 4. Legal Description<br>East Half of Lot 16 Bk 1 Sub 6                                                                                                                           |                                                  |
| 5. Real Property Parcel #<br>000040010160                                                                                                                                        | 6. Manufactured Home Parcel #<br>MH TR0000453800 |
| 7. Land Ownership<br><input checked="" type="checkbox"/> Deed <input type="checkbox"/> Recorded<br><input type="checkbox"/> Contract of Sale <input type="checkbox"/> Unrecorded |                                                  |

321361  
ELMORE COUNTY, IDAHO ss.  
Request of  
KIM HOLDEN  
Time 3:52 PM  
Date April 6, 2000  
GAIL L. BEST, Recorder  
By Pauline [Signature] Deputy  
Fee \$3.00

|                                                                     |                                           |
|---------------------------------------------------------------------|-------------------------------------------|
| 8. Manufactured Home Description<br>Make<br>Champion Model<br>Mance | Model<br>Year<br>1999                     |
| 9. Serial Number<br>66x27                                           | 10. Lien Holder, if any<br>The Associates |

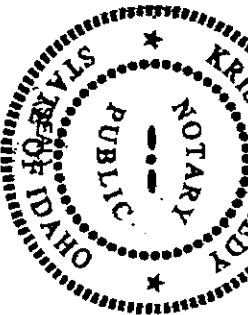
The undersigned, being duly sworn, states that the above information is true and correct, and does hereby exercise STATEMENT OF INTENT, declaring the Statement of Intent to Declare the above referenced manufactured home to constitute real property to be null and void according to Section 63-304, Idaho Code. The undersigned further represents that the running gear of the home has been removed and that the manufactured home will be permanently affixed to a foundation on land which is owned or being purchased by the owner or purchaser of the manufactured home.

|                              |                |
|------------------------------|----------------|
| 11. Signature<br>[Signature] | Date<br>4/4/00 |
| STATE OF IDAHO               |                |
| COUNTY OF Elmore             | ss. 2000       |

On this April day of 4, 2000, before me, the undersigned notary public in and for said State, personally appeared [Signature] or identified to me to be the person(s) whose name(s) is/are subscribed to the within and foregoing instrument, and acknowledged to me that he executed the same IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this Statement first above written.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this Statement first above written.

ELMORE COUNTY, IDAHO ss.  
Request of  
GUARANTY TITLE, INC.  
327344



Time 3:55 PM  
Date March 16, 2000  
GAIL L. BEST, Recorder  
Residing at 1101 W. Valn, HOME Idaho  
By [Signature] Deputy  
Commission Expires 2004

- Signatures - Pursuant to Section 63-304, Idaho Code
10. BUILDING & ZONING DEPARTMENT OR OTHER AUTHORIZED OFFICIAL:
- A. Removal of running gear
- B. Permanently affixed to a foundation  
(See Title 44, Chapter 22, Idaho Code)
11. COUNTY ASSESSOR  
Ownership of land and manufactured home and payment of sales  
Tax on new manufactured home verified.

Notarized Signature  
[Signature]  
Date 4/4/00

Notarized Signature  
Kristina Reedy  
Date 4-5-00

12. CONSENT OF LIENHOLDER ASSOCIATES  
Name  
[Signature]  
Date 4-6-00

BORROWER: *WELLS*

LOAN #: 0052718392

THE FOLLOWING FORMS MUST BE FAXED TO WELLS FARGO HOME  
MORTGAGE FOR FUNDING CLEARANCE☒ HUD Settlement Statement ✓☒ Wire Instructions☒ "FINAL" EXECUTED TRUTH IN LENDING ✓☒ 1003/Final Signed Application ✓☒ Note - ALL pages ✓☒ FHA/VA - HUD Addendum - signed by all ✓☐ Recission Notice/Notary Page of Deed of Trust☐ 2<sup>nd</sup> Mortgage Note & Deed of Trust☐ Subordination Agreement

## BOND DOCUMENTS

☐ Seller Affidavit & attention Escrow Letter☐ IHFA Recapture Notice ☐ Recapture Summary☐ Tax Exempt Financing Rider☐ IHFA Funding Agmt ☐ Deed of Trust on 2<sup>nd</sup>☐ Affidavit Addendum to Residential Loan Application☐ Acquisition Cost Certification☐ Notices to Buyers & Requirements Certification☐ Notice to Buyers Re: Application of Recapture Provision

## NEW CONSTRUCTION

☐ Final Inspection☐ 2/10 Warranty & Acceptance Letter☐ Building Permit☐ Certificate of Occupancy (city or county)☐ Notice to the Homebuyer☐ Insulation Certification☐ Manufacturer's Warranty List☐ Warranty of Completion☐ Description of Materials☐ Lead Free Plumbing☐ VA "Not Inspected" Acknowledgement☐ CABO & Local Code Certification☐ Voluntary Escrow Pre-Payment Disclosure☐ Borrower's Consent for Credit Check☒ *original engineering cert. ✓*

## MISC

☒ Well Cert ✓ *manuf. home lenders (3) ✓*☐ Executed Holdback Agreement☐ Roof Certification☐ Septic Inspection*re-executed purchase agree. ✓*  
*mandatory clause*

## ESCROW AGENT !!

INITIAL NEXT TO THE ITEMS MARKED BELOW TO  
CERTIFY DOCUMENT WAS SIGNED AT CLOSING.*These items DO NOT need to be faxed to us !!*☐ Tax Returns☒ *4506*☐ RIDERS: PUD/Condo/ARM/Balloon☐ 1-4 Family/2<sup>nd</sup> Home/Mfg Home☐ Statement of Occupancy☐ General Loan Acknowledgement☐ Price Protection / Loan Profile Information

|                |             |
|----------------|-------------|
| TX/RX NO       | 1563        |
| CONNECTION TEL | 18663057231 |
| SUB-ADDRESS    |             |
| CONNECTION ID  |             |
| SF. TIME       | 05/31 10:23 |
| USAGE T        | 01'32       |
| PGS.           | 4           |
| RESULT         | OK          |

TRANSMISSION OK

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\*\*\* TX REPORT \*\*\*  
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|                                                                                                                                                                                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------|
| A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT<br><b>SETTLEMENT STATEMENT</b>                                                                                                                                                                                                                                       |  | B. TYPE OF LOAN:<br>1 <input checked="" type="checkbox"/> FHA 2 <input type="checkbox"/> FmHA 3 <input type="checkbox"/> CONV. UNINS. 4 <input type="checkbox"/> VA 5 <input type="checkbox"/> CONV. INS.<br>6. FILE NUMBER: FA-13473 7. LOAN NUMBER: 0052718392<br>8. MORTGAGE INS 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 the closing; they are shown here for informational purposes and are not included in the totals.<br>10 3068 (FA-13473, FPO/FA-13473-82) |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| D. NAME AND ADDRESS OF BORROWER:<br>Jackie G. Weece and<br>Teresa D. Weece<br>PO Box 103<br>Grand View, ID 83624                                                                                                                                                                                                       |  | E. NAME AND ADDRESS OF SELLER:<br>Chase Manhattan Mortgage Corporation                                                                                                                                                                                                                           |  | F. NAME AND ADDRESS OF LENDER:<br>Wells Fargo Bank, NA<br>12550 SE 93rd Ave., Suite 400<br>Clackamas, OR 97015 |  | I. SETTLEMENT DATE:<br>May 25, 2005<br>Disburse: 05/26/05 |
| G. PROPERTY LOCATION:<br>1085 South 36th West Street<br>Mountain Home, ID 83647<br>Elmore County, Idaho<br>E2 167 AIRPORT SUB.                                                                                                                                                                                         |  | H. SETTLEMENT AGENT:<br>First American Title Company<br>PLACE OF SETTLEMENT<br>190 N. 3rd East<br>Mtn. Home, Id 83647                                                                                                                                                                            |  |                                                                                                                |  |                                                           |
| J. SUMMARY OF BORROWER'S TRANSACTION                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 100. GROSS AMOUNT DUE FROM BORROWER:                                                                                                                                                                                                                                                                                   |  | 100,000.00                                                                                                                                                                                                                                                                                       |  |                                                                                                                |  |                                                           |
| 101. Contract Sales Price                                                                                                                                                                                                                                                                                              |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 102. Personal Property                                                                                                                                                                                                                                                                                                 |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 103. Settlement Charges to Borrower (Line 1400)                                                                                                                                                                                                                                                                        |  | 2,306.98                                                                                                                                                                                                                                                                                         |  |                                                                                                                |  |                                                           |
| 104.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 105.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| Adjustments For Items Paid By Seller in advance                                                                                                                                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 106. City/Town Taxes to                                                                                                                                                                                                                                                                                                |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 107. County Taxes to                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 108. Assessments to                                                                                                                                                                                                                                                                                                    |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 109.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 110.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 111.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 112.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 120. GROSS AMOUNT DUE FROM BORROWER                                                                                                                                                                                                                                                                                    |  | 102,306.98                                                                                                                                                                                                                                                                                       |  |                                                                                                                |  |                                                           |
| K. SUMMARY OF SELLER'S TRANSACTION                                                                                                                                                                                                                                                                                     |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 400. GROSS AMOUNT DUE TO SELLER:                                                                                                                                                                                                                                                                                       |  | 400,000.00                                                                                                                                                                                                                                                                                       |  |                                                                                                                |  |                                                           |
| 401. Contract Sales Price                                                                                                                                                                                                                                                                                              |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 402. Personal Property                                                                                                                                                                                                                                                                                                 |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 403.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 404.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 405.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| Adjustments For Items Paid By Seller in advance                                                                                                                                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 406. City/Town Taxes to                                                                                                                                                                                                                                                                                                |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 407. County Taxes to                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 408. Assessments to                                                                                                                                                                                                                                                                                                    |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 409.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 410.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 411.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 412.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 420. GROSS AMOUNT DUE TO SELLER                                                                                                                                                                                                                                                                                        |  | 420,000.00                                                                                                                                                                                                                                                                                       |  |                                                                                                                |  |                                                           |
| L. SUMMARY OF SETTLEMENT                                                                                                                                                                                                                                                                                               |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 500. GROSS AMOUNT DUE TO SELLER:                                                                                                                                                                                                                                                                                       |  | 500,000.00                                                                                                                                                                                                                                                                                       |  |                                                                                                                |  |                                                           |
| 501. Excess Deposit (See Instructions)                                                                                                                                                                                                                                                                                 |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 502. Settlement Charges to Seller (Line 1400)                                                                                                                                                                                                                                                                          |  | 98,455.00                                                                                                                                                                                                                                                                                        |  |                                                                                                                |  |                                                           |
| 503. Existing loan(s) taken subject to                                                                                                                                                                                                                                                                                 |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 504.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 505.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 506.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 507.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 508.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 509.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| Adjustments For Items Unpaid By Seller                                                                                                                                                                                                                                                                                 |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 510. City/Town Taxes to                                                                                                                                                                                                                                                                                                |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 511. County Taxes to                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 512. Assessments to                                                                                                                                                                                                                                                                                                    |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 513.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 514.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 515.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 516.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 517.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 518.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 519.                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 520. TOTAL REDUCTION AMOUNT DUE SELLER                                                                                                                                                                                                                                                                                 |  | 101,030.96                                                                                                                                                                                                                                                                                       |  |                                                                                                                |  |                                                           |
| M. CASH AT SETTLEMENT FROM/TO BORROWER:                                                                                                                                                                                                                                                                                |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 601. Gross Amount Due From Borrower (Line 120)                                                                                                                                                                                                                                                                         |  | 102,306.98                                                                                                                                                                                                                                                                                       |  |                                                                                                                |  |                                                           |
| 602. Less Amount Paid By/For Borrower (Line 220)                                                                                                                                                                                                                                                                       |  | ( 101,030.96)                                                                                                                                                                                                                                                                                    |  |                                                                                                                |  |                                                           |
| 603. CASH ( X FROM ) ( TO ) BORROWER                                                                                                                                                                                                                                                                                   |  | 1,276.02                                                                                                                                                                                                                                                                                         |  |                                                                                                                |  |                                                           |
| N. CASH AT SETTLEMENT TO/FROM SELLER:                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                                                  |  |                                                                                                                |  |                                                           |
| 601. Gross Amount Due To Seller (Line 420)                                                                                                                                                                                                                                                                             |  | 420,000.00                                                                                                                                                                                                                                                                                       |  |                                                                                                                |  |                                                           |
| 602. Less Reductions Due Seller (Line 520)                                                                                                                                                                                                                                                                             |  | ( 319,969.02)                                                                                                                                                                                                                                                                                    |  |                                                                                                                |  |                                                           |
| 603. CASH ( X TO ) ( FROM ) SELLER                                                                                                                                                                                                                                                                                     |  | 100,030.98                                                                                                                                                                                                                                                                                       |  |                                                                                                                |  |                                                           |

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower  
*Jackie G. Weece*  
Jackie G. Weece  
*Teresa D. Weece*  
Teresa D. Weece

| L. SETTLEMENT CHARGES                                                             |               |                              |        |       |                                         |       |                                       |          |  |
|-----------------------------------------------------------------------------------|---------------|------------------------------|--------|-------|-----------------------------------------|-------|---------------------------------------|----------|--|
| 700. TOTAL COMMISSION Based on Price                                              |               |                              |        |       | PAID FROM BORROWERS FUNDS AT SETTLEMENT |       | PAID FROM SELLERS FUNDS AT SETTLEMENT |          |  |
| Division of Commission (line 700) as follows:                                     |               |                              |        |       |                                         |       |                                       |          |  |
| 701. \$                                                                           | to            |                              |        |       |                                         |       |                                       |          |  |
| 702. \$                                                                           | to            |                              |        |       |                                         |       |                                       |          |  |
| 703. Commission Paid at Settlement                                                | to            |                              |        |       |                                         |       |                                       |          |  |
| 704.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN                                        |               |                              |        |       |                                         |       |                                       |          |  |
| 801. Loan Origination Fee                                                         | %             | to                           |        |       |                                         |       |                                       |          |  |
| 802. Loan Discount                                                                | %             | to                           |        |       |                                         |       |                                       |          |  |
| 803.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 804.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 805.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 806.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 807.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 808.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 809.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 810.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 811.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE                               |               |                              |        |       |                                         |       |                                       |          |  |
| 901. Interest From                                                                | to            | @                            | \$     | day   | (                                       | days  | %)                                    |          |  |
| 902. Mortgage Insurance Premium for                                               | months to HUD |                              |        |       |                                         |       |                                       | 1,455.00 |  |
| 903. Hazard Insurance Premium for                                                 | years to      |                              |        |       |                                         |       |                                       |          |  |
| 904.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 905.                                                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 1000. RESERVES DEPOSITED WITH LENDER                                              |               |                              |        |       |                                         |       |                                       |          |  |
| 1001. Hazard Insurance                                                            | 4.000         | months @                     | \$     | 39.33 | per                                     | month |                                       | 1.52     |  |
| 1002. Mortgage Insurance                                                          |               | @                            | \$     |       | per                                     |       |                                       |          |  |
| 1003. City/Town Taxes                                                             |               | @                            | \$     |       | per                                     |       |                                       |          |  |
| 1004. County Taxes                                                                | 3.000         | months @                     | \$     | 83.33 | per                                     | month |                                       | 249.99   |  |
| 1005. Assessments                                                                 |               | @                            | \$     |       | per                                     |       |                                       |          |  |
| 1006.                                                                             |               | @                            | \$     |       | per                                     |       |                                       |          |  |
| 1007.                                                                             |               | @                            | \$     |       | per                                     |       |                                       |          |  |
| 1008. Aggregate Adjustment                                                        | months @      | \$                           |        |       | per                                     | month |                                       | -161.98  |  |
| 1100. TITLE CHARGES                                                               |               |                              |        |       |                                         |       |                                       |          |  |
| 1101. Settlement or Closing Fee                                                   | to            |                              |        |       |                                         |       |                                       |          |  |
| 1102. Abstract or Title Search                                                    | to            |                              |        |       |                                         |       |                                       |          |  |
| 1103. Title Examination                                                           | to            |                              |        |       |                                         |       |                                       |          |  |
| 1104. Title Insurance Binder                                                      | to            |                              |        |       |                                         |       |                                       |          |  |
| 1105. Document Preparation                                                        | to            |                              |        |       |                                         |       |                                       |          |  |
| 1106. Notary Fees                                                                 | to            |                              |        |       |                                         |       |                                       |          |  |
| 1107. Attorney's Fees                                                             | to            |                              |        |       |                                         |       |                                       |          |  |
| (includes above item numbers: )                                                   |               |                              |        |       |                                         |       |                                       |          |  |
| 1108. Title Insurance                                                             | to            | FIRST AMERICAN TITLE COMPANY |        |       |                                         |       |                                       | 255.45   |  |
| (includes above item numbers: )                                                   |               |                              |        |       |                                         |       |                                       |          |  |
| 1109. Lender's Coverage                                                           | \$            | 98,455.00                    |        |       |                                         |       |                                       | 255.45   |  |
| 1110. Owner's Coverage                                                            | \$            | 100,000.00                   |        |       |                                         |       |                                       | 605.00   |  |
| 1111. Endorsements 100,116,8,1,7                                                  | to            | First American Title Co.     |        |       |                                         |       |                                       | 90.00    |  |
| 1112.                                                                             |               |                              |        |       |                                         |       |                                       |          |  |
| 1113.                                                                             |               |                              |        |       |                                         |       |                                       |          |  |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES                                   |               |                              |        |       |                                         |       |                                       |          |  |
| 1201. Recording Fees: Deed \$                                                     | 3.00;         | Mortgage \$                  | 45.00; |       |                                         |       |                                       | 48.00    |  |
| 1202. City/County Tax/Stamp: Deed                                                 | \$            | Mortgage                     | \$     |       |                                         |       |                                       |          |  |
| 1203. State Tax/Stamp: Deed                                                       | \$            | Mortgage                     | \$     |       |                                         |       |                                       |          |  |
| 1204.                                                                             |               |                              |        |       |                                         |       |                                       |          |  |
| 1205.                                                                             |               |                              |        |       |                                         |       |                                       |          |  |
| 1300. ADDITIONAL SETTLEMENT CHARGES                                               |               |                              |        |       |                                         |       |                                       |          |  |
| 1301. Survey                                                                      | to            |                              |        |       |                                         |       |                                       |          |  |
| 1302. Pest Inspection                                                             | to            | Briggs Engineering           |        |       |                                         |       |                                       | 308.00   |  |
| 1303. Pay                                                                         | to            |                              |        |       |                                         |       |                                       |          |  |
| 1304.                                                                             |               |                              |        |       |                                         |       |                                       |          |  |
| 1305. Reimburses for Water Test                                                   | to            | Robin Hawks                  |        |       |                                         |       |                                       | 61.00    |  |
| 1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K) |               |                              |        |       |                                         |       |                                       | 2,305.98 |  |

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

  
First American Title Company  
Settlement Agent

0052718392

Truth-in-Lending Disclosure

Date: 05/24/05

Creditor: WELLS FARGO BANK, N.A.

12550 SE 93RD AVE,  
CLACKAMAS, OR 970159786

Borrowers: JACKIE G WEECE  
TERESA D WEECE

Property: 1085 S 36TH STREET W  
Location: MOUNTAIN HOME, ID 83647

| Annual Percentage Rate                    | Finance Charge                              | Amount Financed                                         | Total of Payments                                                            |
|-------------------------------------------|---------------------------------------------|---------------------------------------------------------|------------------------------------------------------------------------------|
| The cost of your credit as a yearly rate. | The dollar amount the credit will cost you. | The Amount of credit provided to you or on your behalf. | The amount you will have paid after you have made all payments as scheduled. |
| 7.0113                                    | % \$ 130690.28                              | \$ 95760.80                                             | \$ 226451.08                                                                 |

(E) means estimate

| Your payment schedule will be |                    |                       |  |
|-------------------------------|--------------------|-----------------------|--|
| Number of Payments            | Amount of Payments | When Payments are Due |  |
|                               | VARYING FROM TO    | Monthly, Beginning    |  |
| 143                           | 654.65             | JULY 01 2005          |  |
| 216                           | 614.23             | JUNE 01 2017          |  |
| 1                             | 615.39             | JUNE 01 2035          |  |
|                               |                    |                       |  |
|                               |                    |                       |  |

Insurance

Property insurance is required. Property insurance may be obtained through any person of your choice. If you choose to obtain property insurance through the creditor, the term of the policy will be N/A and the premium for that term will be \$ N/A.

Flood Insurance ☐ is ☒ is not required. If required, flood insurance may be obtained through any person of your choice. If you choose to obtain flood insurance through the creditor, the term of the policy will be N/A and the premium for that term will be \$ N/A.

Security: You are giving security interest in property at 1085 S 36TH STREET W, MOUNTAIN HOME, ID 83647

Late Charge: If payment is late, you will be charged 4.000 % of the payment. In Massachusetts, the late charge is 3% of the principal and interest portion of the payment that is overdue.

Prepayment: If you pay off early, you ☐ may ☒ will not have to pay a penalty. ☒ If you prepay your loan other than on the regular ☐ may ☐ will not be entitled to a refund installment date you may be assessed interest charges of part of the finance charge. until the end of the month.

Assumption: Someone buying your home: ☒ may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms. ☐ cannot assume the remainder of the mortgage on the original terms.

Demand Feature: This obligation ☐ has ☒ does not have a demand feature.

Variable Rate: Your loan ☐ does ☒ does not contain a variable-rate feature. Disclosures about the variable-rate feature have been provided to you earlier.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties. Included with this disclosure and made a part of it is the Good Faith Estimate of Settlement Services.

By signing below, I/we acknowledge that I/we received a copy of this disclosure on May 25, 2005.

Applicant

Applicant JACKIE G WEECE

Applicant

Applicant Teresa D. Weece

Applicant TERESA D WEECE

Applicant

Applicant

Applicant

Applicant

0052718392

### Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☒ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

#### TYPE OF MORTGAGE AND TERMS OF LOAN

|                       |                                                                                                                        |                    |                                                                                     |
|-----------------------|------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------------------------------------------------|
| Mortgage Applied for: | <input checked="" type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): | Agency Case Number | Lender Case Number                                                                  |
|                       | <input checked="" type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service                            | 121-2253642        | 0052718392                                                                          |
| Amount                | \$ 98,455.00                                                                                                           | Interest Rate      | 6.375 %                                                                             |
|                       |                                                                                                                        | No. of Months      | 360                                                                                 |
|                       |                                                                                                                        | Amortization Type: | <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type): |
|                       |                                                                                                                        |                    | FHA/VA 30 YR. FIXED RATE - G11                                                      |

#### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

|                                                                         |                                               |              |      |
|-------------------------------------------------------------------------|-----------------------------------------------|--------------|------|
| Subject Property Address (street, city, state, & ZIP)                   | 1085 S 36TH STREET W, MOUNTAIN HOME, ID 83647 | No. of Units | 1    |
| Legal Description of Subject Property (attach description if necessary) | LOT 16, BLOCK 1, AIRPORT SUBDIVISION          | Year Built   | 1999 |

|                 |                                                                                                                                                                                                                 |                   |                                                                                                                                        |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Purpose of Loan | <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain): | Property will be: | <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------------------------------------------------------------------------------------------------------------------------------------|

|                                                                    |               |                       |                          |
|--------------------------------------------------------------------|---------------|-----------------------|--------------------------|
| Complete this line if construction or construction-permanent loan. |               |                       |                          |
| Year Acquired                                                      | Original Cost | Amount Existing Liens | (a) Present Value of Lot |
| \$                                                                 | \$            | \$                    | (b) Cost of Improvements |
|                                                                    |               |                       | Total (a + b)            |

|                                                 |               |                       |                                                                   |
|-------------------------------------------------|---------------|-----------------------|-------------------------------------------------------------------|
| Complete this line if this is a refinance loan. |               |                       |                                                                   |
| Year Acquired                                   | Original Cost | Amount Existing Liens | Purpose of Refinance                                              |
| \$                                              | \$            | \$                    |                                                                   |
|                                                 |               |                       | Describe Improvements                                             |
|                                                 |               |                       | <input type="checkbox"/> made <input type="checkbox"/> to be made |

|                                                                                   |                                   |                                    |                                                                                                          |
|-----------------------------------------------------------------------------------|-----------------------------------|------------------------------------|----------------------------------------------------------------------------------------------------------|
| Title will be held in what Name(s)                                                | JACKIE G WEECE, TERESA D WEECE, . | Manner in which Title will be held | Estate will be held in:                                                                                  |
|                                                                                   |                                   |                                    | <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | FHA 3% DOWN PAYMENT               |                                    |                                                                                                          |

#### Borrower

Borrower's Name (include Jr. or Sr. if applicable)

JACKIE G WEECE

#### Co-Borrower

Co-Borrower's Name (include Jr. or Sr. if applicable)

TERESA D WEECE

|                                                                                                                    |                                                                       |                                                                                                                    |                                     |                                                                                                                    |                                                                       |                                                                                                                    |                                     |
|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| Social Security Number                                                                                             | Home Phone (incl. area code)                                          | DOB(MM/DD/YYYY)                                                                                                    | Yrs. School                         | Social Security Number                                                                                             | Home Phone (incl. area code)                                          | DOB(MM/DD/YYYY)                                                                                                    | Yrs. School                         |
| 526-11-4896                                                                                                        | 208/834-2920                                                          | 12/07/1954                                                                                                         | 12                                  | 541-86-2264                                                                                                        | 208/834-2920                                                          | 01/27/1957                                                                                                         | 12                                  |
| <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower)                                | <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) | <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower)                                   | <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) |
| <input type="checkbox"/> Separated                                                                                 | 00                                                                    | <input type="checkbox"/> Separated                                                                                 | 00                                  | <input type="checkbox"/> Separated                                                                                 | 00                                                                    | <input type="checkbox"/> Separated                                                                                 | 00                                  |
| Present Address (street, city, state, ZIP)                                                                         | <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent | 0/5                                                                                                                | No. Yrs.                            | Present Address (street, city, state, ZIP)                                                                         | <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent | 0/5                                                                                                                | No. Yrs.                            |
| 100 STATE HIGHWAY 78                                                                                               |                                                                       |                                                                                                                    |                                     | 100 STATE HIGHWAY 78                                                                                               |                                                                       |                                                                                                                    |                                     |
| GRANDVIEW, ID 83624                                                                                                |                                                                       |                                                                                                                    |                                     | GRANDVIEW, ID 83624                                                                                                |                                                                       |                                                                                                                    |                                     |

Mailing Address, if different from Present Address  
P.O. BOX 103  
GRANDVIEW, ID 83624

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

|                                           |                                                            |      |          |                                           |                                                            |      |          |
|-------------------------------------------|------------------------------------------------------------|------|----------|-------------------------------------------|------------------------------------------------------------|------|----------|
| Former Address (street, city, state, ZIP) | <input type="checkbox"/> Own <input type="checkbox"/> Rent | 5/11 | No. Yrs. | Former Address (street, city, state, ZIP) | <input type="checkbox"/> Own <input type="checkbox"/> Rent | 5/11 | No. Yrs. |
| 128 SHORT ROAD                            |                                                            |      |          | 128 SHORT ROAD                            |                                                            |      |          |
| MORTIN, WA 98356                          |                                                            |      |          | MORTIN, WA 98356                          |                                                            |      |          |

#### Borrower

Name & Address of Employer

☐ Self Employed

Yrs. on this job

Yrs. employed in this line of work/profession

Position/Title/Type of Business|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| PAULS GROCERY |  |  |  | PAULS GROCERY |  |  |  |
| 215 E JACKSON |  |  |  | 215 E JACKSON |  |  |  |
| MOUNTAIN HOME ID 83647 |  |  |  | MOUNTAIN HOME ID 83647 |  |  |  |

#### Co-Borrower

Name & Address of Employer

☐ Self Employed

Yrs. on this job

Yrs. employed in this line of work/profession

Position/Title/Type of Business|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| CLERK CASHIER |  |  |  | CLERK CASHIER |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

|                            |                                        |                   |                            |                                        |                   |
|----------------------------|----------------------------------------|-------------------|----------------------------|----------------------------------------|-------------------|
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) |
| LOGGING ANNUITY            |                                        | 0195-0305         | BAILEY'S IGA               |                                        | 0894-1004         |
|                            |                                        | Monthly Income    | SECOND AND ADAMS           |                                        | Monthly Income    |
|                            |                                        | \$                | MORTON, WA 98356           |                                        | \$                |
|                            |                                        |                   |                            |                                        | 1500              |

Position/Title/Type of Business

Business Phone (incl. area code)

360/496-5411

Name & Address of Employer

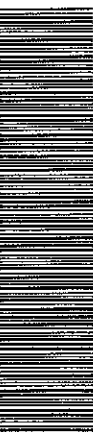
☐ Self Employed

Dates (from - to)|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| MANAGER/CASHIER |  |  | MANAGER/CASHIER |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

Position/Title/Type of Business

Business Phone (incl. area code)

Business Phone (incl. area code)



**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

| Gross Monthly Income                                                        | Borrower   | Co-Borrower | Total      | Combined Monthly Income and Assets | Present   | Proposed  |
|-----------------------------------------------------------------------------|------------|-------------|------------|------------------------------------|-----------|-----------|
| Base Empl. Income *                                                         | \$         | 840.00      | \$ 840.00  | Rent                               | \$ 600.00 | 614.23    |
| Overtime                                                                    |            |             |            | First Mortgage (P&I)               |           |           |
| Bonuses                                                                     |            |             |            | Other Financing (P&I)              |           |           |
| Commissions                                                                 |            |             |            | Hazard Insurance                   |           | 39.33     |
| Dividends/Interest                                                          |            |             |            | Real Estate Taxes                  |           | 83.34     |
| Net Rental Income                                                           |            |             |            | Mortgage Insurance                 |           | 40.42     |
| Other (before completing, see the notice in "Describe other income," below) | 931.00     |             | 931.00     | Homeowner Assn. Dues               |           | 25.00     |
| <b>Total</b>                                                                | \$ 2698.00 | \$ 840.00   | \$ 3538.00 | <b>Total</b>                       | \$ 600.00 | \$ 802.32 |

\* Self-Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

|   |                         |    |                |
|---|-------------------------|----|----------------|
| B | SOCIAL SECURITY         |    | Monthly Amount |
| B | TRUST INCOME            | \$ | 931.00         |
| B | ANNUITY (NEW YORK LIFE) |    | 200.00         |
|   |                         |    | 1767.00        |

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Not Jointly

| ASSETS                                | Cash or Market Value | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance |
|---------------------------------------|----------------------|-------------|--------------------------------------|----------------|
| Cash deposit toward purchase held by: | \$                   |             |                                      |                |

**List checking and savings accounts below**

|                                                |  |             |         |          |
|------------------------------------------------|--|-------------|---------|----------|
| Name and address of Bank, S&L, or Credit Union |  | SECURITY ST | 605/ 41 | 24842.00 |
| SECURITY STATE BANK                            |  |             |         |          |
| PO BOX 1050                                    |  |             |         |          |
| CENTRALIA WA 98531                             |  |             |         |          |

|                                                |           |                             |                   |       |
|------------------------------------------------|-----------|-----------------------------|-------------------|-------|
| Acct. no.                                      | \$ 419.00 | Name and address of Company | \$ Payment/Months | \$    |
| Name and address of Bank, S&L, or Credit Union |           | WORLDS FOREMOST BANK N      | 10/ 4             | 35.00 |
| WELLS FARGO                                    |           |                             |                   |       |
| NEW ACCOUNT                                    |           |                             |                   |       |

|                                                |            |                             |                   |        |
|------------------------------------------------|------------|-----------------------------|-------------------|--------|
| Acct. no.                                      | \$ 4274.00 | Name and address of Company | \$ Payment/Months | \$     |
| Name and address of Bank, S&L, or Credit Union |            | LES SCHWAB                  | 25/ 8             | 191.00 |

|                                                |    |                             |                   |         |
|------------------------------------------------|----|-----------------------------|-------------------|---------|
| Acct. no.                                      | \$ | Name and address of Company | \$ Payment/Months | \$      |
| Name and address of Bank, S&L, or Credit Union |    | UNW/CITI                    | 162/ 48           | 7802.00 |

|                                                    |    |                             |                                                        |    |
|----------------------------------------------------|----|-----------------------------|--------------------------------------------------------|----|
| Acct. no.                                          | \$ | Name and address of Company | \$ Payment/Months                                      | \$ |
| Stocks & Bonds (Company name/number & description) |    |                             | @ = TO BE PAID @ CLOSING<br>* = NOT INCLUDED IN RATIOS |    |
|                                                    |    |                             | SEE ATTACHED                                           |    |

|                                                                           |            |                             |                   |    |
|---------------------------------------------------------------------------|------------|-----------------------------|-------------------|----|
| Life Insurance net cash value                                             | \$         | Name and address of Company | \$ Payment/Months | \$ |
| Face amount: \$                                                           |            |                             |                   |    |
| Subtotal Liquid Assets                                                    | \$ 4693.00 |                             |                   |    |
| Real estate owned (enter market value from schedule of real estate owned) | \$         |                             |                   |    |
| Vested interest in retirement fund                                        | \$         | Name and address of Company | \$ Payment/Months | \$ |
| Net worth of business(es) owned (attach financial statement)              | \$         |                             | /                 |    |
| Automobiles owned (make and year)                                         | \$         |                             |                   |    |

|                        |    |                                                              |    |  |
|------------------------|----|--------------------------------------------------------------|----|--|
| Other Assets (itemize) | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ |  |
|------------------------|----|--------------------------------------------------------------|----|--|

|                 |            |                        |             |                      |           |          |
|-----------------|------------|------------------------|-------------|----------------------|-----------|----------|
| Total Assets a. | \$ 4693.00 | Total Monthly Payments | \$ 28609.00 | Total Liabilities b. | \$ 821.00 | 33302.00 |
|-----------------|------------|------------------------|-------------|----------------------|-----------|----------|

**Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)**

**Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)**

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|---------------------------------------------------------------------------------------------|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
|                                                                                             |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |
|                                                                                             |                  |                      |                             |                     |                   |                                       |                   |
|                                                                                             |                  |                      |                             |                     |                   |                                       |                   |
|                                                                                             |                  |                      |                             |                     |                   |                                       |                   |
| Totals                                                                                      |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):  
 Alternate Name Creditor Name Account Number

## VIII. DECLARATIONS

|                                                         | a. Purchase price | \$ | 100,000.00 | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. |  |  |  |
|---------------------------------------------------------|-------------------|----|------------|--------------------------------------------------------------------------------------------------|--|--|--|
| b. Alterations, improvements, repairs                   |                   |    |            |                                                                                                  |  |  |  |
| c. Land (if acquired separately)                        |                   |    |            |                                                                                                  |  |  |  |
| d. Refinance (incl. debt to be paid off)                |                   |    |            |                                                                                                  |  |  |  |
| e. Estimated prepaid items                              |                   |    | 2,964.34   |                                                                                                  |  |  |  |
| f. Estimated closing costs                              |                   |    |            |                                                                                                  |  |  |  |
| g. PMI, MIP, Funding Fee                                |                   |    | 1,455.00   |                                                                                                  |  |  |  |
| h. Discount (if Borrower will pay)                      |                   |    |            |                                                                                                  |  |  |  |
| i. Total costs (add items a through h)                  |                   |    | 104,419.34 |                                                                                                  |  |  |  |
| j. Subordinate financing                                |                   |    |            |                                                                                                  |  |  |  |
| k. Borrower's closing costs paid by Seller              |                   |    | 1,637.00   |                                                                                                  |  |  |  |
| l. Other Credits (explain)                              |                   |    |            |                                                                                                  |  |  |  |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) |                   |    | 97,000.00  |                                                                                                  |  |  |  |
| n. PMI, MIP, Funding Fee financed                       |                   |    | 1,455.00   |                                                                                                  |  |  |  |
| o. Loan amount (add m & n)                              |                   |    | 98,455.00  |                                                                                                  |  |  |  |
| p. Cash from/to Borrower                                |                   |    | 4327.34    |                                                                                                  |  |  |  |
| q. [Contract] j, k, l & o from i)                       |                   |    |            |                                                                                                  |  |  |  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Borrower                            | Co-Borrower                         |                                     |                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Yes                                 | No                                  | Yes                                 | No                                  |
| a. Are there any outstanding judgments against you?                                                                                                                                                                                                                                                                                                                                                                                                                                               | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| b. Have you been declared bankrupt within the past 7 years?                                                                                                                                                                                                                                                                                                                                                                                                                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?                                                                                                                                                                                                                                                                                                                                                                                              | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| d. Are you a party to a lawsuit?                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure transfer of title in lieu of foreclosure or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufacturer (provide) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.) | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.                                                                                                                                                                                                                                                                                      | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| g. Are you obligated to pay alimony, child support, or separate maintenance?                                                                                                                                                                                                                                                                                                                                                                                                                      | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| h. Are you a co-maker or endorser on a note?                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| i. Are you a U.S. citizen?                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| j. Are you a permanent resident alien?                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| k. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.                                                                                                                                                                                                                                                                                                                                                                                           | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| l. Have you had an ownership interest in a property in the last three years?                                                                                                                                                                                                                                                                                                                                                                                                                      | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| m. (1) What type of property did you own -                                                                                                                                                                                                                                                                                                                                                                                                                                                        | PR                                  | PR                                  | PR                                  | PR                                  |
| (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?                                                                                                                                                                                                                                                                                                                                                               | SP                                  | SP                                  | SP                                  | SP                                  |

Each of the undersigned and collectively represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et. seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) (a) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its agents, successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement them if the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my relationship to such a party relating to such a party may have relating to such a party, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such a party, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied to me regarding the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature", as those terms are defined in applicable federal and/or state laws (excluding audio and/or recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature  
X Jackie J. Weese

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

5-25-05

The following information requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with the Equal Credit Opportunity Act, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, not on whether you choose to furnish it. If you furnish the information, please provide it for both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is not required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for. ☐ I do not wish to furnish this information.

**CO-BORROWER** ☐ I do not wish to furnish this information.

☐ I do not wish to furnish this information.

**CO-BORROWER** ☐ I do not wish to furnish this information

**Ethnicity:** ☐ Hispanic or Latino ☒ Not Hispanic

|                                |                                    |                                            |
|--------------------------------|------------------------------------|--------------------------------------------|
| To be Completed by Interviewer | Interviewer's Name (print or type) | Name and Address of Interviewer's Employer |
| This application was taken by: | KIMBERLY HETINEN                   | WELLS FARGO BANK, N.A.                     |

|                                     |                        |                                              |           |
|-------------------------------------|------------------------|----------------------------------------------|-----------|
| <input type="checkbox"/>            | Face-to-face interview | Interviewer's Signature                      | Date      |
| <input type="checkbox"/>            | Mail                   | <i>[Signature]</i>                           | 5/25/07   |
| <input checked="" type="checkbox"/> | Telephone              | Interviewer's Phone Number (incl. area code) | 2417 COLE |
| <input type="checkbox"/>            | Internet               | (208) 377-5826                               |           |

BOISE, ID 83703

**Continuation Sheet/Residential Loan Application**

|                                                                                                                                            |                     |
|--------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. |                     |
| Borrower:                                                                                                                                  | Agency Case Number: |
| JACKIE G WEECE                                                                                                                             | 121-2253642         |
| Co-Borrower:                                                                                                                               | Lender Case Number: |
| TERESA D WEECE                                                                                                                             | 0052718392          |

### Previous Employment

| <u>Employer</u>         | <u>City/State</u>     | <u>Dates</u> | <u>Monthly Income</u> |
|-------------------------|-----------------------|--------------|-----------------------|
| <u>Type of Business</u> | <u>Position/Title</u> |              |                       |

## Other Income

| <u>B/C</u> | <u>Description</u> | <u>Monthly Amount</u> |
|------------|--------------------|-----------------------|
|------------|--------------------|-----------------------|

|                   |                                           |                   |
|-------------------|-------------------------------------------|-------------------|
| * Subtotal*       | 1767.00                                   |                   |
| Installment Other | Monthly Payment and<br>Months Left to Pay | Unpaid<br>Balance |

**@ = To Be Paid @ Closing**  
**\* = Not Included In Ratio**

### Real Estate Information

I have authority to apply for joint credit on behalf of the joint applicant.

California applicants: Under California Civil Code 1812.30(f), credit applications for the obtainment of money, goods, labor, or services shall clearly specify that the applicant, if married, may apply for a separate account.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

|                          |  |            |  |
|--------------------------|--|------------|--|
| Borrower's Signature:    |  | Date       |  |
| X Sparkie B. Wilcox      |  | May 25, 05 |  |
| Co-Borrower's Signature: |  | Date       |  |
| X Tawon D. Ware          |  | 5-25-05    |  |

0052718392

**Statement of Assets and Liabilities**  
(Supplement to Residential Loan Application)

| Name   |   |       |
|--------|---|-------|
| JACKIE | G | WEECE |
| TERESA | D | WEECE |

The following information is provided to complete and become a part of the application for a mortgage in the amount of \$ 98,455.00

with interest at 6.375 % for a term of 360 months and to be secured by property known as:

Subject Property Address (street, city, state, & ZIP)

1085 S 36TH STREET W, MOUNTAIN HOME, ID 83647

THE FIRST ONE-HALF OF LOT 16 IN BLOCK 1 OF AIRPORT SUBDIVISION, ELMORE COUNTY, IDAHO, ACCORDING TO THE OFFICIAL PLAT  
 THE EASTING OF SAID LOT 16, BEING (TAKEN DESCRIPTION IN THE PLAT)  
 THEREON ON FILE AND OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF

## ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse alone.

[illegible]

**ASSETS AND LIABILITIES (cont.)**

**Schedule of Real Estate Owned** (if additional properties are owned, use continuation sheet.)

| Property Address (enter S if sold, FS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|---------------------------------------------------------------------------------------------|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
|                                                                                             |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |
|                                                                                             |                  |                      |                             |                     |                   |                                       |                   |
|                                                                                             |                  |                      |                             |                     |                   |                                       |                   |
|                                                                                             |                  |                      |                             |                     |                   |                                       |                   |
| <b>Totals</b>                                                                               |                  | \$                   | \$                          | \$                  | \$                | \$                                    | \$                |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

**ACKNOWLEDGMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

|                        |                     |                         |                |
|------------------------|---------------------|-------------------------|----------------|
| Borrower's Signature   | Date                | Co-Borrower's Signature | Date           |
| X <i>Apple D. Wynn</i> | <i>May 25, 2005</i> | X <i>Wynn D. Wynn</i>   | <i>5-25-05</i> |

TO BE COMPLETED BY INTERVIEWER

|                                                 |                                              |                         |                |                                            |
|-------------------------------------------------|----------------------------------------------|-------------------------|----------------|--------------------------------------------|
| This application was taken by:                  | Interviewer's Name (print or type)           | Interviewer's Signature | Date           | Name and Address of Interviewer's Employer |
| <input type="checkbox"/> Face-to-face interview | KIMBERLY HEXMEN                              | <i>Kimberly Hexmen</i>  | <i>5/25/05</i> | WELLS FARGO BANK, N.A.                     |
| <input type="checkbox"/> Mail                   |                                              |                         |                |                                            |
| <input checked="" type="checkbox"/> Telephone   | Interviewer's Phone Number (incl. area code) |                         |                |                                            |
| <input type="checkbox"/> Internet               | 208/377-5626                                 |                         |                | BOISE ID 837030000                         |

0052718392

Multistate

# NOTE

FHA Case No.  
121-2253642 703

MAY 25, 2005

1085 S 36TH STREET W, MOUNTAIN HOME, ID 83647

[Property Address]

## 1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means WELLS FARGO BANK, N.A.

and its successors and assigns.

## 2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of NINETY EIGHT THOUSAND FOUR HUNDRED FIFTY FIVE AND 00/100

Dollars (U.S. \$ \*\*\*\*\*98,455.00 ), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of SIX AND THREE-EIGHTHS percent ( 6.375 %) per year until the full amount of principal has been paid.

## 3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

## 4. MANNER OF PAYMENT

### (A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on JULY 01, 2005. Any principal and interest remaining on the first day of JUNE 2035, will be due on that date, which is called the "Maturity Date."

### (B) Place

Payment shall be made at WELLS FARGO HOME MORTGAGE, P.O. BOX 10304, DES MOINES, IA 503060304 or at such place as Lender may designate in writing by notice to Borrower.

### (C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$ \*\*\*\*\*614.23. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

### (D) Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box]

☐ Graduated Payment Allonge ☐ Growing Equity Allonge ☐ Other [specify]

## 5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

 -1R (6601) **FHA Multistate Fixed Rate Note - 10/95**

Page 1 of 2  
VAP MORTGAGE FORMS - (800)521-7291  
Initials

*YAW*  
*TDW*



6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of FOUR percent ( 4.000 %) of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

|              |                                      |
|--------------|--------------------------------------|
| _____ (Seal) | <u><i>Jackie D. Weece</i></u> (Seal) |
| -Borrower    | JACKIE G WEECE -Borrower             |
| _____ (Seal) | <u><i>TERESA D. Weece</i></u> (Seal) |
| -Borrower    | TERESA D WEECE -Borrower             |
| _____ (Seal) | _____ (Seal)                         |
| -Borrower    | -Borrower                            |
| _____ (Seal) | _____ (Seal)                         |
| -Borrower    | -Borrower                            |

MAY 26 '05 13:12 FR WELLS FARGO HOME MTG 208 587 0092 TO FIRST AM TITLE P.02  
05/26/2005 11:29 2085879086 No.2461 P. 4/3

MAY 26 2005 10:59AM ANALYTICAL LABORATORIES INC

# Analytical Laboratories, Inc.

1804 N. 33rd Street  
Boise, Idaho 83703  
Phone (208) 342-5515

<http://www.analyticallaboratories.com>

## Laboratory Analysis Report

Sample Number: 0514692

Attn: CENTRAL DISTRICT HEALTH DEPT

707 NORTH ARMSTRONG PL  
BOISE, ID 83704

Collected By: R HAWKS  
Submitted By: B MERSCHE  
Source of Sample:

ROBIN HAWKS 1150 AMERICAN LEGION BLVD  
MOUNTAIN HOME, ID 83647

Time of Collection: 5/24/2005  
Date of Collection: 5/24/2005  
Date Received: 5/25/2005  
Report Date: 5/26/2005

PWS#:  
PWS Name:

| Test Requested                     | MCL | Analysis Result | Units | MDL   | Method    | Date Completed | Analyst |
|------------------------------------|-----|-----------------|-------|-------|-----------|----------------|---------|
| Lead Furnace<br>Rush Set-Up Charge |     | <0.005          | mg/L  | 0.005 | SM 3113 B | 5/26/2005      | DMB     |
|                                    |     |                 |       |       |           | 5/25/2005      | DMB     |

MCL = Maximum Contamination Level  
MDL = Method/Machine Detection Limit  
UR = Unreliable



Thank you for choosing Analytical Laboratories for your testing needs.  
If you have any questions about this report or any future  
analytical needs, please contact: Karen J. Smith

INSTRUCTIONS REVERSE SIDE.



STATE OF IDAHO  
DEPARTMENT OF HEALTH AND WELFARE  
COLIFORM BACTERIA ANALYSIS REPORT  
CONTAMINANT ID# 3100



Shaded areas must be fully filled out or samples will not be run. Private samples need not have pws# or Chlorine residual. Clear areas are for lab use only.  
Your sample will be analyzed for TOTAL COLIFORMS unless you specify another analysis under Remarks.  
For PWS only, if this is a repeat sample, mark the date of the ORIGINAL POSITIVE SAMPLE.

Payment

☐ Bill

☐ Prepaid

☐ Payment received with Sample: Receipt # \_\_\_\_\_

Laboratory Name: (Check one)

☐ Boise ID00018

☐ Pocatello ID00004

☐ Coeur d'Alene ID00001

RESULTS

| LABORATORY<br>Sample Number<br>(LAB USE ONLY) | Sample<br>Type<br>Code |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|-----------------------------------------------|------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|
|                                               |                        | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml | Method<br>Code<br>(P)resent<br>(A)bsent<br>#100ml |
| 14642                                         | TOTAL COLIFORMS        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               | FECAL COLIFORMS        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               | ESCHERICHIA COLI       |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |
|                                               |                        |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |

Sample Type codes

RP - Repeat Sample (for original top) X - Other Repeat

U - Upstream Repeat

D - Downstream Repeat

C - Construction/Spreader

E - Enforcement (chain of custody required)

Chain-of-Custody Information

|                  |       |       |              |       |       |
|------------------|-------|-------|--------------|-------|-------|
| Relinquished by: | Date: | Time: | Received by: | Date: | Time: |
| Relinquished by: | Date: | Time: | Received by: | Date: | Time: |

DATE/TIME RECEIVED

ANALYST

REMARKS

SUPERVISOR

DATE/TIME ANALYZED

DATE REVIEWED

**BRIGGS ENGINEERING, Inc.**

**ENGINEERS / PLANNERS / SURVEYORS**

1800 West Overland Road  
Boise, Idaho 83705 -- 3142  
Voice (208) 344-9700  
Fax (208) 345-2950  
E-mail johnm@briggs-engineering.com

May 16, 2005

587-0097  
Fax 587-0092

**Wells Fargo Home Mortgage**  
210 E. Jackson  
Mountain Home, ID

Attn:

Kim Heinen



Re:

1085 S 36th West

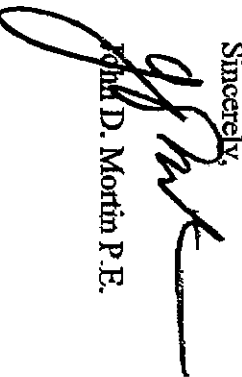
Mountain Home, ID

I visited the home at approximately 1:30 pm today and made the following observations:

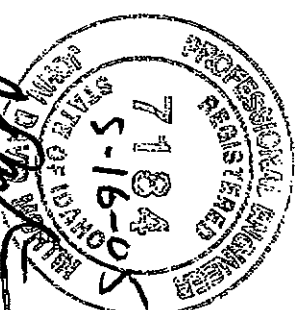
1. There were no structurally significant cracks.
2. The number of vents met requirements.
3. The ground around the home sloped away from the foundations.
4. The perimeter foundation walls consist of concrete stem walls on strip footings.
5. Soil has been added for protection against frost heave.
6. The holdowns were installed properly and the spacing is adequate to resist the design loads.
7. The rail beams are supported on power piers on continuous concrete footings.
8. The marriage line is supported on CMU piers on a continuous concrete footing.
9. There is a vapor barrier in place.
10. There is adequate access to the crawl space at the west end of the home.

The foundations are in good condition and meet the requirements of the Permanent Foundations Guide for Manufactured Housing HUD-007487 dated September 1996.

Sincerely,

  
John D. Mortin P.E.

50546



# BRIGGS ENGINEERING, Inc.

1800 West Overland Road, Boise, Idaho, 83705  
Voice (208) 344-9700 / Fax (208) 345-2950  
INVOICE # 505054

**CLIENT:** Kim Heinen  
Wells Fargo Home Mortgage  
210 E. Jackson  
Mountain Home, ID

Fax 587-0092  
voice 587-0097

**PROJECT:** 1085 S 36th West  
**PROJECT #:** 50546  
**DATE:** May 16, 2005

**WORK COMPLETED:**

Engineering services completed this period include the following:

1. Foundation Inspection

**FEE SCHEDULE:**

|                   |        |                        |        |
|-------------------|--------|------------------------|--------|
| Principal:        | 0.0    | hours @ \$130.00/hr. = | 250.00 |
| Project Engineer: | 2.5    | hours @ \$100.00/hr. = |        |
| Technician:       | 0.0    | hours @ \$60.00/hr. =  |        |
| Clerical:         | 0.5    | hours @ \$42.00/hr. =  | 21.00  |
| Expenses:         | \$0.00 | @ 110% =               |        |
| Mileage:          | 94.0   | miles @ \$0.40/mile =  | 37.60  |

|                |    |        |
|----------------|----|--------|
| INVOICE TOTAL  | \$ | 308.60 |
| BILLED TO DATE | \$ | 0.00   |
| PAID TO DATE   | \$ | 0.00   |
| PAST DUE       | \$ | 0.00   |

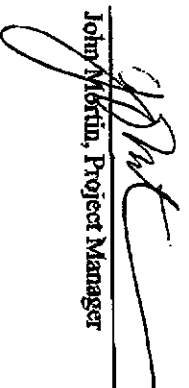
Interest (18%) & Additional Billing Fee (\$5.00) =

|                         |           |                      |
|-------------------------|-----------|----------------------|
| <b><u>TOTAL DUE</u></b> | <b>\$</b> | <b><u>308.60</u></b> |
|-------------------------|-----------|----------------------|

**REMIT TO:**

**BRIGGS ENGINEERING, Inc.**  
1800 W. Overland Road  
Boise, Idaho 83705

fax (208) 345-2950  
voice (208) 344-9700

  
John Martin, Project Manager

Approved \_\_\_\_\_

Order No. FA-13473

## CORPORATION WARRANTY DEED

FOR VALUE RECEIVED,

**Chase Manhattan Mortgage Corporation**

a corporation duly organized and existing under the laws of the State of IDAHO, does hereby GRANT,  
BARGAIN, SELL and CONVEY unto

**Jackie G. Weece and Teresa D. Weece, husband and wife**

GRANTEE whose address is: **PO Box 103, Grand View, ID 83624**

the following described real property in **ELMORE** County, Idaho, to wit:

**The East one-half of Lot 16 in Block 1 of AIRPORT SUBDIVISION, Elmore County, Idaho, according to the official plat thereof on file and of record in the office of the County Recorder of Elmore County, Idaho.**

Subject to: Taxes, easements and restrictions of record.

TO HAVE AND TO HOLD, the said premises, with their appurtenances unto the said Grantee and to the Grantee's heirs and assigns forever. And the Grantor does hereby covenant to and with the said Grantee, that the Grantor is the owner in fee simple of said premises; that they are free from all encumbrances except as above described and that Grantor will warrant and defend the same from all lawful claims whatsoever.

IN WITNESS WHEREOF, the Grantor, pursuant to a resolution of its Board of Directors has caused its corporate name to be hereunto subscribed by its \_\_\_\_\_.

Dated: 05/13/05

**Chase Home Finance LLC, successor by merger to  
Chase Manhattan Mortgage Corporation**

By: \_\_\_\_\_

**JOE LANNING, VICE PRESIDENT**

State of IDAHO

County of ELMORE

On May 20, 2005, before me, the undersigned, a Notary Public in and for said State, personally appeared JOE LANNING, VICE PRESIDENT personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed the within instrument as Vice President on behalf of **Chase Manhattan Mortgage**, the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

CHASE REO

Fax: 8586053688

May 27 2005 15:27 P.01

☐ Overnight Mail  
☐ Fax \_\_\_\_\_  
☐ Other \_\_\_\_\_

Chase Home Finance LLC  
10790 Rancho Bernardo Road  
San Diego, CA 92127

### Document Transmittal

|                                                    |                                                                             |
|----------------------------------------------------|-----------------------------------------------------------------------------|
| TO: <i>Joelma</i><br><i>208-587-1441</i>           | DATE: <i>5-27-05</i>                                                        |
| FROM: SHERYL PEGLER<br>REO CLOSING DEPARTMENT #320 | PHONE: 858-605-5132<br>FAX: 877-383-0979<br>E MAIL: SHERYL.PEGLER@CHASE.COM |
| PROPERTY: <i>S. 36A</i>                            | CHASE LOAN # <i>19882468827</i>                                             |

The following documents are included:

- |                                                  |                                                     |
|--------------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> Executed Deed           | <input type="checkbox"/> Seller's/Owner's Affidavit |
| <input type="checkbox"/> Power of Attorney (POA) | <input checked="" type="checkbox"/> HUD-1           |
| <input type="checkbox"/> Corporate Resolution    | <input type="checkbox"/> POA Recording Information  |

### \*\*\*NEW CLOSING INSTRUCTIONS\*\*\*

**PLEASE FAX A COPY OF OUR SALE PROCEEDS CHECK AND THE \$150.00 PROCESSING FEE CHECK WITH A COPY OF BOTH OVERNIGHT AIRBILL RECEIPT WITHIN 24 HOURS OF THE CLOSE OF ESCROW TO**  
FAX#: 877.383.0070

PLEASE INCLUDE THE LOAN NUMBER ON THE "CHECK"  
PLEASE SEND THE FUNDS WITH A COPY OF THE HUD TO OUR OFFICE IN OHIO  
(SEE ADDRESS BELOW) THANK YOU

WE CAN NOT CLOSE OUR FILE UNTIL WE RECEIVE A COPY OF THE CHECK AND  
THE OVERNIGHT AIRBILL RECEIPT. \*\*THANK YOU \*\*

Wake checks payable to: Chase Home Finance LLC

|                                                                                                                                        |                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Overnight proceeds check to:<br>Chase Home Finance LLC<br>Attention: DRA DEPT. / TODD HANNAHS<br>3415 VISION DR.<br>COLUMBUS, OH 43219 | Overnight \$150.00 processing fee check to:<br>Chase Home Finance LLC<br>ATTN: REO Dept / Yvonne Payne<br>10790 Rancho Bernardo Road<br>San Diego, CA 92127 |
|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|



Chase Home Finance LLC  
10790 Rancho Bernardo Road  
San Diego, CA 92127

☐ Overnight Mail  
☐ Fax:  
☐ Other:

### Document Transmittal

To: *Alma*

Date: *5-20-05*

From: GENA ROTTER  
REO Closing Department #320

Telephone: (858) 605-2399  
Fax: (877) 819-3092

RE: Your #: *Wleece*

Our #: *1988468877*

Property: *1080 South 36<sup>th</sup> West*

The following documents are included:

|                                                        |                                                                     |
|--------------------------------------------------------|---------------------------------------------------------------------|
| <input checked="" type="checkbox"/> Executed Deed      | <input type="checkbox"/> Seller's/Owner's Affidavit                 |
| <input type="checkbox"/> Power of Attorney (POA)       | <input type="checkbox"/> Seller's/Owner's Affidavit with attachment |
| <input type="checkbox"/> Corporate Resolution          | <input type="checkbox"/> HUD - 1 or Seller Closing Statement        |
| <input type="checkbox"/> Real Estate Transfer Tax Form | <input type="checkbox"/> Sales Proceeds Instructions                |
| <input type="checkbox"/>                               | <input type="checkbox"/> Please Record Power of Attorney            |
| <input type="checkbox"/>                               | <input type="checkbox"/> POA Recording information                  |
| <input type="checkbox"/>                               | <input type="checkbox"/>                                            |

### CLOSING INSTRUCTIONS:

##### PLEASE FAX A COPY OF OUR SALE PROCEEDS CHECK AND IF APPLICABLE A COPY OF THE \$150 PROCESSING FEE CHECK AND A COPY OF THE OVERNIGHT AIRBILL RECEIPT WITHIN 24 HOURS OF THE SETTLEMENT TO FAX#: 877-819-3092  
INCLUDE THE LOAN NUMBER ON THE "CHECK"  
SEND THE FUNDS WITH A COPY OF THE HUD-1/CLOSING STATEMENT TO THE CHASE OFFICE AT THE ADDRESS BELOW \*\*\*\*\*  
\*\* PLEASE NOTE\*\* CHASE CAN NOT CLOSE THE FILE UNTIL WE RECEIVE A COPY OF THE CHECK AND THE OVERNIGHT AIRBILL RECEIPT. \*\*THANK YOU \*\*

Purchase Price: \$

Investor Name:

***Chase must receive a COPY of the proceeds check and tracking# within 24 hours of Settlement.***

☐ Check (Must be made payable to Chase Home Finance LLC, and sent using overnight mail)  
**PLEASE REFERENCE THE LOAN NUMBER**

Send check to: \*\*\*\*\* CHASE HOME FINANCE  
Attention: DRA DEPT. / TODD HANNAHS  
3415 VISION DR.  
COLUMBUS OH 43219

\_\_\_\_\_  
Asset Recovery Specialist

## Secretary's Certificate

I, Marguerite E. Sheehan, Corporate Secretary of Chase Home Finance LLC ("CHF LLC") hereby certify that the following is a true and correct copy of resolutions adopted by the unanimous written consent of the Board of Managers on the 15<sup>th</sup> day of December, 2004. I further certify that the said resolutions, at the date hereof, are still in full force and effect.

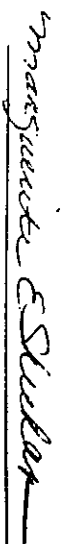
RESOLVED, that agreements, contracts, indentures, mortgages, deeds, releases, conveyances, powers of attorney, transfers, assignments, leases, demands, proofs of debt, claims, discharges, satisfactions, settlements, petitions, affidavits, receipts, certificates, declarations, records, bonds, undertakings and proxies and any other instruments or documents in connection with the conduct of the business of the Company may be signed, executed, acknowledged, verified, delivered or accepted on behalf of the Company, manually or in facsimile by the Chairman of the Board, Chief Executive Officer, the President, any Executive Vice President, the Chief Operating Officer, the Chief Financial Officer, any Senior Vice President, the Corporate Secretary, any Vice President or any other officer which the Secretary certifies as having a functional title or official status which may be equivalent to any for the foregoing, any one of them acting individually.

FURTHER RESOLVED, that each of the Chairman, Chief Executive Officer, the President, Chief Operating Officer, Chief Financial Officer, each Executive Vice President, each Senior Vice President, each Vice President, the Corporate Secretary and the Treasurer of the Company be, and each of them hereby is, authorized to appoint such other officers or authorized signors of the Company at or below the office of Vice President as he or she may, from time to time, deem necessary or desirable.

FURTHER RESOLVED, that, effective upon the merger of Chase Manhattan Mortgage Corporation ("CMMC") with and into the Company, each of the officers of CMMC shall hold their respective offices as officers of the Company from January 1, 2005, the Effective Date of the merger, until a successor thereto shall have been duly chosen and qualified, or as otherwise provided in the By-laws of the Company.

I further certify that, effective as of January 1, 2005, Chase Manhattan Mortgage Corporation ("CMMC") merged with and into CHF LLC, the surviving entity in said merger, that the separate corporate existence of CMMC ceased at such time, and that CHF LLC is the successor in interest to all of the rights, title, interests and all other assets of CMMC.

WITNESS my hand and the seal of Chase Home Finance LLC as of this 3rd day of January, 2005.

  
Marguerite E. Sheehan, Corporate Secretary

CERTIFICATE OF MERGER  
OF  
CHASE MANHATTAN MORTGAGE CORPORATION  
WITH AND INTO  
CHASE HOME FINANCE LLC

State of Delaware  
Secretary of State  
Division of Corporations  
Delivered 10:24 PM 12/14/2004  
FILED 10:24 PM 12/14/2004  
SRV 040905685 - 3881786 FILE

Pursuant to Sec. 18-208 of the Delaware Limited Liability Company Act, the undersigned surviving limited liability company submits the following Certificate of Merger for filing and certifies that:

1. The name and jurisdiction of formation or organization of each of the limited liability companies or other business entities which are merging are:

Name

Jurisdiction

Chase Home Finance LLC  
Chase Manhattan Mortgage Corporation

Delaware  
New Jersey

2. An agreement of merger has been approved and executed by each of the domestic limited liability companies or other business entities which is to merge.
3. The name of the surviving limited liability company is: Chase Home Finance LLC
4. The merger shall become effective on January 1, 2005.
5. The agreement of merger is on file at a place of business of the surviving limited liability company which is located at:

194 Wood Avenue South  
Iselin, New Jersey 08830

6. A copy of the agreement of merger will be furnished by the surviving limited liability company, on request and without cost, to any member of any domestic limited liability company or any person holding an interest in any other business entity which is to merge.

IN WITNESS WHEREOF, this Certificate of Merger has been duly executed as of the 15<sup>th</sup> day of December, 2004 and is being filed in accordance with Sec. 18-209 of the Act by an authorized person of the surviving limited liability company in the merger.

By: Marguerite E. Sheehan

Marguerite E. Sheehan, Corporate Secretary

# Delaware

PAGE 1

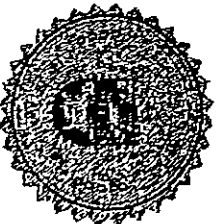
## The first State

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF MERGER, WHICH MERGES:

"CHASE MANHATTAN MORTGAGE CORPORATION", A NEW JERSEY CORPORATION,

WITH AND INTO "CHASE HOME FINANCE LLC" UNDER THE NAME OF "CHASE HOME FINANCE LLC", A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, AS RECEIVED AND FILED IN THIS OFFICE THE FOURTEENTH DAY OF DECEMBER, A.D. 2004, AT 10:24 O'CLOCK P.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF THE AFORESAID CERTIFICATE OF MERGER IS THE FIRST DAY OF JANUARY, A.D. 2005.



*Harriet Smith Windsor*  
Harriet Smith Windsor, Secretary of State  
AUTHENTICATION: 3550684

3881786 8100M  
040905685

DATE: 12-15-04

To the Secretary of Chase Manhattan Mortgage Corporation:

Upon recommendation and after due deliberation, and under the authority by resolutions adopted on May 17, 1996, by the Board of Directors of Chase Manhattan Mortgage Corporation (the "Corporation"), to the Chairman, the Chief Executive Officer, the President, the Chief Operating Officer, any Executive Vice President, the Financial Officer, any Senior Vice President, and First Vice President, the Secretary, the Treasurer, to appoint officers at and below the level of Vice President undersigned hereby appoints the following officers:

| <u>Name:</u>    | <u>Title to which appointed:</u> |
|-----------------|----------------------------------|
| Karen Taylor    | Vice President                   |
| Joe Lanning     | Vice President                   |
| Cindy L. Dunks  | Vice President                   |
| Scott Heidemann | Vice President                   |
| Greg Kistiel    | Assistant Vice President         |
| Toni Klysz      | Assistant Vice President         |
| Deborah Sarot   | Assistant Secretary              |
| Carol Wilkinson | Assistant Secretary              |

The appointment of the above individuals to officer status is only for the purpose of allowing these individuals to execute documents relating to the sale of mortgage loan sales releases, satisfactions and assignments of mortgage, modifications, subordinations, partial releases, assumptions and the sale of real property, on behalf of the Corporation.

This appointment and the length of term as officer of the Corporation are at convenience and pleasure of the Corporation and are revocable upon notice. Further, the authority of the aforesaid individuals are specifically and strictly limited to the execution of the specific documents herein authorized. If not revoked sooner, such officer shall terminate upon the individual's transfer or termination from a position requiring these services.

Dated effective: August 1, 2002

CHASE MANHATTAN MORTGAGE CORPORATION



Thomas M. Gurrey, Executive Vice President



17020

FIRST AMERICAN TITLE COMPANY

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES  
19-7076-3250

TRUST ACCOUNT  
190 NORTH 3RD EAST  
P.O. BOX 813  
MOUNTAIN HOME, ID 83647

\$ -- One Hundred Fifty and 00/100 --

Dollars

AMOUNT

DATE

\$ \*\*\*\*\*150.00

May 31, 2005

Chase Manhattan

PAY

TO THE

ORDER

OF:

Loan #1988468877

Processing Fee

⑈00017020⑈ ⑈325070750⑈ 9350548398⑈

MP

17020

FIRST AMERICAN TITLE COMPANY TRUST ACCOUNT

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

0052718392

Buyer/Borrower: Jackie G. Weece and Teresa D. Weece

Seller: Chase Manhattan Mortgage Corporation

Lender: Wells Fargo Bank, NA

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 150.00

(FA-13473.PFD/FA-13473/79)

Pay To: Chase Manhattan

For: Processing Fee

Loan

#1988468877

Closer/Responsible LeeAnna

WASHINGTON MUTUAL BANK, FA  
FA-13473 CORPORATE ACCOUNT SERVICES

P.O. BOX 813  
MOUNTAIN HOME, ID 83647

Dollars

DATE \_\_\_\_\_

May 31, 2005

PAY TO THE ORDER OF:

||B6E87505EB :109202052E: ||22027000||

\*\*\*\*\* REAL ESTATE CLOSING \*\*\*\*\*

17022

**Seller:** Chase Manhattan Mortgage Corporation

Property: 1085 South 36th West Street /

Settlement Date: May 25, 2005

Disbursement Date: May 31, 2005

Check Amount: 88,512.89

(FA-13473.PFD/FA-13473/79)

Pay To: Chase Manhattan Mortgage Corporation

**For: Closing Proceeds**

Closer/Responsible LeeAnna



*First American Title Company  
of Mountain Home*

June 1, 2005

Mail

REO World  
Attn: Lindsey Graves  
359 San Miguel, Ste. 107  
Newport Beach, CA 92660

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Lindsey:

In connection with the above mentioned order please find attached our check no. 17024, in the amount of \$3,221.04, representing: 1085 South 36<sup>th</sup> West Street, Mountain Home, ID 83647.

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

FIRST AMERICAN TITLE COMPANY

*Linda Sloderbeck*

Linda Sloderbeck  
Escrow Assistant

Attachment(s)



*First American Title Company  
of Mountain Home*

May 31, 2005

Mail

Jackie G. & Teresa D. Weece  
PO Box 103  
Grand View, ID 83624

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Mr. & Mrs. Weece:

In connection with the above mentioned order please find attached copies/originals of the following document(s):

- Settlement/Closing Statement.
- Closing Escrow Instructions.
- Warranty Deed/Grant Deed.
- Deed of Trust Note/Promissory Note.
- Deed of Trust/ Mortgage.
- Lender Documents.

Thank you for using First American Title Company and please remember to designate our company in your next title or escrow closing transaction.

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

FIRST AMERICAN TITLE COMPANY

LeeAnna Lathrop  
Escrow Officer

Attachment(s)



See instructions on back. Visit [UPS.com](http://UPS.com) or call 1-800-PICK-UPS® (800-742-5877) for additional information and Terms and Conditions.

TRACKING NUMBER **1Z E90 474 22 1005 338 9**

**1 SHIPMENT FROM**

SHIPPER'S  
UPS  
ACCOUNT  
NO.

**E 9 0 4 7 4**

REFERENCE NUMBER

**FA-13473**

NAME

**Lee Anna**

TELEPHONE

**208-587-8428**

COMPANY

**1ST AMERICAN TITLE/FATICO**

STREET ADDRESS

**190 N 3RD E**

CITY AND STATE

ZIP CODE

**MOUNTAIN HOME**

**ID**

**83647 2731**

**2 EXTREMELY URGENT DELIVERY TO**

NAME

TELEPHONE

**DRA Dept. / Todd Harnish**

COMPANY

**Chase Home Finance**

STREET ADDRESS

DEPT./FLR.

Residential  
Delivery

**3415 Vision Drive**

CITY AND STATE (INCLUDE COUNTRY IF INTERNATIONAL)

ZIP CODE

**Columbus OH 43219**



|                                     |                                                                                                                                                            |                                                                                         |                                                                                                                 |                                   |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------|
| <b>3 WEIGHT</b>                     | Enter "LTR" if Letter                                                                                                                                      | DIMENSIONAL WEIGHT<br>If Applicable                                                     | LARGE AIR PACKAGE                                                                                               | <b>4 SHIPPER RELEASE</b>          |
|                                     | <b>LTR</b>                                                                                                                                                 |                                                                                         | <input type="checkbox"/>                                                                                        | <input type="checkbox"/>          |
| <b>5 TYPE OF SERVICE</b>            | <input checked="" type="checkbox"/> NEXT DAY AIR                                                                                                           | <input type="checkbox"/> EXPRESS (INT'L)                                                | <b>CHARGES</b>                                                                                                  |                                   |
|                                     | FOR WORLDWIDE EXPRESS SHIPMENTS<br>Mark an "X" in this box if shipment only contains documents of no commercial value.                                     |                                                                                         | <input type="checkbox"/> DOCUMENTS ONLY                                                                         | \$                                |
| <b>6 OPTIONAL SERVICES</b>          | <input type="checkbox"/> SATURDAY PICKUP<br>See instructions.                                                                                              | <input type="checkbox"/> SATURDAY DELIVERY<br>See instructions.                         | \$                                                                                                              | \$                                |
|                                     | <input type="checkbox"/> DECLARED VALUE FOR CARRIAGE<br>Contents are automatically protected up to \$100. For declared value over \$100, see instructions. | \$                                                                                      | AMOUNT                                                                                                          | \$                                |
|                                     | <input type="checkbox"/> C.O.D.<br>If C.O.D. enter amount to be collected and attach completed UPS C.O.D. tag to package.                                  | \$                                                                                      | AMOUNT                                                                                                          | \$                                |
|                                     | <input type="checkbox"/> An Additional Handling Charge applies for certain items. See instructions.                                                        | \$                                                                                      |                                                                                                                 | \$                                |
| <b>7 ADDITIONAL HANDLING CHARGE</b> |                                                                                                                                                            |                                                                                         |                                                                                                                 | \$                                |
| <b>8 METHOD OF PAYMENT</b>          | BILL SHIPPER'S ACCOUNT NUMBER<br><input checked="" type="checkbox"/> IN SECTION 1                                                                          | BILL RECEIVER DOMESTIC ONLY<br><input type="checkbox"/> RECORD ACCOUNT NO. IN SECTION 9 | BILL THIRD PARTY CREDIT CARD<br><input type="checkbox"/> American Express<br>Diner's Club<br>MasterCard<br>Visa | CHECK<br><input type="checkbox"/> |

**9 RECEIVER'S/THIRD PARTY'S UPS ACCT. NO. OR MAJOR CREDIT CARD NO.** EXPIRATION DATE

THIRD PARTY'S COMPANY NAME

STREET ADDRESS

CITY AND STATE

ZIP CODE

The shipper authorizes UPS to act as forwarding agent for export control and customs purposes. The shipper certifies that these commodities, technology or software were exported from the United States in accordance with the Export Administration Regulations. Diversion contrary to U.S. law is prohibited.

**10 SHIPPER'S SIGNATURE** **X L. Lathrop**

All shipments are subject to the terms contained in the UPS Tariff and Terms and Conditions of Service, which are available at [UPS.com](http://UPS.com) and local UPS offices.

DATE OF SHIPMENT

**6/11/10**

**0101911202609 1/05 MW**

**SHIPPER'S COPY**

This form not needed with UPS Internet Shipping at [UPS.com](http://UPS.com)



*First American Title Company  
of Mountain Home*

May 31, 2005

UPS

Chase Home Finance, LLC  
Attn: DRA Dept. / Todd Hannahs  
3415 Vision Drive  
Columbus, OH 43219

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Mr. Hannahs:

In connection with the above mentioned order please find attached our check no. 17022, in the amount of \$88,512.89, representing: Seller's Net Proceeds.

Also attached are copies/originals of the following document(s):

- Settlement/Closing Statement.
- Closing Escrow Instructions.
- Corporation Warranty Deed/Grant Deed.
- Lender Documents.
- Seller or Borrower Affidavit.
- Commission Escrow Instructions.

Thank you for using First American Title Company and please remember to designate our company in your next title or escrow closing transaction.

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

FIRST AMERICAN TITLE COMPANY

LeeAnna Lathrop  
Escrow Officer

Attachment(s)



*First American Title Company  
of Mountain Home*

May 31, 2005

Hand Deliver

1<sup>st</sup> Class Real Estate  
Attn: Robin Hawks & Melinda Liercke  
1150 American Legion Blvd.  
Mountain Home, ID 83647

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Robin & Melinda:

In connection with the above mentioned order please find attached our check no. 17016, in the amount of \$4,600.00, representing: Real Estate Commission.

Also attached are copies/originals of the following document(s):

- Settlement/Closing Statement.
- Commission Escrow Instructions.

**Thank you for using First American Title Company and please remember to designate our company in your next title or escrow closing transaction.**

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

**FIRST AMERICAN TITLE COMPANY**

LeeAnna Lathrop  
Escrow Officer

Attachment(s)



*First American Title Company  
of Mountain Home*

May 31, 2005

Hand Deliver

Elmore County Treasurer  
150 South 4th East, Suite 4  
Mountain Home, ID 83647

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Ladies and Gentlemen:

In connection with the above mentioned order please find attached our check no. 17018, in the amount of \$270.85, representing: Bill # 1833 & #8806 for Chase Home Finance or Loree M. Saunders at 1080 South 36<sup>th</sup> West Street, Mountain Home.

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

FIRST AMERICAN TITLE COMPANY

LeeAnna Lathrop  
Escrow Officer

Attachment(s)

SERVING ELMORE COUNTY

190 North Third East, Mountain Home, ID 83647 • (208) 587-8428 • Fax (208) 587-1441

E-mail: [fatmh@mindspring.com](mailto:fatmh@mindspring.com) • Toll Free 1-888-580-8428



*First American Title Company  
of Mountain Home*

May 31, 2005

Mail

Farm Bureau Mutual Insurance Company  
275 Tierra Vista Drive  
P.O. Box 4848  
Pocatello, ID 83205-4848

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Ladies and Gentlemen:

In connection with the above mentioned order please find attached our check no. 17017, in the amount of \$472.00, representing: One year hazard insurance for Jackie G. and Teresa D. Weece, 1085 South 36<sup>th</sup> West Street, Mountain Home, ID 83647.

Also attached are copies/originals of the following document(s):

- Binder.

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

FIRST AMERICAN TITLE COMPANY

*Lee Anna Lathrop*  
Lee Anna Lathrop  
Escrow Officer

Attachment(s)

SERVING ELMORE COUNTY

190 North Third East, Mountain Home, ID 83647 • (208) 587-8428 • Fax (208) 587-1441

E-mail: [fcfth@mindspring.com](mailto:fcfth@mindspring.com) • Toll Free 1-888-580-8428



*First American Title Company  
of Mountain Home*

May 31, 2005

Hand Deliver

1<sup>st</sup> Class Real Estate  
Attn: Robin Hawks  
1150 American Legion Blvd.  
Mountain Home, ID 83647

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Robin:

In connection with the above mentioned order please find attached our check no. 17021, in the amount of \$61.00, representing: Reimburse for water test bill.

Thank you for using First American Title Company and please remember to designate our company in your next title or escrow closing transaction.

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

FIRST AMERICAN TITLE COMPANY

*LeeAnna Lathrop*  
LeeAnna Lathrop  
Escrow Officer

Attachment(s)

SERVING ELMORE COUNTY

190 North Third East, Mountain Home, ID 83647 • (208) 587-8428 • Fax (208) 587-1441  
E-mail [fdtmh@mindspring.com](mailto:fdtmh@mindspring.com) • Toll Free 1-888-580-8428

|                                                                                                                                                                  |  |                                 |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------------------|--|
|                                                                                  |  | <b>UPS Next Day Air®</b>        |  |
|                                                                                                                                                                  |  | <b>UPS Worldwide Express®</b>   |  |
| <b>Shipping Document</b>                                                                                                                                         |  |                                 |  |
| See instructions on back. Visit <a href="http://UPS.com">UPS.com</a> or call 1-800-PICK-UPS® (800-742-5877) for additional information and Terms and Conditions. |  |                                 |  |
| <b>TRACKING NUMBER</b>                                                                                                                                           |  | <b>1Z E90 474 22 1005 336 1</b> |  |
| <b>SHIPMENT FROM</b>                                                                                                                                             |  |                                 |  |
| <b>SHIPPER'S UPS ACCOUNT NO.</b>                                                                                                                                 |  | <b>E 90474</b>                  |  |
| <b>REFERENCE NUMBER</b>                                                                                                                                          |  | <b>FA-13473</b>                 |  |
| <b>NAME</b>                                                                                                                                                      |  | <b>TELEPHONE</b>                |  |
| <b>Lee Anna</b>                                                                                                                                                  |  | <b>208-587-8428</b>             |  |
| <b>COMPANY</b>                                                                                                                                                   |  |                                 |  |
| <b>1ST AMERICAN TITLE/FATICO</b>                                                                                                                                 |  |                                 |  |
| <b>STREET ADDRESS</b>                                                                                                                                            |  |                                 |  |
| <b>190 N 3RD E</b>                                                                                                                                               |  |                                 |  |
| <b>CITY AND STATE</b>                                                                                                                                            |  | <b>ZIP CODE</b>                 |  |
| <b>MOUNTAIN HOME</b>                                                                                                                                             |  | <b>ID 83647 2731</b>            |  |
| <b>2 EXTREMELY URGENT DELIVERY TO</b>                                                                                                                            |  |                                 |  |
| <b>NAME</b>                                                                                                                                                      |  | <b>TELEPHONE</b>                |  |
| <b>Reo Dept / Yvonne Payne</b>                                                                                                                                   |  |                                 |  |
| <b>COMPANY</b>                                                                                                                                                   |  |                                 |  |
| <b>Chase Home Finance LLC</b>                                                                                                                                    |  |                                 |  |
| <b>STREET ADDRESS</b>                                                                                                                                            |  | <b>DEPT./FLR.</b>               |  |
| <b>10790 Rancho Bernardo Rd</b>                                                                                                                                  |  | <b>Residential Delivery</b>     |  |
| <b>CITY AND STATE (INCLUDE COUNTRY IF INTERNATIONAL)</b>                                                                                                         |  | <b>ZIP CODE</b>                 |  |
| <b>San Diego CA</b>                                                                                                                                              |  | <b>92127</b>                    |  |
|                                                                               |  |                                 |  |

|                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          |                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|---------------------------------------|--------------------------|--------------------------|
| <b>3 WEIGHT</b>                                                                                                                                                                                                                                                                                                                 | Enter "LTR" if Letter<br><b>LTR</b>                                                                                                                               | <b>DIMENSIONAL WEIGHT</b><br>If Applicable                                                     | <b>LARGE AIR PACKAGE</b>                                                                                               | <input type="checkbox"/>              | <b>4 SHIPPER RELEASE</b> | <input type="checkbox"/> |
| <b>5 TYPE OF SERVICE</b>                                                                                                                                                                                                                                                                                                        | <input checked="" type="checkbox"/> <b>NEXT DAY AIR</b>                                                                                                           | <input type="checkbox"/> <b>EXPRESS (INT'L)</b>                                                | <b>CHARGES</b>                                                                                                         |                                       |                          |                          |
| FOR WORLDWIDE EXPRESS SHIPMENTS<br>Mark an "X" in this box if shipment only contains documents of no commercial value.                                                                                                                                                                                                          |                                                                                                                                                                   | <input type="checkbox"/> <b>DOCUMENTS ONLY</b>                                                 |                                                                                                                        |                                       |                          |                          |
| <b>6 OPTIONAL SERVICES</b>                                                                                                                                                                                                                                                                                                      | <input type="checkbox"/> <b>SATURDAY PICKUP</b><br>See instructions.                                                                                              | <input type="checkbox"/> <b>SATURDAY DELIVERY</b><br>See instructions.                         |                                                                                                                        |                                       |                          |                          |
|                                                                                                                                                                                                                                                                                                                                 | <input type="checkbox"/> <b>DECLARED VALUE FOR CARRIAGE</b><br>Contents are automatically protected up to \$100. For declared value over \$100, see instructions. | \$                                                                                             | <b>AMOUNT</b>                                                                                                          | \$                                    |                          |                          |
|                                                                                                                                                                                                                                                                                                                                 | <input type="checkbox"/> <b>C.O.D.</b><br>If C.O.D., enter amount to be collected and attach completed UPS C.O.D. tag to package.                                 | \$                                                                                             | <b>AMOUNT</b>                                                                                                          | \$                                    |                          |                          |
| <b>7 ADDITIONAL HANDLING CHARGE</b>                                                                                                                                                                                                                                                                                             | <input type="checkbox"/> An Additional Handling Charge applies for certain items. See instructions.                                                               | \$                                                                                             |                                                                                                                        |                                       |                          |                          |
| <b>8 TOTAL CHARGES</b>                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          | \$                       |
| <b>8 METHOD OF PAYMENT</b>                                                                                                                                                                                                                                                                                                      | <input checked="" type="checkbox"/> <b>BILL SHIPPER'S ACCOUNT NUMBER</b><br>IN SECTION 1                                                                          | <input type="checkbox"/> <b>BILL RECEIVER DOMESTIC ONLY</b><br>RECORD ACCOUNT NO. IN SECTION 9 | <input type="checkbox"/> <b>BILL THIRD PARTY CREDIT CARD</b><br>American Express<br>Diner's Club<br>MasterCard<br>Visa | <input type="checkbox"/> <b>CHECK</b> |                          |                          |
| <b>9 RECEIVER'S/THIRD PARTY'S UPS ACCT. NO. OR MAJOR CREDIT CARD NO.</b>                                                                                                                                                                                                                                                        |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          | <b>EXPIRATION DATE</b>   |
|                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          |                          |
| <b>THIRD PARTY'S COMPANY NAME</b>                                                                                                                                                                                                                                                                                               |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          |                          |
| <b>STREET ADDRESS</b>                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          |                          |
| <b>CITY AND STATE</b>                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          | <b>ZIP CODE</b>          |
|                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          |                          |
| <small>The shipper authorizes UPS to act as forwarding agent for export control and customs purposes. The shipper certifies that these commodities, technology or software were exported from the United States in accordance with the Export Administration Regulations. Diversion contrary to U.S. law is prohibited.</small> |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          |                          |
| <b>10 SHIPPER'S SIGNATURE</b>                                                                                                                                                                                                                                                                                                   | <b>X Z Latorra</b>                                                                                                                                                |                                                                                                |                                                                                                                        |                                       |                          | <b>DATE OF SHIPMENT</b>  |
| All shipments are subject to the terms contained in the UPS Tariff and Terms and Conditions of Service, which are available at <a href="http://UPS.com">UPS.com</a> and local UPS offices.                                                                                                                                      |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          | <b>5/3/05</b>            |
| <b>0T01911202609 1/05 MW</b>                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                   |                                                                                                |                                                                                                                        |                                       |                          | <b>SHIPPER'S COPY</b>    |

This form not needed with UPS Internet Shipping at [UPS.com](http://UPS.com)



*First American Title Company  
of Mountain Home*

May 31, 2005

UPS

Chase Home Finance LLC  
Attn: REO Dept / Yvonne Payne  
10790 Rancho Bernardo Road  
San Diego, CA 92127

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Yvonne:

In connection with the above mentioned order please find attached our check no. 17020, in the amount of \$150.00, representing: Processing Fee for Weece File #1988468877.

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

**FIRST AMERICAN TITLE COMPANY**

*LeeAnna Lathrop*  
LeeAnna Lathrop  
Escrow Officer

Attachment(s)



*First American Title Company  
of Mountain Home*

May 31, 2005

Mail

Briggs Engineering, Inc.  
1800 W. Overland Road  
Boise, ID 83705

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Ladies and Gentlemen:

In connection with the above mentioned order please find attached our check no. 17019, in the amount of \$308.00, representing: Engineering Services at 1085 South 36<sup>th</sup> West Street, Mountain Home, ID 83647..

Also attached are copies/originals of the following document(s):

- Invoice.

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

**FIRST AMERICAN TITLE COMPANY**

LeeAnna Lathrop  
Escrow Officer

Attachment(s)

SERVING ELMORE COUNTY

190 North Third East, Mountain Home, ID 83647 • (208) 587-8428 • Fax (208) 587-1441  
E-mail [fa1mth@mindspring.com](mailto:fa1mth@mindspring.com) • Toll Free 1-888-580-8428

**Fax to:** Wells Fargo Bank/866-305-4540

**Attention:** Janet Jones

**From:** First American Title Company Fax No. (208) 587-1441

**At the Request of:** Linda

**Transmission includes:**

HUD Stmt. for Rishko. - *Final Page*

**Total number of pages, including cover letter:** ~~2~~ 2

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL IMMEDIATELY**

**Notes:** Corrections per your request. Thank you, Janet!

TRANSMISSION OK

|                |             |
|----------------|-------------|
| TX/RX NO       | 1561        |
| CONNECTION TEL | 18663054540 |
| SUB-ADDRESS    |             |
| CONNECTION ID  |             |
| ST. TIME       | 05/31 09:31 |
| USAGE T        | 00'30       |
| PGS.           | 2           |
| RESULT         | OK          |

\*\*\*\*\*  
\*\*\* TX REPORT \*\*\*  
\*\*\*\*\*

05/31/2005 TUE 09:32 FAX

001

UPS Next Day Air®

UPS Worldwide Express®

Shipping Document

See instructions on back. Visit UPS.com® or call 1-800-PICK-UPS® (800-742-5877) for additional information and Terms and Conditions.

TRACKING NUMBER

1Z E90 474 22 1005 337 0

SHIPMENT FROM

SHIPPER'S UPS ACCOUNT NO.

E 90 474

REFERENCE NUMBER

FA-13473

NAME

TELEPHONE

Lee Anna

208-587-8428

COMPANY

1ST AMERICAN TITLE/FATICO

STREET ADDRESS

190 N 3RD E

CITY AND STATE

ZIP CODE

MOUNTAIN HOME

ID

83647 2731

EXTREMELY URGENT DELIVERY TO

NAME

TELEPHONE

Post Closing

COMPANY

Wells Fargo Bank NA

STREET ADDRESS

DEPT./FLR.

Residential Delivery

12550 SE 93rd Ave. Ste 400

CITY AND STATE (INCLUDE COUNTRY IF INTERNATIONAL)

ZIP CODE

Clackamas

OR

97015

3 WEIGHT

WEIGHT

Enter "LTR" if Letter

1 LTR

4 SHIPPER RELEASE

SHIPPER RELEASE

1

5 TYPE OF SERVICE

NEXT DAY AIR

EXPRESS (INT'L)

FOR WORLDWIDE EXPRESS SHIPMENTS

Mark an "X" in this box if shipment only contains documents of no commercial value.

SATURDAY PICKUP

SATURDAY DELIVERY

DECLARED VALUE FOR CARRIAGE

Contents are automatically protected up to \$100. For declared value over \$100, see instructions.

C.O.D.

If C.O.D., enter amount to be collected and attach completed UPS C.O.D. tag to package.

An Additional Handling Charge applies for certain items. See instructions.

6 OPTIONAL SERVICES

AMOUNT

AMOUNT

7 ADDITIONAL HANDLING CHARGE

TOTAL CHARGES

8 METHOD OF PAYMENT

BILL SHIPPER'S ACCOUNT NUMBER

BILL RECEIVER

BILL THIRD PARTY

CREDIT CARD

American Express

Diner's Club

MasterCard

Visa

CHECK

9 RECEIVER'S/THIRD PARTY'S UPS ACCT. NO. OR MAJOR CREDIT CARD NO.

EXPIRATION DATE

THIRD PARTY'S COMPANY NAME

STREET ADDRESS

CITY AND STATE

ZIP CODE

10 SHIPPER'S SIGNATURE

DATE OF SHIPMENT

0101911202609 1/05 MW

SHIPPER'S COPY



*First American Title Company  
of Mountain Home*

May 26, 2005

UPS

Wells Fargo Bank, N.A.  
12550 SE 93rd Avenue Ste. 400  
Clackamas, OR 97015

RE: Order No. FA-13473

E2 16/1 AIRPORT SUB.  
Weece

Dear Ladies and Gentlemen:

In connection with your Loan No. **0052718392**, attached please find the following:

- Lender Instructions.
- Closing Escrow Instructions.
- Original(s) and One Certified Copy(s) of the Settlement Statement.
- One Certified Copy of the Warranty Deed.
- Original and one Certified Copy(s) of the Note.
- One Certified Copy(s) of the Deed of Trust.
- Original Lender Documents.

PLEASE REVIEW LOAN PACKAGE FOR A FUNDING DATE OF 05/26/05 AND CALL ME WITH RECORDING AND FUNDING AUTHORIZATION. PLEASE WIRE FUNDS PER THE FOLLOWING INSTRUCTIONS:

Washington Mutual Bank - Mountain Home Branch  
290 North 2nd East / P.O. Box 1240  
Mountain Home, ID 83647  
Routing: ABA #: 325070760  
Account #: 9350548398  
Ref: Weece

**Thank you for using First American Title Company.** Please call me if you have any questions regarding the above or if I can be of further assistance.

Sincerely,

FIRST AMERICAN TITLE COMPANY

Lee Anna Lathrop  
Escrow Officer

SERVING ELMORE COUNTY

190 North Third East, Mountain Home, ID 83647 • (208) 587-8428 • Fax (208) 587-1441  
E-mail: [frtmh@mtntitle.com](mailto:frtmh@mtntitle.com) • Toll Free: 1-888-580-8428

ELMORE COUNTY TAX RECEIPT  
CHECKS SUBJECT TO BANK CLEARANCE

PARCEL KEY: MHTR0000453800T 2004  
BILL#: 1833  
RECEIVED FROM: CHASE MANHATTAN/#23/WEECE  
PROPERTY ADDRESS: 1073 S 36TH

POSTING DATE: 6/03/2005  
BATCH#: 60305 TRANS#: 2  
REMARKS: 17018  
W 83647

| <u>P/C</u> | <u>TAX</u> | <u>LATE</u> | <u>CHARGE</u> | <u>INTEREST</u> | <u>COST</u> | <u>TOTAL PAID</u> |
|------------|------------|-------------|---------------|-----------------|-------------|-------------------|
| H2         | 182.57     |             |               |                 |             | 182.57            |

CHASE MANHATTAN MORTGAGE  
CORPORATION  
3415 VISION DR  
COLUMBUS OH 43219-6009

1999 CHAMPION 27X66  
00004001016A  
1073 S 36TH W

TRANS TOTAL ---> 270.85



*First American Title Company  
of Mountain Home*

May 31, 2005

Hand Deliver

Elmore County Treasurer  
150 South 4th East, Suite 4  
Mountain Home, ID 83647

Re: Order No. FA-13473

E2 16/1 Airport Sub.  
Weece/Chase Home Finance, LLC

Dear Ladies and Gentlemen:

In connection with the above mentioned order please find attached our check no. 17018, in the amount of \$270.85, representing: Bill # 1833 & #8806 for Chase Home Finance or Loree M. Saunders at 1080 South 36<sup>th</sup> West Street, Mountain Home.

Please contact me if you have any questions or if I may be of further assistance.

Sincerely,

**FIRST AMERICAN TITLE COMPANY**

LeeAnna Lathrop  
Escrow Officer

Attachment(s)

SERVING ELMORE COUNTY

190 North Third East, Mountain Home, ID 83647 • (208) 587-8428 • Fax (208) 587-1441

E-mail: [fdtrmn@mindspring.com](mailto:fdtrmn@mindspring.com) • Toll Free 1-888-580-8428

SELLER AFFIDAVIT

State of Idaho

Order No. FA-13473

County of Elmore

Subject Property: 1085 South 36th West Street, Mountain Home, ID 83647

Subdivision: E2 16/1 AIRPORT SUB.

Before me, the undersigned authority on this day personally appeared

Chase Manhattan Mortgage Corporation

personally known to me to be the person whose name is subscribed hereto and upon his oath deposes and says that no proceedings in bankruptcy or receivership have been instituted by or against him and that the marital status of affiant has not changed since the day of acquisition of said property and represents to the purchaser and/or lender in this transaction that there are:

1. No unpaid debts for plumbing fixtures, water heaters, floor furnaces, air conditioners, radio or television antennas, carpeting, rugs, lawn sprinkling systems, blinds, window shades, draperies, electric appliances, fences, street paving, or any personal property or fixtures that are located on the subject property described above, and that no such items have been purchased on time payment contracts, and there are no security interests on such property secured by financing statement, security agreement or otherwise except the following:

Secured Party

None

Approximate Amount

0

2. No loans or liens (including Federal or State Liens, Judgment Liens, Child Support Liens or Medical Assistance Liens) and no unpaid governmental or association taxes or assessments of any kind on such property except the following:

Creditor

None

Approximate Amount

0

3. All labor and material used in the construction of improvements on the above described property have been paid for and there are now no unpaid labor or material claims against the improvements or the property upon which same are situated and I hereby declare that all sums of money due for Seller or the erection of improvements have been fully paid and satisfied.

4. No Parties in possession other than affiant except as follows:

None

5. To be filled in if a sale – The Seller is not a non-resident alien, foreign corporation, foreign partnership, foreign estate, foreign trust or other foreign entity (as defined in the Internal Revenue Code and Income Tax Regulations). Seller's U.S. employer identification number or social security number is:

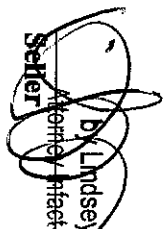
Seller's address (office address if seller is an entity; home address if seller is an individual) is:

This affidavit may be disclosed to the Internal Revenue Service and is furnished to Buyer to inform that withhold of tax is not required under Section 1446 of the Internal Revenue Code.

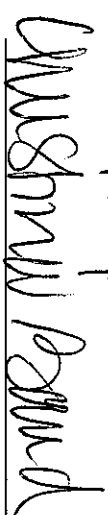
6. No assistance has been provided to the undersigned or any of their legal dependents and no application for assistance has been made in the last 31 days, nor will the same be made by the undersigned pursuant to Idaho Code 31-3504.

INDEMNITY: I agree to pay on demand to the purchasers and/or First American Title Company in this transaction, their successors and assigns, all amounts secured by any and all liens not shown above, together with all costs, loss and attorney's fees that said parties may incur in connection with such unmentioned liens. Provided said liens either currently apply to such property, or a part thereof, or are subsequently established against said property and are created by me, known by me, or have an inception date prior to the consummation of this transaction.

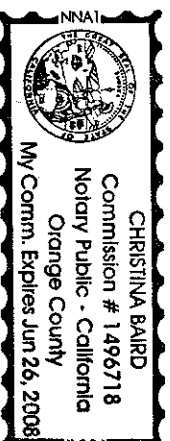
I realize that the purchaser and/or First American Title Company in this transaction are relying on the representations contained herein purchasing same, lending money, insuring title thereon and would not purchase same, lend money or issue title insurance unless said representations were made. If seller is an entity, I have authority to sign on its behalf.

 by Lindsey Graves, REO World as  
~~Attorney in fact for Chase Home Finance, LLC~~  
Seller

Sworn to and subscribed before me this 26 day of May, 20205



Notary Public  
Residing at: Irving, CA  
Commission Expires: 6/26/08



FIRST AMERICAN TITLE COMPANY  
190 N. 3<sup>rd</sup> E. Mountain Home, ID 83647  
Telephone (208) 587-8428

## COMMISSION ESCROW INSTRUCTIONS

ORDER NO.: FA-13473

BRIEF LEGAL: E2 16/1 AIRPORT SUB.

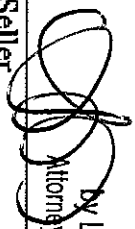
You are hereby authorized and instructed to pay commission(s) as follows:

NAME OF LISTING BROKER: 1st Class Real Estate

COMMISSION: \$5,750.00

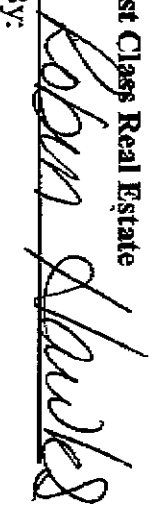
I/We hereby assign to broker(s) named above a portion of my/our sales proceeds in an amount equal to the commission set forth above.

Date: 05/25/05

  
by Lindsey Graves, REO World as  
Attorney in fact for Chase Home Finance LLC  
Seller

ADDRESS:   
CHASE HOME FINANCE LLC  
10790 Rancho Bernardo Rd.  
San Diego, CA 92127-5705

ACCEPTED AND APPROVED BY:

1st Class Real Estate  
By: 

**FIRST AMERICAN TITLE COMPANY**  
190 N. 3<sup>rd</sup> E. Mountain Home, ID 83647  
Telephone (208) 587-8428

## COMMISSION ESCROW INSTRUCTIONS

ORDER NO.:           FA-13473

BRIEF LEGAL:       E2 16/1 AIRPORT SUB.

You are hereby authorized and instructed to pay commission(s) as follows:

NAME OF LISTING BROKER: 1st Class Real Estate

COMMISSION:       \$5,750.00

I/We hereby assign to broker(s) named above a portion of my/our sales proceeds in an amount equal to the commission set forth above.

Date: 05/25/05

Seller \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCEPTED AND APPROVED BY:

1st Class Real Estate

By: 

MAY-24-2005 TUE 07:18 PM

FNK NO.

P. 10

MAY-12-2005 THU 10:53 AM WP'S FARGO MINN

FNK NO. 208 37 3009

P. 18

0952716392

FD-ANVA Ambulatory Clause and Certifications

Date Recd:

☒ FPA Ambulatory Clause

☐ VA Ambulatory Clause

This agreement is entered into by and by STACIA G. WILSON and STEVEN D. WILSON

and is intended to amend and supplement the contract entered into by the day of

10th

1998

between the parties to the contract

1000 E 31ST STREET N. MINNEAPOLIS, MN 55412

and which is more fully described in the Contract.

It is expressly agreed that the undersigned, as the purchaser, shall not be

obligated to complete the purchase of the property described herein or to incur a liability by forfeiture of earnest

money deposits or otherwise, unless the purchaser has been given in accordance with HUD/VHA or VA

regulations a written statement by the Federal Housing Commissioner or Office, Endowment Land/Department

of Veterans Affairs or the LHA undersigned, certifying that the appraised value of the property is not less than \$ 100,000.00

The purchaser shall have the right to rescind the purchase of the property with

the exception of the contract without regard to the amount of the earnest money. The appraised value shall

be subject to the determination of the Department of Housing and Urban Development.

Department of Veterans Affairs will determine the appraised value of the property. The purchaser shall not be

obligated to complete the purchase of the property. The purchaser shall not be obligated to complete the purchase of the property.

FPA Direct Endowment/VA Ambulatory Underwriting

The subject loan may be processed under FPA Direct Endowment Underwriting or VA Ambulatory Underwriting. In the event such underwriting is utilized the Seller hereby acknowledges that an unexpired fee only be charged to the Seller by the respective lender, in which event the Seller hereby agrees to pay said underwriting fee.

Certification of Borrower, Seller, Agent

We, the undersigned, seller, borrower(s) and real estate agent(s) hereby certify that the loan transaction described herein is in compliance with the terms of the state contract and that to the best of our knowledge and belief, all agreements entered into by any of the foregoing parties are fully disclosed and attached to the loan documents.

Robin D. Wilson Steven D. Wilson May 12, 2005

Robin D. Wilson Steven D. Wilson May 12, 2005

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code section 1001 and Section 1010. This form is required by HUD Handbook 4155.1 Rev-4 paragraph 1-2.2 for State Agreements intended to be financed by an FPA-insured Mortgage and by VA Lender's Handbook & Section 25.43(b)(7) for State Agreements intended to be financed by a VA-guaranteed Mortgage.

ADDENDUM TO HUD-1  
SETTLEMENT STATEMENT

**NOTICE TO ALL PARTIES:** If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

**CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION**

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated \_\_\_\_\_ (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

*Jackie G. Weece* *May 25, 2005* *Teresa D. Weece* *May 25, 2005*  
Borrower JACKIE G WEECE Date Borrower TERESA D WEECE Date

Borrower \_\_\_\_\_ Date \_\_\_\_\_ Borrower \_\_\_\_\_ Date \_\_\_\_\_

**CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION**

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated \_\_\_\_\_ (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

|              |            |              |            |
|--------------|------------|--------------|------------|
| Seller _____ | Date _____ | Seller _____ | Date _____ |
| Seller _____ | Date _____ | Seller _____ | Date _____ |

**CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION**

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 (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

|                  |                      |      |
|------------------|----------------------|------|
| Settlement Agent | FIRST AMERICAN TITLE | Date |
|------------------|----------------------|------|

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

0052718392

ADDENDUM TO HUD-1  
SETTLEMENT STATEMENT

**NOTICE TO ALL PARTIES:** If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

## CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated \_\_\_\_\_ (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Debbie H. Wilson May 25, 2005 Teresa D. Weiss May 25, 2005  
Borrower JACKIE G. WILSON Date Borrower TERESA D. WEISS Date

| Borrower | Date | Borrower | Date |
|----------|------|----------|------|
|----------|------|----------|------|

## CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated \_\_\_\_\_ (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

Reynoldsey Graves, REO World as  
Settlement Agent for Chase Home Finance LLC

| Seller | Date | Seller | Date |
|--------|------|--------|------|
|--------|------|--------|------|

| Seller | Date | Seller | Date |
|--------|------|--------|------|
|--------|------|--------|------|

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN  
TRANSACTION

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 (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

Shirley H. Wilson 5/25/05  
Settlement Agent FIRST AMERICAN TITLE Date

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

CLASS D **Idaho** DRIVER'S LICENSE

EXPIRES: 12/07/2013

NUMBER: LE100981H  
ISSUED: 01/04/2005

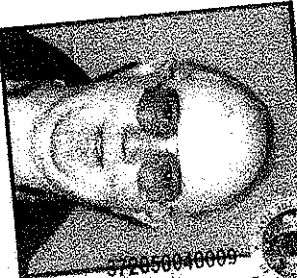
SEX: M  
HEIGHT: 6'01"  
WEIGHT: 235  
HAIR: BLN  
EYES: BLU

100 ST HWY 78  
GRAND VIEW, ID 83624

DATE OF BIRTH: 12/07/1954

WEECE, JACKIE G

RSTS: B  
ENDOR:



CLASS D **Idaho** DRIVER'S LICENSE

EXPIRES: 01/27/2013

NUMBER: LE100982F  
ISSUED: 01/04/2005

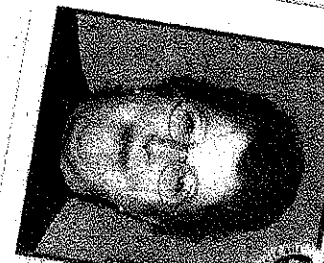
SEX: F  
HEIGHT: 5'05"  
WEIGHT: 180  
HAIR: BRN  
EYES: BLU

100 STATE HWY 78  
GRAND VIEW, ID 83624

DATE OF BIRTH: 01/27/1957

WEECE, TERESA DIANE

RSTS: B  
ENDOR:



FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE A**

1. Commitment Date: April 19, 2005 at 08:00 AM

2. Policy (or Policies) to be issued:

|                                                                                                              | Premium   | Amount        |
|--------------------------------------------------------------------------------------------------------------|-----------|---------------|
| (a) Owner's Policy (ALTA Std. Policy (10/17/92))<br>Proposed Insured:<br>Jackie G. Weece and Teresa D. Weece | \$ 605.00 | \$ 100,000.00 |
| (b) Loan Policy (ALTA Ext. Policy (10/17/92))<br>Proposed Insured:<br>Wells Fargo Home Mortgage, Inc.        | \$ 255.45 | \$ 98,455.00  |
| (c) Endorsements (100,116,8,1,7)<br>Proposed Insured:                                                        | \$ 90.00  |               |

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:  
Chase Manhattan Mortgage Corporation

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

The East one-half of Lot 16 in Block 1 of AIRPORT SUBDIVISION, Elmore County, Idaho, according to the official plat thereof on file and of record in the office of the County Recorder of Elmore County, Idaho.

Address according to the Elmore County Assessor:

1085 South 36th West Street  
Mountain Home, Idaho 83647

**READ AND APPROVED:**

UGW  
J.D.W.

FIRST AMERICAN TITLE COMPANY

By: \_\_\_\_\_

FIRST AMERICAN TITLE COMPANY

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE B - SECTION I  
REQUIREMENTS**

The following are the requirements to be complied with:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
- d. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- e. Release(s) or Reconveyance(s) of item(s): NONE
- f. With respect to Chase Manhattan Mortgage Corporation, a corporation, we require:
  - a. A certified copy of good standing of recent date issued by the Secretary of State of the Corporation's state of domicile.
  - b. A certified copy of a resolution of the board of directors authorizing the contemplated transaction and designating which corporate officers shall have the power to execute on behalf of the corporation.
  - c. Other requirements which the Company may impose following its review of the material required herein and other information which the Company may require.
- g. You must give us the following information:
  1. Any off record leases, surveys, etc.
  2. Other
- h. Important: If this transaction fails to close and/or this commitment is canceled, a fee will be due and owing, which fee complies with the rates currently on file with the Department of Insurance, State of Idaho. We will consider the party who ordered this commitment, and/or the party benefiting from it, responsible for payment unless notified in writing within 30 days to the contrary.
- i. Copies of any of the Exceptions listed in Schedule B, Section 2 will be furnished upon request.

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE B - SECTION II  
EXCEPTIONS**

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. 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, interest 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 or 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 the 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 material theretofore or hereafter furnished, imposed by law and not shown by the public records.
7. 2004 taxes in the original amount of \$365.14, Tax Parcel Number MHTR0000453800A. The first one-half are paid, the balance is due and payable, but not delinquent until after June 20 of current year.
8. 2004 taxes in the original amount of \$176.56, Tax Parcel Number RP00004001016AA. The first one-half are paid, the balance is due and payable, but not delinquent until after June 20 of current year.
9. 2005 taxes are an accruing lien, not due or payable until the fourth Monday in November of the current year, the first one-half of which is not delinquent until after December of the current year.
10. Easements on the recorded plat of said subdivision.
11. All matters, covenants, conditions, restrictions, easements and any rights, interests or claim which may exist by reason thereof, disclosed by the recorded plat of said subdivision, recorded as Instrument No. 156676, 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).

FIRST AMERICAN TITLE COMPANY

Commitment Number: FA-13473

**SCHEDULE B - SECTION II**  
**EXCEPTIONS**  
(Continued)

12. Statement of Intent to Declare Manufactured Home Real Property recorded April 6, 2000, Instrument No. 321361 and re-recorded March 16, 2001 as Instrument No. 327344.
13. Declaration of Easement executed by Ricky C. Holden and Kimberly M. Holden, recorded May 2, 2001 as Instrument No. 328332.
14. The ALTA 7 Endorsement will be issued upon successful closing of this transaction.

The above numbered exceptions, 1-4 & 6 may be eliminated in an ALTA Extended Coverage Policy.

0052718392

Multistate

## NOTE

FHA Case No.  
121-2253642 703

MAY 25, 2005

[Date]

1085 S 36TH STREET W, MOUNTAIN HOME, ID 83647

[Property Address]

### 1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means WELLS FARGO BANK, N.A.

and its successors and assigns.

### 2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of **NINETY EIGHT THOUSAND FOUR HUNDRED FIFTY FIVE AND 00/100**

Dollars (U.S. \$ \*\*\*\*\*98,455.00 ), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of **SIX AND THREE-EIGHTHS** percent ( 6.375 %) per year until the full amount of principal has been paid.

### 3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

### 4. MANNER OF PAYMENT

#### (A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on **JULY 01, 2005**. Any principal and interest remaining on the first day of **JUNE 2035**, will be due on that date, which is called the "Maturity Date."

#### (B) Place

Payment shall be made at **WELLS FARGO HOME MORTGAGE, P.O. BOX 10304, DES MOINES, IA 503060304** or at such place as Lender may designate in writing by notice to Borrower.

#### (C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$ \*\*\*\*\*614.23. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

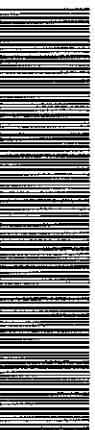
#### (D) Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box]

☐ Graduated Payment Allonge ☐ Growing Equity Allonge ☐ Other [specify]

### 5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.



**6. BORROWER'S FAILURE TO PAY**

**(A) Late Charge for Overdue Payments**

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of **FOUR** percent ( **4.000** %) of the overdue amount of each payment.

**(B) Default**

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

**(C) Payment of Costs and Expenses**

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

**7. WAIVERS**

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

**8. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

**9. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

|                    |                                                        |                                                |
|--------------------|--------------------------------------------------------|------------------------------------------------|
| _____<br>-Borrower | (Seal)<br><i>Jackie D. Wiece</i><br>_____<br>-Borrower | (Seal)<br>JACKIE G WIECE<br>_____<br>-Borrower |
| _____<br>-Borrower | (Seal)<br><i>Teresa D. Wiece</i><br>_____<br>-Borrower | (Seal)<br>TERESA D WIECE<br>_____<br>-Borrower |
| _____<br>-Borrower | (Seal)<br>_____<br>-Borrower                           | (Seal)<br>_____<br>-Borrower                   |
| _____<br>-Borrower | (Seal)<br>_____<br>-Borrower                           | (Seal)<br>_____<br>-Borrower                   |

|                                 |                                            |
|---------------------------------|--------------------------------------------|
| State of Idaho                  | [Space Above This Line For Recording Data] |
| DEED OF TRUST                   |                                            |
| FHA Case No.<br>121-2253642 703 |                                            |

THIS DEED OF TRUST ("Security Instrument") is made on MAY 25, 2005  
The Grantor is JACKIE G WEECE AND TERESA D WEECE, HUSBAND AND WIFE

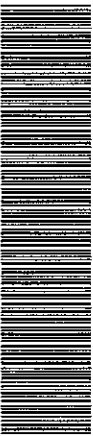
("Borrower"). The trustee is PIONEER TITLE COMPANY, 8151 W. RIFLEMAN ST., BOISE, ID  
83704

("Trustee"). The beneficiary is WELLS FARGO BANK, N.A.

which is organized and existing under the laws of THE UNITED STATES, and  
whose address is P.O. BOX 10304, DES MOINES, IA 503060304  
NINETY EIGHT THOUSAND FOUR HUNDRED FIFTY FIVE AND 00/100 ("Lender"). Borrower owes Lender the principal sum of

Dollars (U.S. \$\*\*\*\*\*98,455.00).  
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which  
provides for monthly payments, with the full debt, if not paid earlier, due and payable on JUNE 01, 2035

. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the  
Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums,  
with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance  
0052718392



of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to the Trustee, in trust, with power of sale, the following described property located in ELMORE County, Idaho: THE EAST ONE-HALF OF LOT 16 IN BLOCK 1 OF AIRPORT SUBDIVISION, ELMORE COUNTY, IDAHO, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF ELMORE COUNTY, IDAHO.

**THIS IS A PURCHASE MONEY SECURITY INSTRUMENT.**

**TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, P.O. BOX 10304, DES MOINES, IA 503060304**

which has the address of 1085 S 36TH STREET W, MOUNTAIN HOME [Street, City], Idaho 83647 [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 seized 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.

Borrower and Lender covenant and agree as follows:

**UNIFORM COVENANTS.**

**1. Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

**2. Monthly Payment of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for anticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

Initiate: JDW

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

**3. Application of Payments.** All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

**4. Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

**5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or

abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

**6. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

**7. Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

**8. Fees.** Lender may collect fees and charges authorized by the Secretary.

**9. Grounds for Acceleration of Debt.**

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and

(ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

**10. Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

**11. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

**13. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**14. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**15. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

**16. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**17. Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by applicable law to Borrower and to other persons prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

19. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.

20. Substitute Trustee. Lender may, for any reason or cause, from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

21. Area and Location of Property. Either the Property is not more than forty acres in area or the Property is located within an incorporated city or village.

22. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)].

☐ Condominium Rider ☐ Growing Equity Rider ☐ Other [specify] \_\_\_\_\_  
☐ Planned Unit Development Rider ☐ Graduated Payment Rider **ARM RIDER**

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.  
Witnesses:

\_\_\_\_\_  
JACKIE G WEECE (Seal)  
-Borrower

\_\_\_\_\_  
TERESA D WEECE (Seal)  
-Borrower

\_\_\_\_\_  
-Borrower (Seal)  
-Borrower

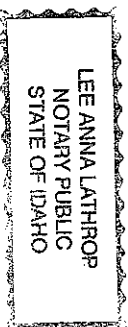
\_\_\_\_\_  
-Borrower (Seal)  
-Borrower

\_\_\_\_\_  
-Borrower (Seal)  
-Borrower

STATE OF IDAHO, ELMORE  
On this 25TH day of MAY, 2005, before me,  
the undersigned, a Notary Public in and for said county and state, personally  
appeared JACKIE G WEECE AND TERESA D WEECE

known or proved to me to be the person(s) who executed the foregoing instrument, and acknowledged to me that  
THEY executed the same.

In witness whereof I have hereunto set my hand and affixed my official seal the day and year in this certificate  
first above written.



*Lee Anna Lathrop*  
Notary Public residing at: Mountain Home, Idaho  
exp: 01.20.10

Order No. FA-13473

## CORPORATION WARRANTY DEED

FOR VALUE RECEIVED,

**Chase Manhattan Mortgage Corporation**

a corporation duly organized and existing under the laws of the State of IDAHO, does hereby GRANT,  
BARGAIN, SELL and CONVEY unto

**Jackie G. Weece and Teresa D. Weece, husband and wife**

GRANTEE whose address is: **PO Box 103, Grand View, ID 83624**

the following described real property in **ELMORE** County, Idaho, to wit:

**The East one-half of Lot 16 in Block 1 of AIRPORT SUBDIVISION, Elmore County, Idaho, according to the official plat thereof on file and of record in the office of the County Recorder of Elmore County, Idaho.**

Subject to: Taxes, easements and restrictions of record.

TO HAVE AND TO HOLD, the said premises, with their appurtenances unto the said Grantee and to the Grantee's heirs and assigns forever. And the Grantor does hereby covenant to and with the said Grantee, that the Grantor is the owner in fee simple of said premises; that they are free from all encumbrances except as above described and that Grantor will warrant and defend the same from all lawful claims whatsoever.

IN WITNESS WHEREOF, the Grantor, pursuant to a resolution of its Board of Directors has caused its corporate name to be hereunto subscribed by its \_\_\_\_\_.

Dated: **05/13/05**

**Chase Home Finance L.L.C., successor by merger to  
Chase Manhattan Mortgage Corporation**

By: \_\_\_\_\_

**JOE LANNING, VICE PRESIDENT**

State of IDAHO

County of ELMORE

On **May 20, 2005**, before me, the undersigned, a Notary Public in and for said State, personally appeared **JOE LANNING, VICE PRESIDENT** personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed the within instrument as **Vice President** on behalf of **Chase Manhattan Mortgage**, the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

**FIRST AMERICAN TITLE COMPANY**  
190 North 3<sup>rd</sup> East, Mountain Home, ID 83647  
Telephone (208) 587-8428

**CLOSING ESCROW INSTRUCTIONS**

ORDER NO. FA-13473

DATE: 05/25/05

BUYER: **Jackie G. Weece and Teresa D. Weece**

TO: FIRST AMERICAN TITLE COMPANY

I hereby agree to purchase the hereinafter described property for a total consideration of **\$100,000.00** and will on or before closing hand you said consideration, which is payable as follows:

**New Loan; Balance Due in Cash**

I will deliver to you any additional funds and execute any instruments which are necessary to comply with the terms hereof, all of which you may use when you hold for me a **corporation warranty deed** acknowledged and executed by the seller and when you can issue your **standard** coverage form of title insurance with liability of **\$100,000.00**, on the property described in commitment issued under Order No. FA-13473.

SHOWING TITLE VESTED IN

**Jackie G. Weece and Teresa D. Weece, husband and wife**

FREE OF ENCUMBRANCES EXCEPT:

1. Paragraphs 1-13 of Schedule B of Commitment for Title Insurance, Order No. FA-13473.
2. Deed of Trust in favor of Lender or Seller, if any.
3. Other:

OTHER INSTRUCTIONS:

OCCUPANCY TAX: The County Assessor will levy an occupancy tax upon all newly constructed and occupied residential and commercial structures. The owner of any newly constructed improvements needs to report to the county assessor that the improvements have been occupied. Failure to do so may result in a penalty in addition to the tax levied and cause a delay in the owners right to apply for a homeowners exemption.

Application for Owner-Occupied Residential Improvement Exemption      Initial JG42      Initial TDW

*I acknowledge that Idaho Code does not allow First American Title Company to prepare and/or deliver to the County Assessor an Application For Owner-Occupied Residential Improvement Exemption for me. I acknowledge it is my responsibility to go to the County Assessor and apply for the exemption myself. I hereby hold First American Title Company harmless in the event the exemption is not properly applied.*

**PRORATE AND/OR ADJUST THE FOLLOWING AS OF 05/26/05.**

1. Taxes, proration based on **\$1,150.28** per year.
2. Insurance (including FHA mortgage insurance, if any.) Association Dues and Municipality Charges.
3. Interest on all existing trust deeds, improvements assessments and/or bonds taken over by buyers.
4. Rental per rent statement handed you.
5. Charge the buyer and credit the seller the amount of any funds held in an impound account, if any, in connection with an existing loan.

**Tax Agreement:** Buyer and Seller herein affirm and agree that First American Title Company, its employees, agents or assigns have not made any warranties as to the accuracy of these tax figures. Further, Buyer and Seller agree that should the actual tax, as shown on the tax statement forwarded by the Assessor/Treasurer's office during the year of the sale differ from the figure represented on the attached closing statement, the following will occur:

Initials JG42 TDW

1. In the event Buyer has received excess credit based on the "estimated tax," Buyer agrees to reimburse Seller; or
2. In the event Buyer has not received sufficient credit based on the "estimated tax," Seller agrees to reimburse Buyer.
3. Payment of the pro-rated portion due, if any, shall be made by the respective party (directly to the party) within thirty (30) days after notification of the actual tax assessed.
4. In the event there is no proration due to the property's status at the time of sale, parties agree to prorate outside of escrow per their agreement.
5. PAYMENT OF ANY SUBSEQUENT TAX STATEMENTS WHICH MAY BE RECEIVED AFTER DATE OF CLOSING ON THIS TRANSACTION WILL BE HANDLED DIRECTLY BETWEEN THE RESPECTIVE PARTIES, AND FIRST AMERICAN TITLE COMPANY DOES NOT ASSUME ANY LIABILITY OR RESPONSIBILITY IN CONNECTION THEREWITH.

Further, Buyer and Seller herein agree to hold First American Title Company harmless from any loss, liability, or responsibility in the event the prorated tax figures based on a Homeowner's Tax Exemption (I.C. 63-105DD), do or do not apply for the year in which the sale occurs. It is agreed that it is the Buyer's responsibility to investigate the status of and qualify for the Homeowner's Tax Exemption as it may apply to the property being purchased.

## GENERAL PROVISIONS

I hereby agree to pay any charges including usual Buyers escrow fee and any advances and expenses that are properly chargeable to me regardless of the consummation of this escrow. At the close of escrow, you are to deliver all documents, etc., to the persons entitled thereof.

All disbursements shall be made by your check. All funds received in this escrow shall be deposited in one or more of your general escrow accounts with any bank doing business in the State of Idaho and may be transferred to any other general escrow account or accounts. Upon specific instructions from all parties to this escrow, you may hold funds as otherwise instructed herein.

The expression "close of escrow" means the date on which instruments referred to herein are filed for record unless otherwise indicated herein.

Recordation of any instruments delivered through this escrow, if necessary or proper in the issuance of a policy of title insurance called for, is hereby authorized.

You are to furnish a copy of these instructions, amendments thereto, closing statements and/or any other documents deposited in this escrow, to the lender or lenders, the real estate broker or brokers and/or the attorney or attorneys involved in this transaction upon request of such lenders, brokers or attorneys.

Should you, before or after close of escrow, receive or become aware of any conflicting demands or claims with respect to this escrow or the rights of any of the parties hereto, or any money or property deposited herein or affected hereby, you shall have the right to discontinue any or all further acts on your part until such conflict is resolved to your satisfaction, and you shall have the further right to commence or defend any action or proceedings for the determination of such conflict.

The parties hereto jointly and severally agree to pay all costs, damages, judgments and expenses, including reasonable attorney's fees suffered or incurred by you in connection with, or arising out of this escrow, including, but without limiting the generality of the foregoing, a suit in interpleader brought by you.

If any party to this escrow selects to cancel these instructions because of the failure of any party to comply with any of the terms hereof within the time limits provided herein, said party so electing to cancel shall deliver to escrow agent a written notice to the other party and escrow agent demanding that said other party comply with the terms hereof within ten days from the receipt of said notice by escrow agent that these instructions shall hereupon become canceled. When the written notice is delivered to escrow agent by the party so electing to cancel, escrow agent shall within five days thereafter send a copy of said notice to the other party in the manner provided by law and the usual practices of the escrow agent.

In the event said other party shall fail within said ten day period to comply with all of the terms hereof, these instructions shall become canceled and escrow agent is thereupon authorized: (a) first, to pay to the party electing to cancel any earnest money deposited hereunder by said other party, after deducting any charges; (b) second, to pay to said other party, any other money deposited hereunder by said other party, after deducting any charges remaining unpaid; (c) third, to pay to the party electing to cancel, any money deposited by said party, after deducting any charges remaining unpaid; and (d) fourth, to return all documents deposited hereunder to the party who delivered the same except documents executed by more than one party, which shall be marked "canceled" and retained in the files of escrow agent.

Initials JGL T.D.W.

Both Seller and Buyer acknowledge by their signatures hereon the following: I have been specifically informed that First American Title Company (hereinafter designated as "First American Title") is not licensed to practice law and no legal advice has been offered by First American Title or any of its employees. I have been further informed that First American Title is acting only as escrow holder and that it is forbidden by law from offering any advice to any party respecting the merits of this escrow transaction or the nature of the instruments utilized, and that it has not done so. I have not been referred by First American Title to any named attorney or attorneys or discouraged from seeking advice of any attorney, but have been requested to seek legal counsel of my own choosing at my own expense, if I have doubt concerning any aspect of this transaction.

Internal Revenue Code Section 6109(h) imposes requirements for furnishing, disclosing, and including taxpayer identification numbers in tax returns to a residential real estate transaction involving seller provided financing. The parties understand that the disclosure reporting requirements are exclusive obligations between the parties to this transaction and First American Title is not obligated to transmit the taxpayer identification numbers to the Internal Revenue Service or to the parties. First American Title is not rendering an opinion concerning the effect of this law in this transaction, and the parties are not acting on any statements made or omitted by the escrow of closing officer.

To facilitate compliance with this law, the parties to this escrow hereby authorize First American Title to release any party's taxpayer identification number to any requesting party who is a party to this transaction. The requesting party shall deliver a written request to escrow. The parties hereto waive all rights of confidentiality regarding their respective taxpayer identification numbers and agree to hold First American Title harmless against any fees, costs, or judgments, incurred and/or awarded in connection with the release of taxpayer identification numbers.

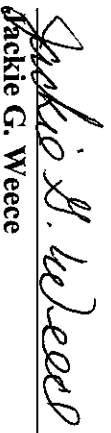
I further declare all instruments to which I am a party, if prepared by First American Title, have been prepared under the direction of my attorney or myself, and particularly declare that copying legal descriptions from title reports onto forms of deeds, etc., or reforming of legal descriptions or agreements is or will be solely at my direction or request.

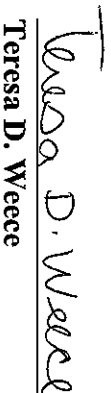
I have been afforded adequate time and opportunity to read and understand these escrow instructions and all other documents referred to therein.

Any amendments of and/or supplement to any instructions must be in writing. If any "Earnest Money Agreements," "Receipt and Agreements to Purchase" or the like are attached to these instructions and one or more terms of said agreements conflict with or vary from these instructions, these instructions shall, nevertheless, control.

The Seller agrees to sell and the Buyer agrees to buy the property herein described upon the terms hereof.

**BUYER(S)**

  
Jackie G. Weece

  
Teresa D. Weece

I/We approve of the foregoing instructions, agree to be bound thereof, and agree to sell and will deliver to you paper, instructions and/or funds required from me within the time limits specified herein, which you are authorized to deliver when you can issue your policy of title insurance as set forth above. You are instructed to use the money and record the instruments to comply with said escrow instructions and to pay all encumbrances of record necessary, without further approval including prepayment penalties to show title as herein provided. I agree to pay your usual sellers escrow fee, drawing of documents and such other charges which are advanced for my account regardless of the consummation of this escrow. I also agree to pay the policy of title insurance premium and recording fees which are properly chargeable to me.

**SELLER(S)**

Seller

**FIRST AMERICAN TITLE COMPANY**  
190 North 3<sup>rd</sup> East, Mountain Home, ID 83647  
Telephone (208) 587-8428

**CLOSING ESCROW INSTRUCTIONS**

ORDER NO. FA-13473

DATE: 05/25/05

BUYER: Jackie G. Weece and Teresa D. Weece

TO: FIRST AMERICAN TITLE COMPANY

I hereby agree to purchase the hereinafter described property for a total consideration of \$100,000.00 and will on or before closing hand you said consideration, which is payable as follows:

**New Loan; Balance Due in Cash**

I will deliver to you any additional funds and execute any instruments which are necessary to comply with the terms hereof, all of which you may use when you hold for me a **corporation warranty deed** acknowledged and executed by the seller and when you can issue your **standard** coverage form of title insurance with liability of \$100,000.00, on the property described in commitment issued under Order No. FA-13473.

SHOWING TITLE VESTED IN

**Jackie G. Weece and Teresa D. Weece, husband and wife**

**FREE OF ENCUMBRANCES EXCEPT:**

1. Paragraphs 1-13 of Schedule B of Commitment for Title Insurance, Order No. FA-13473.
2. Deed of Trust in favor of Lender or Seller, if any.
3. Other:

**OTHER INSTRUCTIONS:**

**OCCUPANCY TAX:** The County Assessor will levy an occupancy tax upon all newly constructed and occupied residential and commercial structures. The owner of any newly constructed improvements needs to report to the county assessor that the improvements have been occupied. Failure to do so may result in a penalty in addition to the tax levied and cause a delay in the owners right to apply for a homeowners exemption.

Application for Owner-Occupied Residential Improvement Exemption      Initial JEW      Initial TDW

*I acknowledge that Idaho Code does not allow First American Title Company to prepare and/or deliver to the County Assessor an Application For Owner-Occupied Residential Improvement Exemption for me. I acknowledge it is my responsibility to go to the County Assessor and apply for the exemption myself. I hereby hold First American Title Company harmless in the event the exemption is not properly applied.*

**PRORATE AND/OR ADJUST THE FOLLOWING AS OF 05/26/05.**

1. Taxes, proration based on \$1,150.28 per year.
2. Insurance (including FHA mortgage insurance, if any.) Association Dues and Municipality Charges.
3. Interest on all existing trust deeds, improvements assessments and/or bonds taken over by buyers.
4. Rental per rent statement handed you.
5. Charge the buyer and credit the seller the amount of any funds held in an impound account, if any, in connection with an existing loan.

**Tax Agreement:** Buyer and Seller herein affirm and agree that First American Title Company, its employees, agents or assigns have not made any warranties as to the accuracy of these tax figures. Further, Buyer and Seller agree that should the actual tax, as shown on the tax statement forwarded by the Assessor/Treasurer's office during the year of the sale differ from the figure represented on the attached closing statement, the following will occur:

Initials JEW TDW 

1. In the event Buyer has received excess credit based on the "estimated tax," Buyer agrees to reimburse Seller; or
2. In the event Buyer has not received sufficient credit based on the "estimated tax," Seller agrees to reimburse Buyer.
3. Payment of the pro-rated portion due, if any, shall be made by the respective party (directly to the party) within thirty (30) days after notification of the actual tax assessed.
4. In the event there is no proration due to the property's status at the time of sale, parties agree to prorate outside of escrow per their agreement.
5. PAYMENT OF ANY SUBSEQUENT TAX STATEMENTS WHICH MAY BE RECEIVED AFTER DATE OF CLOSING ON THIS TRANSACTION WILL BE HANDLED DIRECTLY BETWEEN THE RESPECTIVE PARTIES, AND FIRST AMERICAN TITLE COMPANY DOES NOT ASSUME ANY LIABILITY OR RESPONSIBILITY IN CONNECTION THEREWITH.

Further, Buyer and Seller herein agree to hold First American Title Company harmless from any loss, liability, or responsibility in the event the prorated tax figures based on a Homeowner's Tax Exemption (I.C. 63-105DD), do or do not apply for the year in which the sale occurs. It is agreed that it is the Buyer's responsibility to investigate the status of and qualify for the Homeowner's Tax Exemption as it may apply to the property being purchased.

## GENERAL PROVISIONS

I hereby agree to pay any charges including usual Buyers escrow fee and any advances and expenses that are properly chargeable to me regardless of the consummation of this escrow. At the close of escrow, you are to deliver all documents, etc., to the persons entitled thereof.

All disbursements shall be made by your check. All funds received in this escrow shall be deposited in one or more of your general escrow accounts with any bank doing business in the State of Idaho and may be transferred to any other general escrow account or accounts. Upon specific instructions from all parties to this escrow, you may hold funds as otherwise instructed herein.

The expression "close of escrow" means the date on which instruments referred to herein are filed for record unless otherwise indicated herein.

Recordation of any instruments delivered through this escrow, if necessary or proper in the issuance of a policy of title insurance called for, is hereby authorized.

You are to furnish a copy of these instructions, amendments thereto, closing statements and/or any other documents deposited in this escrow, to the lender or lenders, the real estate broker or brokers and/or the attorney or attorneys involved in this transaction upon request of such lenders, brokers or attorneys.

Should you, before or after close of escrow, receive or become aware of any conflicting demands or claims with respect to this escrow or the rights of any of the parties hereto, or any money or property deposited herein or affected hereby, you shall have the right to discontinue any or all further acts on your part until such conflict is resolved to your satisfaction, and you shall have the further right to commence or defend any action or proceedings for the determination of such conflict.

The parties hereto jointly and severally agree to pay all costs, damages, judgments and expenses, including reasonable attorney's fees suffered or incurred by you in connection with, or arising out of this escrow, including, but without limiting the generality of the foregoing, a suit in interpleader brought by you.

If any party to this escrow selects to cancel these instructions because of the failure of any party to comply with any of the terms hereof within the time limits provided herein, said party so electing to cancel shall deliver to escrow agent a written notice to the other party and escrow agent demanding that said other party comply with the terms hereof within ten days from the receipt of said notice by escrow agent that these instructions shall hereupon become canceled. When the written notice is delivered to escrow agent by the party so electing to cancel, escrow agent shall within five days thereafter send a copy of said notice to the other party in the manner provided by law and the usual practices of the escrow agent.

In the event said other party shall fail within said ten day period to comply with all of the terms hereof, these instructions shall become canceled and escrow agent is thereupon authorized: (a) first, to pay to the party electing to cancel any earnest money deposited hereunder by said other party, after deducting any charges; (b) second, to pay to said other party, any other money deposited hereunder by said other party, after deducting any charges remaining unpaid; (c) third, to pay to the party electing to cancel, any money deposited by said party, after deducting any charges remaining unpaid; and (d) fourth, to return all documents deposited hereunder to the party who delivered the same except documents executed by more than one party, which shall be marked "canceled" and retained in the files of escrow agent.

Initials 1462 T.D.W.

*[Signature]*

Both Seller and Buyer acknowledge by their signatures hereon the following: I have been specifically informed that First American Title Company (hereinafter designated as "First American Title") is not licensed to practice law and no legal advice has been offered by First American Title or any of its employees. I have been further informed that First American Title is acting only as escrow holder and that it is forbidden by law from offering any advice to any party respecting the merits of this escrow transaction or the nature of the instruments utilized, and that it has not done so. I have not been referred by First American Title to any named attorney or attorneys or discouraged from seeking advice of any attorney, but have been requested to seek legal counsel of my own choosing at my own expense, if I have doubt concerning any aspect of this transaction.

Internal Revenue Code Section 6109(h) imposes requirements for furnishing, disclosing, and including taxpayer identification numbers in tax returns to a residential real estate transaction involving seller provided financing. The parties understand that the disclosure reporting requirements are exclusive obligations between the parties to this transaction and First American Title is not obligated to transmit the taxpayer identification numbers to the Internal Revenue Service or to the parties. First American Title is not rendering an opinion concerning the effect of this law in this transaction, and the parties are not acting on any statements made or omitted by the escrow of closing officer.

To facilitate compliance with this law, the parties to this escrow hereby authorize First American Title to release any party's taxpayer identification number to any requesting party who is a party to this transaction. The requesting party shall deliver a written request to escrow. The parties hereto waive all rights of confidentiality regarding their respective taxpayer identification numbers and agree to hold First American Title harmless against any fees, costs, or judgments, incurred and/or awarded in connection with the release of taxpayer identification numbers.

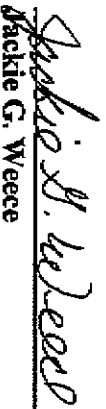
I further declare all instruments to which I am a party, if prepared by First American Title, have been prepared under the direction of my attorney or myself, and particularly declare that copying legal descriptions from title reports onto forms of deeds, etc., or reforming of legal descriptions or agreements is or will be solely at my direction or request.

I have been afforded adequate time and opportunity to read and understand these escrow instructions and all other documents referred to therein.

Any amendments of and/or supplement to any instructions must be in writing. If any "Earnest Money Agreements," "Receipt and Agreements to Purchase" or the like are attached to these instructions and one or more terms of said agreements conflict with or vary from these instructions, these instructions shall, nevertheless, control.

The Seller agrees to sell and the Buyer agrees to buy the property herein described upon the terms hereof.

**BUYER(S)**

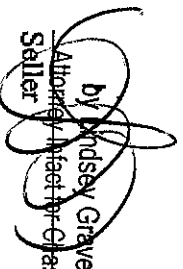
  
Jackie G. Weece

  
Teresa D. Weece

I/We approve of the foregoing instructions, agree to be bound thereof, and agree to sell and will deliver to you paper, instructions and/or funds required from me within the time limits specified herein, which you are authorized to deliver when you can issue your policy of title insurance as set forth above. You are instructed to use the money and record the instruments to comply with said escrow instructions and to pay all encumbrances of record necessary, without further approval including prepayment penalties to show title as herein provided. I agree to pay your usual sellers escrow fee, drawing of documents and such other charges which are advanced for my account regardless of the consummation of this escrow. I also agree to pay the policy of title insurance premium and recording fees which are properly chargeable to me.

**SELLER(S)**

**CHASE HOME FINANCE LLC**  
10790 Rancho Bernardo Rd.  
San Diego, CA 92127-5705

  
by Lindsey Graves, REO World as  
Authorized Agent for Chase Home Finance LLC  
Seller



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**Social Security Number Prohibition on Publicly-Filed Documents**

Based upon new state law requirements prohibiting the use of a social security number on publicly-filed documents, you are hereby instructed to NOT include the borrower's social security number on the Security Instrument. Note and/or any Rider that must be filed. If you have any questions regarding this instruction, please advise the Lender's Contact identified on page 1.

**DO NOT CLOSE THIS LOAN WITHOUT THE FOLLOWING CONDITIONS BEING MET:**

1. SIGNED AND COMPLETED IRS FORM #4506.
2. BORROWER'S TO SIGN FINAL TYPED 1003 AND 92900A AT OR BEFORE CLOSING.
3. LOAN AMOUNT BASED ON \$ 1,327.34 OF BORROWER-PAID CLOSING COSTS.  
IF ACTUAL BORROWER-PAID CLOSING COSTS PER HUD-1 ARE LESS THAN \$ .00, LOAN AMOUNT MUST BE ADJUSTED BY UNDERWRITER.
4. COMPLY WITH ALL REQUIREMENTS OF THE CONDITIONAL COMMITMENT.
5. IF CASH TO CLOSE EXCEEDS \$ 4,693.04, THE LOAN MUST BE RE-UNDERWRITTEN.
6. OTHER  
37A) FULLY EXECUTED PURCHASE CONTRACT AND ALL ADDENDUMS.  
37B) PRIOR TO CLOSING THIS LOAN, PLEASE VERIFY THAT THE SUBJECT PROPERTY HAS BEEN DE-TITLED AND IS TAXED AS REAL PROPERTY  
37C) SELLER TO PAY UP TO \$2000. OF BORROWERS CLOSING COSTS AND/OR PREPAIDS AS PER PURCHASE CONTRACT, INCLUDING

**SEE ATTACHED PAGE FOR CLOSING CONDITIONS**

**Additional Instructions**

FHA LOAN, SEE ATTACHED INSTRUCTIONS FOR NON ALLOWABLE FEES, PLEASE FAX ESTIM HUD FOR APPROVAL PRIOR TO SINGING.  
ORIGINAL NOTARY FOR MANUF HOME AFFIDAVIT OF AFFIXATION WILL BE OVERNIGHTED.  
PLEASE COLLECT/PAY 2ND HALF 2004 TAXES.

**NEED COPY OF EXCEPTION #12-MANUF HOME DETITLEMENT**

**Title Insurance**

ALTA Policy must include:

- ☒ State Specific Endorsement ☒ Legible Plat Map ☐ ALTA ARM Endorsement ☒ 8.1 form  
☐ ALTA Condo Endorsement ☐ ALTA PUD Endorsement ☐ All CC&R Instruments ☒ Other: **MANUF HOME**

Mail final Title Insurance policy or Attorney's Opinion (1A only) to:

0052718392

**WELLS FARGO HOME MORTGAGE**  
**FINAL DOCUMENTS X9999-01M**  
**1000 BLUE GENTIAN ROAD**  
**WAGAN, MN 55121**

**ALTA Policy Requirements**

Policy must show title vested EXACTLY as shown on the mortgage/deed of trust. The policy must be free and clear of all items not accepted here and you indemnify and hold harmless the Lender from any and all costs, damages and liability which may result from exemptions to the title so rejected. You guarantee the ALTA Policy, in the amount of the loan, will be delivered within two weeks after closing. ALTA Policy is NOT required for HUD or VA repo properties if financed by a VA or FHA loan.

Taxes - To be paid current at time of closing. References to unpaid taxes in Schedule B show "A Lien Not yet Due and Payable," Association Dues - Reference to associations and districts which involve dues, charges, assessments, obligations, liens, etc, show "All Assessments Due and Payable are Current."

Encumbrances - Policy must be free and clear from all encumbrances.

Endorsement Number 5 - Please complete endorsement number 5 with property address and description of property. The beneficiary herein purports the property address to be shown on page one of these lender's instructions.

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1052718392

ADDITIONAL CONDITIONS

NON-ALLOWABLES

- 37D) SELLERS AND REALTORS TO SIGN AMENDATORY CLAUSE.
- 37E) ORIGINAL ENGINEERING CERTIFICATE
- 37F) ALL PARTIES TO RE-EXECUTE PURCHASE AND SALES AGREEMENT TO BE IN COMPLIANCE WITH "FOR YOUR PROTECTION" GUIDELINES
- 37G) WATER TEST ON SHARED WELL AGREEMENT FOR NITRATE, NITRITE AND LEAD.
- 7. CREDIT DOCUMENTS MUST BE UPDATED AND REVIEWED IF LOAN IS NOT CLOSED BY 07/14/05 .
- 8. MANUFACTURED HOME RIDER TO BE ADDED TO THE SECURITY INSTRUMENT.
- 9. MANUFACTURED HOME: SECURITY INSTRUMENT TO INCLUDE YEAR, MAKE, MODEL, AND HUD SERIAL NUMBER(S) FOR EACH SECTION.
- 10. ALTA MANUFACTURED HOUSING UNIT ENDORSEMENT 7.



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**Hazard Insurance**

Insurance Agent  
**JARED HART**

Company  
**FARM BUREAU**

Agent's Address  
**PO BOX 4848  
POCATULLO, ID 83205-4848**

**Hazard Insurance Binder Checklist:** Please verify all of the information listed below. It is imperative that this information is accurate. Please mark each item to indicate you have verified the information is accurate:

- ☐ **Borrower's Name(s):** Verify the borrower's name(s) read EXACTLY as it is printed on the legal documents (include North, South, name or initial, etc.).
- ☐ **Property Address:** Verify the property address reads EXACTLY as it is printed on the legal documents (include North, South, etc. and verify the Zip code is accurate).
- ☐ **Loss Payable Clause:** Verify the loss payable clause reads:  
**Wells Fargo Bank, N.A. its successors and/or assigns, PO Box 5708, Springfield, OH 45501-5708**
- ☐ **Loan Number:** Include Loan Number **0052718392** on the insurance binder.
- ☐ **Coverage Amount Required:** 100% of the insurable value of the improvements, (also called 100% Replacement Cost), as determined by the hazard insurance provider. The insurance policy must indicate "replacement" or an equivalent statement. Separate requirements apply to condominium units.
- ☐ **Length of Coverage:** Purchases one year from date of closing. For refinances contact our closer for specific requirements.
- ☐ **Insurance Premium:** Verify the insurance premium is accurate and there is a Paid Receipt or a HUD-1 indication of payment for the correct amount to cover a period of ONE YEAR.
- ☐ **Effective Date:** Verify the effective date is the day of or prior to the day of loan closing.
- ☐ **Deductible:** The maximum deductible clause should be the higher of \$1,000.00 or 1% of the policy face amount. The deductible clause may apply to either fire or extended coverage or both.
- ☐ **Agent's/agency name, address and telephone number:** Verify the agent has signed the binder and that the name and telephone number are included.
- If any of the above information is incorrect, please call the agent and have the information corrected. The agent may send the endorsements directly to loss payee marked above. When you make corrections, please note the correction directly on the binder. Please return this form with the closing package.
- You are required to return an original hazard insurance policy (or condominium certificate and master policy for condominiums). If the binder expires in less than one year from closing, you must contact our closer for further instructions. It may not contain a co-insurance clause and must cover all structures. A binder is acceptable only where required by state law and must be for a period of not less than 60 days.

**Flood Insurance** ☐ Required ☒ Not Required

**Coverage Amount Required:** 100% of the insurable value of the improvements, (also called 100% Replacement Cost), as determined by the hazard insurance provider up to the maximum coverage available under the NFIP. Note: VA loans require coverage in the amount of the unpaid principal balance (loan amount) up to 100% of the insurable value of the improvements, (also called 100% Replacement Cost), as determined by the hazard insurance provider up to the maximum coverage available under the NFIP. Separate requirements apply to condominium units.

The lender requires a copy of the application for flood insurance and that the first year premium be paid in advance. A copy of the paid receipt is required.

**General Instructions**

**Earnest Money** - Your closing of this transaction must be in total conformance with the earnest money receipt and agreement and any amendments.  
**Recording** - Retain original mortgage/deed of trust, riders and assignment for recording. Return signed, certified copies of the above with the other documents as instructed.

**Secondary Financing** - No secondary financing is allowed in this transaction unless you have specific written instructions from the lender to the contrary.

**Rate/Points** - The commitment of interest rate or discount points on this transaction expire as shown on page one of these instructions. This transaction must close and fund on or before this date or the commitment is considered void.

**Taxes** - To be paid current at time of closing.

**Hazard Insurance** - The full amount of the premium must be paid and we will require a paid receipt. We must have an original policy, signed and dated by the agent. If a certificate of insurance from a master policy is issued, we require a certified copy of the master policy.

**Disburse Funds** - You may not cash, deposit or disburse funds until you have fully complied with all instructions and receive a funding number.

**Pay Off** - If the loan cannot be settled on the scheduled date, contact your closer immediately. Failure to do so will subject your company to payment of any interest charges or penalties we incur during the days that we have not been notified.

**Power of Attorney** - Power of Attorney is not permitted without written prior approval from the mortgage company. Contact our closer for specific instructions.

**Repair Escrows** - Repair escrows must be approved by Underwriting; contact your closer.

**Changes** - Changes are not permitted to any forms or amounts without our approval.

**Signatures** - All signatures must conform exactly to the mortgage/deed of trust and note/bond.

**FHA/VA Changes** - All changes made for FHA or VA loans must conform to FHA/VA limits. Any changes at closing or other at-closing conditions must be approved by the closer.

**Name Affidavit** - The borrower must sign legal documents exactly as typed. A name affidavit is required if the borrower

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**Additional Instructions**

- Wells Fargo to Wells Fargo refinance transactions:** The payoff amount due (as of the business day following the funding date) has been/will be deducted from the new loan proceeds. It will not be necessary for you to return a check for the payoff. You will only receive funds from WFB if a positive balance remains in loan proceeds after netting of the payoff amount. If an overdisbursement results from netting the payoff amount, an amount due will be reflected on the Funding Transmittal form (included in this package), section 12, under "Miscellaneous Fees" requesting that a check be returned for the overdisbursed amount. If there is any change which would require a new payoff amount, this must be requested through the WFB Closer to ensure that the net funded amount is updated correctly. The WFB Closer will then provide you with an updated proceeds or overdisbursed amount.
- These instructions must be followed when a borrower chooses a Wells Fargo Home Equity second replacement with the Timesaver Refi of Timesaver Refi Extra Program.**
- Settlement Agent must record the new first mortgage immediately upon completion of the closing/settlement (or, as applicable, the disbursement date upon confirmation that there has not been a rescission). The Settlement Agent must not delay the recording of the new first mortgage until the disbursement date on the new second mortgage. In all cases, the new second mortgage must be recorded after the recording of the new first mortgage. In accordance with these instructions, you are to pay from the loan proceeds all necessary and customary charges, fees and premiums usually levied in the normal course of closing mortgage loan transactions. In the event escrow and/or loan documentation fees are charged, the payments of fees shall be in accordance with the provisions contained in the REAL ESTATE SETTLEMENTS AND PROCEDURES ACT and you hereby warrant compliance with said act as well as regulatory provisions required by FHA/VA or the investor regarding such payments.**
- In accordance with the instructions published in our Master Closing Instructions and Supplemental Closing Instructions, the HUD-1 Settlement Statement we have provided must be correctly completed according to the Real Estate Settlement Procedures Act (RESPA) and Regulation X. Escrow deposits must be calculated using aggregate analysis as specified in the rules published in the Federal Register October 19, 1994 and any later amendments. We have calculated the escrows with information we consider accurate. You should either collect the escrow deposits specified or notify our office if you believe the specified amounts are inaccurate. If our office agrees that the escrow deposits need to be changed, we will issue a new HUD-1 and a new Initial Escrow Account Disclosure Statement.**
- Copy of amortization schedule for all fixed rate North Carolina loans to be included at closing.**
- If any fees change from the preliminary HUD-1 or charges are made prior to, or at the time of closing, contact your closer for immediate approval.**
- All fees contained on the HUD-1 Settlement Statement must reflect the fee name and the payee.**
- Any increases in fees could result in a required revised final TL.**
- Your HUD-1 must reflect an amount for the Aggregate Adjustment, even if the amount is zero. Do not leave blank. The Origination and Discount Fees must be shown as BOTH a dollar amount(\$), and a percentage (%).**
- If the closing/funding dates change, you must immediately contact your closer for approval. Your closer will re-issue and send the appropriate documents for borrower signature.**
- If the loan requires a "Right to Cancel" and a rescission period, please refer to special Right to Cancel Form Instructions.**
- Inaccurate forms (signatures, dates, rescission periods, etc.), may result in delays. You must contact the closer if:**
- the borrower signs/dates on a date different than reflected on the document
  - Dates need correction
- V/P: Any revised rescission period must be established and confirmed by the closer.**
- Fax a signed copy of the TL & HUD-1 to the closer listed above immediately after signing closing documents.
  - Do not disburse funds without authorization from your closer. See Closing Instructions for further clarifications.

— This loan transaction contains a subordinate financing component with Wells Fargo Home Equity. Please contact the first mortgage lender's closing department if you have not received a closing package from Wells Fargo Home Equity.

**State Specific Requirements**

The closing/settlement agent in addition agrees to comply with the applicable Lender's requirements listed in the "Supplemental Loan Closing Instructions - State Specific Requirements Addendum" if included as part of this package.

Agreement to Follow Applicable Laws and Instructions: By closing this mortgage loan, you agree to comply with all applicable federal, state and municipal laws, ordinances and regulations and you acknowledge your warranty and responsibility to comply with all the requirements and instructions set forth in these closing instructions regardless of whether or not you execute the acknowledgement contained herein.

THE UNDERSIGNED AGREES TO COMPLY WITH ALL LENDER'S INSTRUCTIONS STATED HEREIN. THE UNDERSIGNED ALSO ACKNOWLEDGES HIS/HER RESPONSIBILITY FOR FAILURE TO COMPLY WITH THE INSTRUCTIONS STATED HEREIN.

TITLE /ESCROW COMPANY OR ATTORNEY:

*Julie O'Leary*

5/26/05

Signature

Date

Uniform Settlement Statement

|                                                                                                                                                                                                                                                                                    |                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| A. Settlement Statement                                                                                                                                                                                                                                                            |                                                                                                                                                 |
| B. Type of loan                                                                                                                                                                                                                                                                    |                                                                                                                                                 |
| 1. <input checked="" type="checkbox"/> FHA                                                                                                                                                                                                                                         | 2. <input type="checkbox"/> FmHA                                                                                                                |
| 3. <input type="checkbox"/> Conventional Uninsured                                                                                                                                                                                                                                 |                                                                                                                                                 |
| 4. <input type="checkbox"/> VA                                                                                                                                                                                                                                                     |                                                                                                                                                 |
| 5. <input type="checkbox"/> Conventional Insured                                                                                                                                                                                                                                   |                                                                                                                                                 |
| 6. File Number                                                                                                                                                                                                                                                                     | 7. Loan number                                                                                                                                  |
| PA-13473                                                                                                                                                                                                                                                                           | 0052718392                                                                                                                                      |
| 8. Mortgage Insurance data number                                                                                                                                                                                                                                                  |                                                                                                                                                 |
| 121-2253642                                                                                                                                                                                                                                                                        |                                                                                                                                                 |
| 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 information purposes and are not included in the totals. |                                                                                                                                                 |
| D. Name and address of borrower                                                                                                                                                                                                                                                    | E. Name and address of seller                                                                                                                   |
| JACKIE G WEECE<br>TERESA D WEECE<br>100 STATE HIGHWAY 78<br>GRANDVIEW, ID 83624                                                                                                                                                                                                    | 12550 SE 93RD AVE,<br>CLACKAMAS, OR 970159786                                                                                                   |
| G. Property location                                                                                                                                                                                                                                                               | H. Settlement agent                                                                                                                             |
| 1085 S 36TH STREET W<br>MOUNTAIN HOME, ID 83647<br>BLMORE COUNTY, ID<br>LOT 16 BLOCK 1<br>AARPORT SUBDIVISION                                                                                                                                                                      | FIRST AMERICAN TITLE<br>190 NORTH 3RD EAST<br>MOUNTAIN HOME, ID 83647<br>Place of settlement<br>FIRST AMERICAN TITLE<br>MOUNTAIN HOME, ID 83647 |
| I. Settlement date 05/25/05                                                                                                                                                                                                                                                        |                                                                                                                                                 |
| DISBURSEMENT DATE: 05/26/05.                                                                                                                                                                                                                                                       |                                                                                                                                                 |
| J. Summary of Borrower's Transaction                                                                                                                                                                                                                                               |                                                                                                                                                 |
| 100. Gross Amount Due from Borrower                                                                                                                                                                                                                                                | 400. Gross Amount Due To Seller                                                                                                                 |
| 101. Contract sales price                                                                                                                                                                                                                                                          | 401. Contract sales price                                                                                                                       |
| 102. Personal property                                                                                                                                                                                                                                                             | 402. Personal property                                                                                                                          |
| 103. Settlement charges to borrower (line 1400)                                                                                                                                                                                                                                    | 403.                                                                                                                                            |
| 104.                                                                                                                                                                                                                                                                               | 404.                                                                                                                                            |
| 105.                                                                                                                                                                                                                                                                               | 405.                                                                                                                                            |
| 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.                                                                                                                                            |
| 120. Gross amount due from borrower                                                                                                                                                                                                                                                | 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)                                                                                                                                                                                                                                               | 502. Settlement charges to seller (line 1400)                                                                                                   |
| 203. Existing loan(s) taken subject to                                                                                                                                                                                                                                             | 503. Existing loan(s) taken subject to                                                                                                          |
| 204. APPLICATION FEE CREDIT                                                                                                                                                                                                                                                        | 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                                                                                                                                                                                                                                             |                                                                                                                                                 |
| 210. City/town taxes                                                                                                                                                                                                                                                               | 510. City/town taxes                                                                                                                            |
| 211. County taxes                                                                                                                                                                                                                                                                  | 511. County taxes                                                                                                                               |
| 212. Assessments                                                                                                                                                                                                                                                                   | 512. Assessments                                                                                                                                |
| 213.                                                                                                                                                                                                                                                                               | 513.                                                                                                                                            |
| 214.                                                                                                                                                                                                                                                                               | 514.                                                                                                                                            |
| 215.                                                                                                                                                                                                                                                                               | 515.                                                                                                                                            |
| 216.                                                                                                                                                                                                                                                                               | 516.                                                                                                                                            |
| 217.                                                                                                                                                                                                                                                                               | 517.                                                                                                                                            |

|                                                   |                                                                    |  |                                                   |                                                                  |
|---------------------------------------------------|--------------------------------------------------------------------|--|---------------------------------------------------|------------------------------------------------------------------|
| 219.                                              |                                                                    |  | 519.                                              |                                                                  |
| 220. Total paid by/for borrower                   |                                                                    |  | 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)    |                                                                    |  | 601. Gross amount due to seller (line 420)        |                                                                  |
| 302. Less amounts paid by/for borrower (line 220) |                                                                    |  | 602. Less reductions in amt due seller (line 520) |                                                                  |
| 303. Cash                                         | <input type="checkbox"/> From <input type="checkbox"/> To Borrower |  | 603. Cash                                         | <input type="checkbox"/> To <input type="checkbox"/> From Seller |

MAY-24-2005 TUE 07:16 PM

FAX NO.

P. 07

[illegible]

1203. State tax/stamps: Deed \$ Mortgage \$

1300. Additional Settlement Charges \* Denotes some or all fees paid by lender

1400. Total Settlement Charges (enter on lines 103, Section J and 602, Section K)

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 Date Seller Date

Borrower Date Seller Date  
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.

Statement Agent Date  
If marked, the following riders are attached: (For use when one or more parties are not present at closing.)  
☐ Certification of Buyer(s) ☐ Certification of Seller(s)

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.  
NMF HUD12 Rev. 04/20/2005

## Attachment to Loan Closing Instructions:

Loan Number: 0052718992

Escrow Number: \_\_\_\_\_

Borrower: WEEC~~X~~ FHA Loan\_\_\_\_\_  
VA Loan

The following are fees that "CANNOT" be charged to our borrower(s) on the indicated transactions:

Assignment Recording Fees  
 Courier/Express Mail (except to pay  
 Off prior lien)  
 Document Preparation  
 Tax Service Fee  
 UW Fee  
 Real Estate Commission  
 Wire Transfer Fee  
 Application Fee  
 Processing Fees  
 Email/E-Doc Fees  
 Govt. Service Fee  
 Reconveyance Fee OR RELEASE FEE  
 ANY fee with the word SERVICES in it.

Assignment Recording Fees  
 Closing/Settlement Fees  
 Courier/Express Mail (except to pay  
 off prior lien on refinance loans)  
 Document Preparation Fee  
 Real Estate/Broker Fees/Commission  
 Tax Service Fee OR APPLICATION FEE  
 RECONVEYANCE AND/OR RELEASE FEE  
 Attorney Fees  
 Processing Fees/UW Fees  
 Email/E-Doc Fees  
 Termite Inspection (except on refi)  
 Govt. Service Fee  
 Commitment Fees  
 ANY fee with the word SERVICES in it.

The following is a clarification of CLOSING COSTS AND PREPAIDS:CLOSING COSTS

Origination/Loan Fees  
 Appraisal Fees  
 Credit Report Fees  
 Escrow Fees  
 Flood Certification  
 FHA/VA Inspection Fee  
 Application Fee  
 Doc Prep/Doc Review\*\*  
 Tax Service Fee\*\*  
 UW Fee/Processing Fee\*\*  
 Govt. Service Fee\*\*  
 Lender Inspection Fee

PREPAIDS

Fire Insurance Premium  
 Flood Insurance Premium  
 Tax Prorate Charges  
 Insurance Reserves (fire/flood)  
 Property Tax Reserves  
 Daily Per-Diem Interest

(\*\* = Must be charged to Seller)

\*\*\*PLEASE NOTE THAT THE FEES LISTED ARE JUST  
 THE "BASIC" MOST TYPICAL NON-ALLOWABLE FEES AND  
 THAT UPON REVIEW OF THE ESTIMATED HUD THERE MAY  
 BE ADDITIONAL FEES BEING CHARGED THAT ARE CONSIDERED  
 "NON-ALLOWABLE". UPON REVIEW OF HUD, YOU MAY  
 BE REQUIRED TO REMOVE FEES THAT DO NOT APPEAR ON

MANUFACTURED HOME AND LAND SUPPLEMENTAL CLOSING INSTRUCTIONS

[WELLS FARGO BANK, N.A.] (“Lender”)

|                                                                               |  |                         |  |
|-------------------------------------------------------------------------------|--|-------------------------|--|
| BORROWER NAME(S):                                                             |  | PROPERTY ADDRESS:       |  |
| JACKIE G WEECE                                                                |  | 1085 S 36TH STREET W    |  |
| TERESA D WEECE                                                                |  | MOUNTAIN HOME, ID 83647 |  |
| LOAN NUMBER: 0052718392                                                       |  | AU #:                   |  |
| LENDER'S REPRESENTATIVE: PERSIDA SURDU                                        |  | PHONE #: 503/353-4936   |  |
| LENDER'S ADDRESS 12550 SE 93 <sup>RD</sup> AVE SUITE 400, CLACKAMAS, OR 97015 |  | FAX # 866/305-7231      |  |

YOUR ENGAGEMENT:

Please prepare and close this loan (“Loan”) in accordance with our requirements, as applicable, as set forth in

- ☐ the “Master Closing Instructions” and the “Supplemental Loan Closing Instructions”;
- ☐ the “Loan Closing Instructions”;
- ☐ the “Supplemental Loan Closing Instructions” for Construction to Permanent Mortgage Loans;
- ☒ these Manufactured Home and Land Supplemental Closing Instructions;

(collectively, “Closing Instructions”).

Please acknowledge receipt of these Manufactured Home and Land Supplemental Closing Instructions and the enclosed documents (“Loan Documents”) by signing a copy on page 3 and returning it to us at our office listed above. If the Loan Documents do not conform to the Closing Instructions, please do not close the Loan. Instead contact our authorized representative as listed above.

HOLD HARMLESS AND INDEMNIFICATION:

You shall indemnify us from and against any and all claims, liability, damage, loss, cost or expense (including reasonable attorney’s fees) that we incur, whether directly or indirectly, by reason of any breach or default by you of your representations, warranties, covenants, duties and obligations arising under the Closing Instructions, whether or not we actually relied upon any such representation, warranty, covenant, duty, or obligation.

LIEN PERFECTION:

- The home must have a HUD label or state seal attached.
- If the transaction is a first retail sale, the retailer must deliver the Manufacturer’s Certificate of Origin (“MCO”) to you. The retailer must endorse the MCO to the mortgagors.
- If the Home is subject to a certificate of title, any security interest in favor of any creditor other than Lender noted on the certificate of title must be released.
- Any sales and/or use taxes and property taxes on the manufactured home must be paid before or at closing.

## MANUFACTURED HOME AND LAND SUPPLEMENTAL CLOSING INSTRUCTIONS

- The Security Instrument and the Manufactured Home Rider to Security Instrument must include a description of the manufactured home by year of manufacture, manufacturer, model, dimensions and serial number(s). Where dictated by applicable law, any non-borrowing spouse must also sign the Manufactured Home Rider to Security Instrument.
- The Manufactured Home Rider to the Security Instrument must be recorded with the Security Instrument.
- Paragraph 12 of the Affixation Affidavit must be completed as follows:

12. A Homeowner shall initial only one of the following lines, as it applies to title to the Home:

\_\_\_\_\_ ☐ The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this affidavit.

*The homeowner must initial this box if the Loan is to finance a first retail sale of a home in a state that does not title manufactured homes and the original MCO is available*

\_\_\_\_\_ ☐ The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.

*The homeowner must initial this box if the Loan is to finance a subsequent sale or refinancing of a home in a state that does not title manufactured homes and the original MCO is not available.*

 \_\_\_\_\_ ☐ The certificate of title to the Home ☐ shall be ☒ has been eliminated as required by applicable law.

*The homeowner must initial this box if the Loan is to finance a first retail sale, subsequent sale or refinancing of a home in a title surrender ("Conversion") state. If title has not been eliminated or surrendered prior to closing, place an "X" in the check box preceding the words "shall be." If title has been eliminated or surrendered prior to closing, place an "X" in the check box preceding the words "has been eliminated."*

\_\_\_\_\_ ☐ The Home shall be covered by a certificate of title.

*The homeowner must initial this box if the Loan is to finance a first retail sale, subsequent sale or refinancing of a home in a state where title is not surrendered.*

- The Affidavit of Affixation must be completed and recorded. Where dictated by applicable law, any non-borrowing spouse must also sign the Affidavit of Affixation. In all cases, you must sign the "Lender's Statement of Intent", on the last page of the Affidavit, as Lender's authorized agent.
- Where dictated by applicable law, any non-borrowing spouse also must sign the Real Property and Manufactured Home Limited Power of Attorney.
- All documents required to convey and encumber the home as real property under applicable state law must be completed, executed and recorded or filed, as applicable.
- The home must be listed on the real property tax rolls.
- Please follow the state-specific instructions in the Lien Perfection Checklist annexed hereto.

## MANUFACTURED HOME AND LAND SUPPLEMENTAL CLOSING INSTRUCTIONS

### REQUIRED DOCUMENTS AND SHIPPING INSTRUCTIONS

In addition to the documents specified in the Closing Instructions, we require the following documents to be completed, executed (as applicable) and returned to our authorized representative within one business day of disbursement:

- ☒ The documents required to perfect Lender's security interest as specified in the Lien Perfection Checklist annexed hereto.
- ☒ Each document on the annexed Required Documents Schedule that is identified with a "x" in the first column and the word "Lender" in the column, "Return Copy To."
- All documents must be fully completed, fully executed and acknowledged, if the form includes a form of acknowledgment.
  - Each document required to be recorded or filed must bear appropriate proof of recording or filing.
- ☒ Proof that you sent the pay-off to each lienholder for release of any security interests in the manufactured home. If the manufactured home is new, the payoff may be to the inventory lender or to the manufacturer. If the manufactured home is used, the payoff may be to a prior lien holder.
- ☒ A copy of these Supplemental Manufactured Home and Land Closing Instructions.
- ☐ Other \_\_\_\_\_

### TITLE INSURANCE

We require an ALTA Form 7 endorsement (manufactured housing) or equivalent to be issued with the final policy. We require a supplement or written statement from a title officer prior to closing the Loan to confirm that an ALTA-7 will be included in the final policy.

### TO BE COMPLETED BY CLOSING AGENT:

By signing below, the Closing Agent acknowledges receipt and acceptance of the Closing Instructions. The settlement of the Loan constitutes the Closing Agent's agreement to comply with these Closing Instructions.

|               |                             |              |                                                                                           |
|---------------|-----------------------------|--------------|-------------------------------------------------------------------------------------------|
| Closing Agent | <u>First American Title</u> | By:          | <u></u> |
|               |                             |              | <small>Authorized Agent</small>                                                           |
| Dated:        | <u>05/27/05</u>             |              | <u>Rebecca Rathrop</u>                                                                    |
|               |                             | Printed Name |                                                                                           |

**U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT**  
**SETTLEMENT STATEMENT**

|                                            |  |                                  |  |                                          |  |
|--------------------------------------------|--|----------------------------------|--|------------------------------------------|--|
| A.                                         |  | B. T.                            |  | JF LOAN:                                 |  |
| 1. <input checked="" type="checkbox"/> FHA |  | 2. <input type="checkbox"/> FmHA |  | 3. <input type="checkbox"/> CONV. UNINS. |  |
| 6. FILE NUMBER:<br>FA-13473                |  | 4. <input type="checkbox"/> VA   |  | 5. <input type="checkbox"/> CONV. INS.   |  |
| 7. LOAN NUMBER:<br>0052718392              |  | 8. MORTGAGE INS 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 "PROJ" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

## D. NAME AND ADDRESS OF BORROWER:

Jackie G. Weece and  
 Teresa D. Weece  
 PO Box 103  
 Grand View, ID 83624

## E. NAME AND ADDRESS OF SELLER:

Chase Manhattan Mortgage Corporation

## F. NAME AND ADDRESS OF LENDER:

Wells Fargo Bank, NA  
 12550 SE 93rd Ave., Suite 400  
 Clackamas, OR 97015

## G. PROPERTY LOCATION:

1085 South 36th West Street  
 Mountain Home, ID 83647  
 Elmore County, Idaho  
 E2 16/1 AIRPORT SUB.

## H. SETTLEMENT AGENT:

First American Title Company

## PLACE OF SETTLEMENT

190 N. 3rd East

Mtn. Home, Id 83647

## I. SETTLEMENT DATE:

May 25, 2005

Disburse 05/31/05

## J. SUMMARY OF BORROWER'S TRANSACTION

## 100. GROSS AMOUNT DUE FROM BORROWER:

101. Contract Sales Price 100,000.00  
 102. Personal Property  
 103. Settlement Charges to Borrower (Line 1400) 2,859.48  
 104.

## 105. Adjustments For Items Paid By Seller in advance

106. City/Town Taxes to  
 107. County Taxes to  
 108. Assessments to  
 109.  
 110.  
 111.  
 112.

## 120. GROSS AMOUNT DUE FROM BORROWER 102,859.48

## 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:

201. Deposit or earnest money 2,000.00  
 202. Principal Amount of New Loan(s) 98,455.00  
 203. Existing loan(s) taken subject to  
 204.

205. Lender Credit 61.00  
 206. Lender Credit 58.00  
 207.  
 208.  
 209.

## Adjustments For Items Unpaid By Seller

210. City/Town Taxes to  
 211. County Taxes 01/01/05 to 05/31/05 472.72  
 212. Assessments to  
 213.

214.  
 215.  
 216.  
 217.  
 218.  
 219.

## 220. TOTAL PAID BY/FOR BORROWER 101,046.72

## 300. CASH AT SETTLEMENT FROM/TO BORROWER:

301. Gross Amount Due From Borrower (Line 120) 102,859.48  
 302. Less Amount Paid By/For Borrower (Line 220) ( 101,046.72)

303. CASH ( X FROM ) ( TO ) BORROWER 1,812.76

## 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 to  
 407. County Taxes to  
 408. Assessments to  
 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.

505.  
 506.  
 507.  
 508.  
 509.

## Adjustments For Items Unpaid By Seller

510. City/Town Taxes to  
 511. County Taxes to  
 512. Assessments to  
 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 Due Seller (Line 520)

603. CASH ( X TO ) ( FROM ) SELLER

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower

*Jackie G. Weece*  
 Jackie G. Weece

*Teresa D. Weece*  
 Teresa D. Weece

| L. SETTLEMENT CHARGES                                                             |                                 |             |    |       |     |       |        |                                                  |                                                |
|-----------------------------------------------------------------------------------|---------------------------------|-------------|----|-------|-----|-------|--------|--------------------------------------------------|------------------------------------------------|
| 700. TOTAL COMMISSION Based on Price                                              |                                 |             |    | \$    | @   | %     |        |                                                  |                                                |
| Division of Commission (line 700) as Follows:                                     |                                 |             |    |       |     |       |        |                                                  |                                                |
| 701. \$                                                                           | to                              |             |    |       |     |       |        | PAID FROM<br>BORROWERS<br>FUNDS AT<br>SETTLEMENT | PAID FROM<br>SELLERS<br>FUNDS AT<br>SETTLEMENT |
| 702. \$                                                                           | to                              |             |    |       |     |       |        |                                                  |                                                |
| 703. Commission Paid at Settlement                                                |                                 |             |    |       |     |       |        |                                                  |                                                |
| 704.                                                                              | to                              |             |    |       |     |       |        |                                                  |                                                |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN                                        |                                 |             |    |       |     |       |        |                                                  |                                                |
| 801. Loan Origination Fee                                                         | %                               | to          |    |       |     |       |        |                                                  |                                                |
| 802. Loan Discount                                                                | %                               | to          |    |       |     |       |        |                                                  |                                                |
| 803. Appraisal Fee                                                                |                                 | to Value It |    |       |     |       | 325.00 |                                                  |                                                |
| 804. Credit Report                                                                |                                 | to RELS     |    |       |     |       | 14.00  |                                                  |                                                |
| 805.                                                                              | to                              |             |    |       |     |       |        |                                                  |                                                |
| 806.                                                                              | to                              |             |    |       |     |       |        |                                                  |                                                |
| 807. Flood Life of Loan Fee                                                       |                                 | to WFFS     |    |       |     |       | 16.00  |                                                  |                                                |
| 808.                                                                              | to                              |             |    |       |     |       |        |                                                  |                                                |
| 809.                                                                              |                                 |             |    |       |     |       |        |                                                  |                                                |
| 810.                                                                              |                                 |             |    |       |     |       |        |                                                  |                                                |
| 811.                                                                              |                                 |             |    |       |     |       |        |                                                  |                                                |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE                               |                                 |             |    |       |     |       |        |                                                  |                                                |
| 901. Interest From                                                                | to                              | @           | \$ | /day  | (   | days  | %)     |                                                  |                                                |
| 902. Mortgage Insurance Premium for                                               | months to HUD                   |             |    |       |     |       |        | 1,455.00                                         |                                                |
| 903. Hazard Insurance Premium for                                                 | years to                        |             |    |       |     |       |        |                                                  |                                                |
| 904.                                                                              |                                 |             |    |       |     |       |        |                                                  |                                                |
| 905.                                                                              |                                 |             |    |       |     |       |        |                                                  |                                                |
| 1000. RESERVES DEPOSITED WITH LENDER                                              |                                 |             |    |       |     |       |        |                                                  |                                                |
| 1001. Hazard Insurance                                                            | 4,000                           | months @    | \$ | 39.33 | per | month |        | 79.52                                            |                                                |
| 1002. Mortgage Insurance                                                          |                                 | @           | \$ |       | per |       |        |                                                  |                                                |
| 1003. City/Town Taxes                                                             |                                 | @           | \$ |       | per |       |        |                                                  |                                                |
| 1004. County Taxes                                                                | 3,000                           | months @    | \$ | 83.33 | per | month |        | 249.99                                           |                                                |
| 1005. Assessments                                                                 |                                 | @           | \$ |       | per |       |        |                                                  |                                                |
| 1006.                                                                             |                                 | @           | \$ |       | per |       |        |                                                  |                                                |
| 1007.                                                                             |                                 | @           | \$ |       | per |       |        |                                                  |                                                |
| 1008. Aggregate Adjustment                                                        | months @                        | \$          |    |       | per | month |        | -161.98                                          |                                                |
| 1100. TITLE CHARGES                                                               |                                 |             |    |       |     |       |        |                                                  |                                                |
| 1101. Settlement or Closing Fee                                                   | to First American Title Company |             |    |       |     |       |        | 167.50                                           |                                                |
| 1102. Abstract or Title Search                                                    | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1103. Title Examination                                                           | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1104. Title Insurance Binder                                                      | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1105. Document Preparation                                                        | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1106. Notary Fees                                                                 | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1107. Attorney's Fees                                                             | to                              |             |    |       |     |       |        |                                                  |                                                |
| (Includes above item numbers: )                                                   |                                 |             |    |       |     |       |        |                                                  |                                                |
| 1108. Title Insurance                                                             | to FIRST AMERICAN TITLE COMPANY |             |    |       |     |       |        | 255.45                                           |                                                |
| (Includes above item numbers: )                                                   |                                 |             |    |       |     |       |        |                                                  |                                                |
| 1109. Lender's Coverage                                                           | \$                              | 98,455.00   |    |       |     |       |        | 255.45                                           |                                                |
| 1110. Owner's Coverage                                                            | \$                              | 100,000.00  |    |       |     |       |        | 605.00                                           |                                                |
| 1111. Endorsements 100,116,8,1,7                                                  | to First American Title Co.     |             |    |       |     |       |        | 90.00                                            |                                                |
| 1112.                                                                             |                                 |             |    |       |     |       |        |                                                  |                                                |
| 1113.                                                                             |                                 |             |    |       |     |       |        |                                                  |                                                |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES                                   |                                 |             |    |       |     |       |        |                                                  |                                                |
| 1201. Recording Fees: Deed \$                                                     | Mortgage \$                     |             |    |       |     |       |        | Releases \$                                      |                                                |
| 1202. City/County Tax/Stamp: Deed                                                 | \$                              |             |    |       |     |       |        | \$                                               |                                                |
| 1203. State Tax/Stamp: Deed                                                       | \$                              |             |    |       |     |       |        | \$                                               |                                                |
| 1204.                                                                             | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1205.                                                                             | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1300. ADDITIONAL SETTLEMENT CHARGES                                               |                                 |             |    |       |     |       |        |                                                  |                                                |
| 1301. Survey                                                                      | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1302. Pest Inspection                                                             | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1303. Pay                                                                         | to Briggs Engineering           |             |    |       |     |       |        | 308.00                                           |                                                |
| 1304.                                                                             | to                              |             |    |       |     |       |        |                                                  |                                                |
| 1305. See additl disp. exhibit                                                    | to                              |             |    |       |     |       |        | 61.00                                            |                                                |
| 1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K) |                                 |             |    |       |     |       |        | 2,859.48                                         |                                                |

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

  
First American Title Company  
Settlement Agent

| A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT                                                                                                                                                                                                                                                                                         |  | DATE NO. 2507-0268                                                                                                                                                                                                                                                                                                                                                                                                               |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| SETTLEMENT STATEMENT                                                                                                                                                                                                                                                                                                                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| <b>G. NOTE:</b> This form is designed to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items received "FROM" were paid outside the closing. They are shown here for informational purposes and are not included in the data.                                                    |  | <b>1. TYPE OF LOAN:</b> 2. <input type="checkbox"/> FHA 3. <input type="checkbox"/> CONV. JUNRS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS.                                                                                                                                                                                                                                                           |  |
| <b>D. NAME AND ADDRESS OF BORROWER:</b><br>Jack & Wanda and<br>Teresa A. Wanda<br>PO Box 100<br>Grand View, ID 83824                                                                                                                                                                                                                      |  | <b>6. TYPE OF LOAN:</b> 2. <input type="checkbox"/> FHA 3. <input type="checkbox"/> CONV. JUNRS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS.                                                                                                                                                                                                                                                           |  |
| <b>E. NAME AND ADDRESS OF SELLER:</b><br>Chase National Mortgage Corporation                                                                                                                                                                                                                                                              |  | <b>7. LOAN NUMBER:</b>                                                                                                                                                                                                                                                                                                                                                                                                           |  |
| <b>C. PROPERTY LOCATION:</b><br>1645 South Sixth West Street<br>Mountain Home, ID 83447<br>Blaine County, Idaho<br>82141 AIRPORT BLVD.                                                                                                                                                                                                    |  | <b>F. NAME AND ADDRESS OF LENDER:</b><br>Wells Fargo Bank, N.A.<br>15531 SE 8th Ave, Suite 400<br>Cedarburg, OR 97118                                                                                                                                                                                                                                                                                                            |  |
| <b>H. SETTLEMENT AGENT:</b><br>First American Title Company<br><b>PLACE OF SETTLEMENT</b><br>190 N. 3rd East<br>Mt. Home, ID 83847                                                                                                                                                                                                        |  | <b>I. SETTLEMENT DATE:</b><br>May 25, 2005                                                                                                                                                                                                                                                                                                                                                                                       |  |
| <b>J. SUMMARY OF BORROWER'S TRANSACTION</b><br>101. GROSS AMOUNT DUE FROM BORROWER:<br>101. GROSS SALES PRICE:<br>102. FISCAL PAYOFF:<br>103. SETTLEMENT CHARGES TO BORROWER (LINE 1400):<br>104.                                                                                                                                         |  | <b>K. SUMMARY OF SELLER'S TRANSACTION</b><br>400. GROSS AMOUNT DUE TO SELLER:<br>401. GROSS SALES PRICE:<br>402. FISCAL PAYOFF:<br>403.                                                                                                                                                                                                                                                                                          |  |
| <b>ADJUSTMENTS FOR ITEMS PAID BY BORROWER IN ADVANCE</b><br>105. CREDIT FROM TAXES:<br>106. CREDIT FROM HOUSING:<br>107. CREDIT FROM OTHER:<br>108.                                                                                                                                                                                       |  | <b>ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE</b><br>404. CREDIT FROM TAXES:<br>405. CREDIT FROM HOUSING:<br>406. CREDIT FROM OTHER:<br>407.                                                                                                                                                                                                                                                                                |  |
| <b>GROSS AMOUNT DUE FROM BORROWER</b><br>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:<br>201.                                                                                                                                                                                                                                           |  | <b>GROSS AMOUNT DUE TO SELLER</b><br>408. DEDUCTIONS IN AMOUNT DUE TO SELLER:<br>409.                                                                                                                                                                                                                                                                                                                                            |  |
| 202. FISCAL AMOUNT (FROM LINE 1400)<br>203. EISBRO (Loan ID) (FROM LINE 1400)<br>204. EISBRO (Loan ID) (FROM LINE 1400)<br>205. EISBRO (Loan ID) (FROM LINE 1400)<br>206. EISBRO (Loan ID) (FROM LINE 1400)<br>207. EISBRO (Loan ID) (FROM LINE 1400)<br>208. EISBRO (Loan ID) (FROM LINE 1400)<br>209. EISBRO (Loan ID) (FROM LINE 1400) |  | 410. EISBRO (Loan ID) (FROM LINE 1400)<br>411. EISBRO (Loan ID) (FROM LINE 1400)<br>412. EISBRO (Loan ID) (FROM LINE 1400)<br>413. EISBRO (Loan ID) (FROM LINE 1400)<br>414. EISBRO (Loan ID) (FROM LINE 1400)<br>415. EISBRO (Loan ID) (FROM LINE 1400)<br>416. EISBRO (Loan ID) (FROM LINE 1400)<br>417. EISBRO (Loan ID) (FROM LINE 1400)<br>418. EISBRO (Loan ID) (FROM LINE 1400)<br>419. EISBRO (Loan ID) (FROM LINE 1400) |  |
| <b>ADJUSTMENTS FOR ITEMS PAID BY SELLER</b><br>300. CREDIT FROM TAXES:<br>301. CREDIT FROM HOUSING:<br>302. CREDIT FROM OTHER:<br>303.                                                                                                                                                                                                    |  | <b>ADJUSTMENTS FOR ITEMS PAID BY BORROWER</b><br>500. CREDIT FROM TAXES:<br>501. CREDIT FROM HOUSING:<br>502. CREDIT FROM OTHER:<br>503.                                                                                                                                                                                                                                                                                         |  |
| <b>TOTAL, PAID BY OR FOR BORROWER</b><br>320.                                                                                                                                                                                                                                                                                             |  | <b>TOTAL, RECEIVED AMOUNT DUE SELLER</b><br>520.                                                                                                                                                                                                                                                                                                                                                                                 |  |
| <b>GROSS CHECK AT SETTLEMENT FROM BORROWER</b><br>600. GROSS AMOUNT DUE FROM BORROWER (LINE 1400)<br>601. GROSS AMOUNT DUE FROM BORROWER (LINE 1400)<br>602. GROSS AMOUNT DUE FROM BORROWER (LINE 1400)<br>603. GROSS AMOUNT DUE FROM BORROWER (LINE 1400)                                                                                |  | <b>GROSS CHECK AT SETTLEMENT TO BORROWER</b><br>400. GROSS AMOUNT DUE TO BORROWER (LINE 1400)<br>401. GROSS AMOUNT DUE TO BORROWER (LINE 1400)<br>402. GROSS AMOUNT DUE TO BORROWER (LINE 1400)<br>403. GROSS AMOUNT DUE TO BORROWER (LINE 1400)                                                                                                                                                                                 |  |
| <b>GROSS CHECK (X FROM) TO BORROWER</b><br>604.                                                                                                                                                                                                                                                                                           |  | <b>GROSS CHECK (X TO) FROM SELLER</b><br>404.                                                                                                                                                                                                                                                                                                                                                                                    |  |

The undersigned hereby acknowledges receipt of a computerized copy of the statement & any attachments referred to herein.

REVIEWED AND APPROVED BY SHAW CORPORATION  
HOME FINANCE LIFE SERVICES  
AND OR ATTORNEY IN FACT  
BY: \_\_\_\_\_

BY: [Signature]

| FED. TOTAL CONTRIBUTION Based on Paid |                                 |        |   | L SETTLEMENT CHARGES |   | ADMINISTRATIVE CHARGES | PAID FROM ALLIANCE FUND AT SETTLEMENT |
|---------------------------------------|---------------------------------|--------|---|----------------------|---|------------------------|---------------------------------------|
| NO.                                   | DESCRIPTION                     | \$     | % | \$                   | % |                        |                                       |
| 101                                   | TOTAL CONTRIBUTION              | 100.00 |   |                      |   |                        |                                       |
| 102                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 103                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 104                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 105                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 106                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 107                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 108                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 109                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 110                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 111                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 112                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 113                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 114                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 115                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 116                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 117                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 118                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 119                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 120                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 121                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 122                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 123                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 124                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 125                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 126                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 127                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 128                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 129                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 130                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 131                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 132                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 133                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 134                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 135                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 136                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 137                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 138                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 139                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 140                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 141                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 142                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 143                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 144                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 145                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 146                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 147                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 148                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 149                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 150                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 151                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 152                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 153                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 154                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 155                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 156                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 157                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 158                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 159                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 160                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 161                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 162                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 163                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 164                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 165                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 166                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 167                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 168                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 169                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 170                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 171                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 172                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |
| 173                                   | CONTRIBUTION PAID AT SETTLEMENT |        |   |                      |   |                        |                                       |
| 174                                   | 10% TO FUND                     | 10.00  |   |                      |   |                        |                                       |
| 175                                   | 90% TO FUND                     | 90.00  |   |                      |   |                        |                                       |

REVIEWED AND APPROVED BY CHASE  
HOME FINANCE, LLC AS SERVICER  
AND/OR ATTORNEY IN FACT

PRIMA American Film Company  
Salem, Mass.

PRIMA American Time Community  
Sales/Marketing Agency

BY: