

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

Notice of Change in Water Right Ownership

RECEIVED

JAN 02 2018

IDWR/NORTHERN

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

Water Right/Claim No.	Split?	Water Right/Claim No.	Split?	Water Right/Claim No.	Split?
95-15402	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐

2. Previous Owner's Name: EDMUND REAVES AND DORIS REAVES
Name of current water right holder/claimant

3. New Owner(s)/Claimant(s): WM CRAFFEY AND KAREN CRAFFEY ^{OR} W.T.C.
New owner(s) as listed on the conveyance document Name connector and or ☒ and/or
P.O. Box 9 BLANCHARD ID 83804
Mailing address City State ZIP
805-794-3222 mprmgic@aol.com
Telephone Email

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

5. Date you acquired the water rights and/or claims listed above: 1/15/2013

6. If the water right described herein has been rented from the Water Supply Bank, rental proceeds will be disbursed in the following manner regardless of any arrangements between the buyer(s) and seller(s) to the contrary:

- Rental payments will go to the lessor(s) of record at the beginning of the rental season.
- If a change in ownership is processed by the Department during a rental season, rental payment will be made to the person or entity who is the lessor of record at the beginning of that rental season.
- New lessor(s) of record will receive payment after the following rental season.

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

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

8. Signature: William J. Craffey 12/26/17
Signature of new owner/claimant Title, if applicable Date
Signature: Karen L. Craffey 12/26/17
Signature of new owner/claimant Title, if applicable Date

For IDWR Office Use Only:

Received by N/A Date N/A Receipt No. N/A Receipt Amt. N/A
Approved by [Signature] Processed by [Signature] Date 1-2-2018

WARRANTY DEED

ATEC Order No. 170891

FOR VALUE RECEIVED

Edmund N. Reaves Jr. and Doris M. Reaves, husband and wife
the grantor(s), do(es) hereby grant, bargain, sell and convey unto

William T Craffey Sr. and Karen L Craffey, husband and wife
whose current address is: 746 Hummingbird Lane, Blanchard, ID 83804

the grantee(s), the following described premises, in Bonner County, Idaho, TO WIT:

Lot 3A of the Replat of Spirit Valley Farms according to the official plat thereof,
filed in Book 3 of Plats at Page 151, records of Bonner County, Idaho

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said
Grantee, heirs and assigns forever. And the said Grantor does hereby covenant to and with the
said Grantee(s), that (s)he is/are the owner(s) in fee simple of said premises; that they are free
from all encumbrances Except: Current Year Taxes, conditions, covenants, restrictions,
reservations, easements, rights and rights of way, apparent or of record.

And that (s)he will warrant and defend the same from all lawful claims whatsoever.

Dated: January 15, 2013

Edmund N. Reaves Jr.
Edmund N. Reaves Jr.

Doris M. Reaves
Doris M. Reaves

State of Idaho } ss
County of Kootenai }

On this 18 day of January, 2013, before me, K. Anstine, a Notary Public in and for said
state, personally appeared Edmund N. Reaves Jr. and Doris M. Reaves, known or identified to
me to be the person(s) whose name(s) is/are subscribed to the within Instrument and
acknowledged to me that he/she/they executed 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.

K. Anstine
K. Anstine
Notary Public for the State of Idaho
Residing at: Hayden, ID.
Commission Expires: 8/22/15



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JAN 02 2018

Return To
FINAL DOCS T7408-01F

4101 WISEMAN BLVD BLDG 108
SAN ANTONIO, TX 78251-4200

Prepared By
WELLS FARGO BANK, N A

Instrument # 838584
BONNER COUNTY SANDPOINT IDAHO
1/18/2013 03:12:06 No of Pages 29
Recorded for ATEC
MARIE SCOTT Fee 94.00
Ex-Officio Recorder Deputy
Index to REAL ESTATE DEED OF TRUST

9780 S MERIDIAN BLVD, 2ND
FL, ENGLEWOOD, CO 801125910

At 170891

[Space Above This Line For Recording Date]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated JANUARY 15, 2013, together with all Riders to this document.

(B) "Borrower" is WILLIAM T CRAFTY SR, ~~A MARIED PERSON~~ AND KAREN L CRAFTY, ~~A MARIED PERSON~~, HUSBAND AND WIFE

Initial Initial
W.T.C. K.L.C.

Borrower is the trustor under this Security Instrument
(C) "Lender" is WELLS FARGO BANK, N A

Lender is a NATIONAL ASSOCIATION
organized and existing under the laws of THE UNITED STATES

0163614851
IDAHO Single Family Forme Map/Frodde Map UNIFORM INSTRUMENT
VMP ©
Wells Fargo Financial Services
NMFL 3013 (ICD) Rev 9/2008

Form 3013 1/01 (rev 7/08)
VMP60D (0807) 00
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Initials W.T.C.



KAC

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Lender's address is 101 NORTH PHILLIPS AVENUE, SIOUX FALLS, SD 57104

Lender is the beneficiary under this Security Instrument

(D) "Trustee" is PIONEER TITLE COMPANY

8151 W RIFLEMAN ST, BOISE, ID 83704

(E) "Note" means the promissory note signed by Borrower and dated JANUARY 15, 2013

The Note states that Borrower owes Lender NINETY THREE THOUSAND SIX HUNDRED AND 00/100

Dollars

(U S \$ *****93,600 00) plus interest Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than FEBRUARY 01, 2043

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property"

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]

☐ Adjustable Rate Rider	☐ Condominium Rider	☒ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☐ Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephonic, wire transfers, and automated clearinghouse transfers

(L) "Escrow Items" means those items that are described in Section 3

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for (i) damage to, or destruction of, the Property, (ii) condemnation or other taking of all or any part of the Property, (iii) conveyance in lieu of condemnation, or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument

X-2C

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(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U S C Section 2601 et seq.) and its implementing regulation, Regulation X (24 C F R Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of BONNER

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

"LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF"

THIS IS A PURCHASE MONEY SECURITY INSTRUMENT

TAX STATEMENTS SHOULD BE SENT TO WELLS FARGO HOME MORTGAGE, P O BOX 11759, NEWARK, NJ 071014759

Parcel ID Number RP0043800003A0A
746 HUMMINGBIRD LANE
BLANCHARD
("Property Address")

which currently has the address of

[Street]
[City], Idaho 83804 [Zip Code]

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.

IDAHO-Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
VMP ©
Waters Kluwer Financial Services
NMFL 3013 (BOC)

Form 3013 1/01 (rev 7/08)
NMFL(BO) (0807) 00
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Initials *WLC*

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04/02/2013 6:47PM (GMT-05:00)
04/03/2013 6:55PM (GMT-05:00)