



State of Idaho

DEPARTMENT OF WATER RESOURCES

322 East Front Street • P.O. Box 83720 • Boise, Idaho 83720-0098

Phone: (208) 287-4800 • Fax: (208) 287-6700 • Web Site: www.idwr.idaho.gov

GARY SPACKMAN
Director

C.L. "BUTCH" OTTER
Governor

October 19, 2017

MIRANDA FELLMAN
URIAH FELLMAN
PO BOX 145
GARDEN VALLEY ID 83622

RE: Notice of Change in Water Right Ownership No. 65-23022

Dear Interested Parties:

The Idaho Department of Water Resources (Department) received a Notice of Change in Water Right Ownership from you on April 14, 2017 for water right 65-23022. After reviewing the request, it was determined a conveyance document was needed to process your request.

Correspondence was sent on September 7, 2017, requesting the required information. As of the date of this letter, no information has been received.

The Department is returning Notice of Change in Water Right Ownership and the attachments. A refund has been requested and will be mailed to you under separate cover from the Idaho State Controller's Office. You may re-submit your request with the appropriate documents and fees. If you have any questions regarding this matter, please call me at (208) 287-4942.

Sincerely,

A handwritten signature in cursive script that reads "Jean Hersley".

Jean Hersley
Technical Records Specialist II

Enclosures

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

Notice of Change in Water Right Ownership

RECEIVED
APR 14 2017
WATER RESOURCES
WESTERN REGION

1. List the numbers of all water rights and/or adjudication claim records to be changed. If you only acquired a portion of the water right or adjudication claim, check "Yes" in the "Split?" column. If the water right is leased to the Water Supply Bank, check "Yes". If you are not sure if the water right is leased to the Water Supply Bank, see #6 of the instructions.

Water Right/Claim No.	Split?	Leased to Water Supply Bank?	Water Right/Claim No.	Split?	Leased to Water Supply Bank?
PD 65-23022	Yes ☒	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐

2. Previous Owner's Name: Sterling Alley
Name of current water right holder/claimant
3. New Owner(s)/Claimant(s): Miranda and/or Uriah Fellman
New owner(s) as listed on the conveyance document Name connector ☐ and ☐ or ☒ and/or
- P.O. box 145 Garden Valley Id 83622
Mailing address City State ZIP
- 208-949-6640 miranda.fellman@gmail.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: _____
6. If the water right is leased to the Water Supply Bank changing ownership of a water right will reassign to the new owner any Water Supply Bank leases associated with the water right. Payment of revenue generated from any rental of a leased water right requires a completed IRS Form W-9 for payment to be issued to an owner. A new owner for a water right under lease shall supply a W-9. Water rights with multiple owners must specify a designated lessor, using a completed Lessor Designation form. Beginning in the calendar year following an acknowledged change in water right ownership, compensation for any rental will go to the new owner(s).
7. This form must be signed and submitted with the following **REQUIRED** items:
☐ A copy of the conveyance document – warranty deed, quitclaim deed, court decree, contract of sale, etc. The conveyance document must include a legal description of the property or description of the water right(s) if no land is conveyed.
☐ Plat map, survey map or aerial photograph which clearly shows the place of use and point of diversion for each water right and/or claim listed above (if necessary to clarify division of water rights or complex property descriptions).
☐ Filing fee (see instructions for further explanation):
 o \$25 per *undivided* water right.
 o \$100 per *split* water right.
 o No fee is required for pending adjudication claims.
☐ If water right(s) are leased to the Water Supply Bank AND there are multiple owners, a Lessor Designation form is required.
☐ If water right(s) are leased to the Water Supply Bank, the individual owner or designated lessor must complete, sign and submit an IRS Form W-9.
8. Signature: Miranda Fellman _____ 4-12-17
Signature of new owner/claimant Title, if applicable Date
- Signature: Uriah Fellman _____ 4-12-17
Signature of new owner/claimant Title, if applicable Date

For IDWR Office Use Only:

Received by [Signature] Date 4/14/17 Receipt No. WD45167 Receipt Amt. \$100⁰⁰

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

Name on W-9 X Approved by _____ Processed by _____ Date _____



A. Settlement Statement (HUD-1)

OMB No. 2502-0265

B. Type of Loan			
1. ☐ FHA 2. ☐ RHS 3. ☐ Conv Unins	6. File Number 1083800 Closer: Cynthia Henscheld	7. Loan Number 360020979	8. Mortgage Ins Case Number 71196097
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. Name & Address of Borrower Uriah G Fellman and Miranda E Fellman PO Box 145 Garden Valley, ID 83622		E. Name & Address of Seller Patricia F Auch and Gregory A Auch 4235 E Hubbard Rd Kuna, ID 83634	
F. Name & Address of Lender Mountain American Credit Union 7181 S Campus View Dr West Jordan, UT 84084		I. Settlement Date 9/25/2015 Disbursement Date: 9/28/2015	
G. Property Location T9N R4E Sec 15, Parcel in NENE or Tax 313, Boise County, Idaho 78 Windy River Rd Garden Valley, ID 83622		H. Settlement Agent Name Fidelity National Title Company 485 E Riverside Dr., Suite 200 Eagle, ID 83616 208-377-3190 Underwritten By: Fidelity National Place of Settlement Fidelity National Title Company 8665 W Emerald St. Ste. 200 Boise, ID 83704 208-377-3190	
By:			
CERTIFIED TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL FIDELITY NATIONAL TITLE COMPANY			
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	\$220,000.00	401. Contract sales price	\$220,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower	\$7,796.69	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. HOA Assessments		408. HOA Assessments	
109. Irrigation		409. Irrigation	
110. Water/Sewer/Trash		410. Water/Sewer/Trash	
111. Other Proration		411. Other Proration	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$227,796.69	420. Gross Amount Due to Seller	\$220,000.00
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$213,400.00	502. Settlement charges to seller (line 400)	\$13,630.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan* to Idaho Central Credit Union	\$160,250.26
205. Lender credit purch promo	\$500.00	505. Payoff of second mortgage loan to	
206. Seller credit buyer closing costs and prepaids	\$2,800.00	506. Seller credit buyer closing costs and prepaids	\$2,800.00
207. Funds to close	\$7,984.97	507. (EMD \$500 Disbursed as Proceeds)	
208. Portion of Owner's Policy Paid by Seller	\$1,062.00	508. Portion of Owner's Policy Paid by Seller	\$1,062.00
209. Seller credit appraisal fee	\$440.00	509. Seller credit appraisal fee	\$440.00
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes 01/01/15 to 09/28/15	\$1,113.72	511. County property taxes 01/01/15 to 09/28/15	\$1,113.72
212. HOA Assessments		512. HOA Assessments	
213. Irrigation		513. Irrigation	
214. Water/Sewer/Trash		514. Water/Sewer/Trash	
215. Other Proration		515. Other Proration	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$227,800.69	520. Total Reduction Amount Due Seller	\$179,295.98
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$227,796.69	601. Gross Amount due to seller (line 420)	\$220,000.00
302. Less amounts paid by/for borrower (line 220)	\$227,800.69	602. Less reductions in amt. due seller (line 520)	\$179,295.98
303. Cash To Borrower	\$4.00	603. Cash To Seller	\$40,704.02

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

POC (B) - Paid Outside of Closing by Borrower. POC (S) - Paid Outside of Closing by Seller. POC (L) - Paid Outside of Closing by Lender.

L. Settlement Charges

700. Total Real Estate Broker Fees		\$13,200.00		
Division of Commission (line 700) as follows:				
701. \$6,600.00	to	Garden Valley Homes and		
702. \$6,600.00	to	Garden Valley Homes and		
703. Commission Paid at Settlement			\$0.00	\$13,200.00
800. Items Payable in Connection with Loan				
801. Our origination charge incld orig fee \$2774.20			\$3,324.20	(from GFE #1)
802. Your credit or charge (points) for the specific rate chosen			\$0.00	(from GFE #2)
803. Your adjusted origination charges	to	Mountain American Credit Union		(from GFE A)
			\$3,324.20	
804. Appraisal Fee	to	ARIVIS		(from GFE #3)
			\$440.00	
805. Credit report	to	Credit Info Systems SLC		(from GFE #3)
			\$23.00	
806. Tax service	to			(from GFE #3)
807. Flood certification	to			(from GFE #3)
900. Items Required by Lender To Be Paid in Advance				
901. Daily interest charges from 9/28/2015 to 10/1/2015 @ \$25.58/day				(from GFE #10)
			\$76.74	
902. Mortgage Insurance Premium for months	to			(from GFE #3)
903. Homeowner's insurance for 1 years	to	Homesite Ins Agency Inc		(from GFE #11)
			\$978.00	
1000. Reserves Deposited With Lender				
1001. Initial Deposit for your escrow account				(from GFE #9)
			\$975.42	
1002. Homeowner's insurance	3 months @	\$81.50 per month	\$244.50	
1003. Mortgage insurance	2 months @	\$83.58 per month	\$167.16	
1004. City property taxes	months @	per month		
1005. County property taxes	6 months @	\$134.71 per month	\$808.26	
1006. HOA Assessments	months @	per month		
1007. Irrigation	months @	per month		
1008. Water/Sewer/Trash	months @	per month		
1009. Other Proration	0 months @			
1010. Other Proration	0 months @			
1011. Aggregate Adjustment			-\$244.50	
1100. Title Charges				
1101. Title services and lender's title insurance	to	Fidelity National Title Company		(from GFE #4)
			\$821.33	
1102. Settlement or closing fee	to	Fidelity National Title Company	\$365.00	
				\$365.00
1103. Owner's title insurance	to	Alliance Title		(from GFE #5)
			\$1,062.00	
1104. Lender's title insurance	to	Alliance Title	\$428.00	
1105. Lender's title policy limit \$	\$213,400.00/\$428.00			
1106. Owner's title policy limit \$	\$220,000.00/\$1,062.00			
1107. Agent's portion of the total title insurance premium	to	Fidelity National Title Company	\$1,311.20	
1108. Underwriter's portion of the total title insurance premium	to	Fidelity National Title Company	\$178.80	
1109. Release Services Fee	to	Fidelity National Title Company		(from GFE #4)
				\$65.00
1110. Courier Fee	to	Fidelity National Title Company	\$14.83	(from GFE #4)
				\$0.00
1111. eRecording Fee	to	Alliance Title	\$13.50	(from GFE #4)
				\$0.00
1112. 8.1-06, 9-06, 22-06, cpl \$75.00	to			
1200. Government Recording and Transfer Charges				
1201. Government recording charges				(from GFE #7)
			\$96.00	
1202. Deed ; Mortgage , Release \$0.00				
1203. Transfer taxes				(from GFE #8)
1204. City/County tax/stamps	Deed \$0.00 ; Mortgage \$0.00			
1205. State tax/stamps	Deed \$0.00 ; Mortgage \$0.00			
1206. Recording Charges	to	Alliance Title	\$96.00	(from GFE #7)
1300. Additional Settlement Charges				
1301. Required services you can shop for				(from GFE #6)
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			\$7,796.69	\$13,630.00

POC (B) - Paid Outside of Closing by Borrower. POC (S) - Paid Outside of Closing by Seller. POC (L) - Paid Outside of Closing by Lender.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge inclds orig fee \$2774.20	# 801
Your credit or charge (points) for the specific rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Good Faith Estimate	HUD-1
\$3,324.20	\$3,324.20
\$0.00	\$0.00
\$3,324.20	\$3,324.20
\$0.00	\$0.00

Charges That In Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Appraisal Fee	# 804
Credit report	# 805
Title services and lender's title insurance	# 1101
Owner's title insurance	# 1103
Total	
Increase between GFE and HUD-1 Charges	

Good Faith Estimate	HUD-1
\$100.00	\$96.00
\$550.00	\$440.00
\$23.00	\$23.00
\$1,420.00	\$821.33
\$1,500.00	\$1,062.00
\$3,593.00	\$2,442.33
-\$1,150.67	or -32.02%

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901 \$25.58/day
Homeowner's insurance	# 903

Good Faith Estimate	HUD-1
\$518.08	\$975.42
\$76.74	\$76.74
\$600.00	\$978.00

Loan Terms

Your initial loan amount is	\$213,400.00
Your loan term is	30 years
Your initial interest rate is	4.375%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$1,149.05 includes ☒ Principal ☒ Interest ☒ Mortgage Insurance
Can your interest rate rise?	☒ No. ☐ Yes, it can rise to a maximum of 0%. The first change will be on _____ after _____. Every change date, your interest rate can increase or decrease by 0%. Over the life of the loan, your interest rate is guaranteed to never be lower than 0% or higher than 0%.
Even if you make payments on time, can your loan balance rise?	☒ No. ☐ Yes, it can rise to a maximum of \$0.00
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No. ☐ Yes, the first increase can be on _____ and the monthly amount owed can rise to \$0.00. The maximum it can ever rise to is \$0.00.
Does your loan have a prepayment penalty?	☒ No. ☐ Yes, your maximum prepayment penalty is \$0.00
Does your loan have a balloon payment?	☒ No. ☐ Yes, you have a balloon payment of \$0.00 due in 0 years on _____
Total monthly amount owed including escrow account payments	☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☒ You have an additional monthly escrow payment of \$216.21 that results in a total initial monthly amount owed of \$1,365.26. This includes principal, interest, any mortgage insurance and any items checked below: ☒ Property taxes ☐ Flood insurance ☐ ☒ Homeowner's Insurance ☐ ☐

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

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Uriah G Fellman by Miranda E Fellman
as attorney in fact

Patricia F Auch

Gregory A Auch

Miranda E Fellman

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

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.

MEMORANDUM

TO: Rhea Carlos
FROM: Jean Hersley 
DATE: October 19, 2017
RE: **Refund: Ownership Change returned**

Please refund \$100.

NAME: MIRANDA EMILY FELLMAN
PO BOX 145
GARDEN VALLEY ID 83622

RECEIPT #: W045167

Thank you.

Jean