

RECEIVED

DEC 05 2016

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCESDepartment of Water Resources
Eastern Region

Notice of Change in Water Right Ownership

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?
<u>34-503C</u>	Yes ☐	Yes ☐		Yes ☐	Yes ☐
<u>34-14588</u>	Yes ☐	Yes ☐		Yes ☐	Yes ☐
<u>34-14589</u>	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐

2. Previous Owner's Name: Jack + Jencane Youngstrom
Name of current water right holder/claimant
3. New Owner(s)/Claimant(s): Cassie Funkhouser
New owner(s) as listed on the conveyance document Name connector ☐ and ☐ or ☐ and/or
- 3191 W 2700 N Arco ID 83213
Mailing address City State ZIP
- (208) 908-2502 cassie.funkhouser@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: _____

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

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

- ☐ A copy of the conveyance document – warranty deed, quitclaim deed, court decree, contract of sale, etc. The conveyance document must include a legal description of the property or description of the water right(s) if no land is conveyed.
- ☐ Plat map, survey map or aerial photograph which clearly shows the place of use and point of diversion for each water right and/or claim listed above (if necessary to clarify division of water rights or complex property descriptions).
- ☐ Filing fee (see instructions for further explanation):
- ☐ \$25 per undivided water right.
 - ☐ \$100 per split water right.
 - ☐ No fee is required for pending adjudication claims.
- ☐ If water right(s) are leased to the Water Supply Bank AND there are multiple owners, a Lessor Designation form is required.
- ☐ If water right(s) are leased to the Water Supply Bank, the individual owner or designated lessor must complete, sign and submit an IRS Form W-9.

SUPPORT DATA

IN FILE # 34-503C

8. Signature: Cassie Funkhouser 12-576
Signature of new owner/claimant Title, if applicable Date

Signature: _____ Title, if applicable _____ Date _____
Signature of new owner/claimant

For IDWR Office Use Only:

Received by JB Date 3/23/2015 Receipt No. E041229 Receipt Amt. \$75.-
Active in the Water Supply Bank? Yes ☐ No ☐ If yes, forward to the State Office for processing W-9 received? Yes ☐ No ☐
Name on W-9 _____ Approved by JB Processed by JB Date 2/3/2017

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

Notice of Change in Water Right Ownership

*** Property sold
to Cassie Funkhouser
before all
required info
was received.

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?
34-503C	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: Jack & Jeneane Youngstrom

Name of current water right holder/claimant

3. New Owner(s)/Claimant(s): Joann Merrill

New owner(s) as listed on the conveyance document

Name connector ☐ and ☐ or ☐ and/or

PO Box 237

Arco

ID

83213

Mailing address

City

State

ZIP

Telephone

Email

RECEIVED

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: _____

MAR 23 2015

Described by the new owner
Eastern Region

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: [Signature] Title, if applicable _____ Date _____

Signature of new owner/claimant

Title, if applicable

Date

Signature: _____ Title, if applicable _____ Date _____

Signature of new owner/claimant

Title, if applicable

Date

For IDWR Office Use Only:

Received by _____ Date _____ Receipt No. E041229 \$75.- Receipt Amt. \$25.-

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

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

12/05/16

PMO100 - PARCEL MASTER INQUIRY

10:06:06

PARCEL: RP 04N26E232404 A

F1=SL F4=MH F9=MS

F14=HO

F17=DD F19=SP

F24=LD

LEGAL DESCRIPTION

FUNKHOUSER, CASSIE R

FR NE4NW4 T#34547

SEC 23

1991 SEQUOIA MOBILEHOME

3191 W 2700 N

PO BOX 456

ARCO ID 83213

CODE AREA 4-0000 OWNER CD

PARC TYPE LOC CODE

EFFDATE 1012003 EXPDATE

PREV PARCEL RP04N26E232404T

X for parcel comments

CAT/ST#	RY	QUANTITY	UN	VALUE	HO MRKT	HO EXMP	CB MRKT	OTHER
12 1	2013	3000	AC	15000	8000	4000		
34 1	2013			1610	1610	805		
48 1	2013			49777	49777	24889		

TOTALS

3000

66387

59387

29694

ENTER NEXT PARCEL NUMBER RP A

FKeys: F2=TX F3=Exit F5=SS F6=Nm F7=LG
 F8=CT F13=TM F18=HS F20=SrcH F22=EU

RECORDING REQUESTED BY
First American Title Company

AND WHEN RECORDED MAIL TO:
First American Title Company
168 West Pacific Street/PO Box 868
Blackfoot, ID 83221

NO. 0053600

RECORDED

MAR 14 2016

2:30 PM
BUTTE COUNTY RECORDER
Kim Barnett

Space Above This Line for Recorder's Use Only

WARRANTY DEED

File No.: **573727-B (Id)**

Date: **March 10, 2016**

For Value Received, JoAnn Carol Grimmertt, a married woman as her sole and separate property, who acquired title as JoAnn Carol Merrill, a single person, hereinafter called the Grantor, hereby grants, bargains, sells and conveys unto Cassie R. Funkhouser, an unmarried person, hereinafter called the Grantee, whose current address is 3191 West 2700 North, Arco, ID 83213, the following described premises, situated in Butte County, Idaho, to-wit:

Parcel 1:

A parcel of land generally described as being a portion of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of Section 23, Township 4 North, Range 26 E.B.M., Butte County, Idaho, being more particularly described as follows:

Commencing at the Northwest corner of said Section 23, thence N. 89°56'51" E. along the North boundary of the NW $\frac{1}{4}$ of said Section 23 a distance of 1318.09 feet to the Northwest corner of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23, and the Point of Beginning of this described parcel of land.

Thence S. 00°05'32" E. along the West boundary of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet;
thence N. 89°56'51" E. parallel with the North boundary of the NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet;
thence N. 00°05'32" W. parallel with the West boundary of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet to the North boundary of the NW $\frac{1}{4}$ of said Section 23;
thence N. 89°56'51" W. along the North boundary of the NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet to the Northwest corner of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23, and the Point of Beginning.

Parcel 2:

A parcel of land generally described as being a portion of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of Section 23, Township 4 North, Range 26 E.B.M., Butte County, Idaho, being more particularly described as follows:

Commencing at the Northwest corner of said Section 23 (recorded Instrument No. 34156, Butte County records), from which the N $\frac{1}{4}$ corner of said Section 23 (recorded Instrument No. 33330, Butte County records) bears N. 89°56'51" E. a distance of 2636.18 feet; thence from the Northwest corner of said Section 23 a distance of 1318.09 feet to the Northwest corner of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23; thence S. 00°05'32" E. along the West boundary of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet to the Point of Beginning of this land description.

Thence continuing along the West boundary of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23 S. 00°05'32" E. a distance of 147.58 feet;
thence N. 89°56'51" E. parallel with the North boundary of the NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet;
thence N. 00°05'32" W. parallel with the West boundary of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23 a distance of 147.58 feet;

Date: 03/10/2016

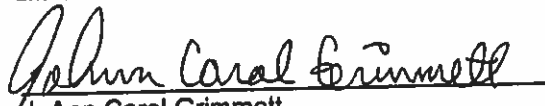
Warranty Deed
- continued

File No.: 573727-B (Id)

thence S. 89°56'51" W. parallel with the North boundary of the NW¼ of said Section 23 a distance of 295.16 feet to the Point of Beginning.

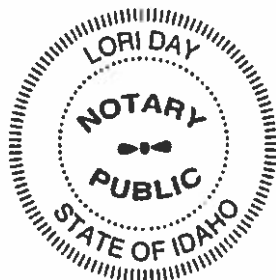
SUBJECT TO all easements, right of ways, covenants, restrictions, reservations, applicable building and zoning ordinances and use regulations and restrictions of record, and payment of accruing present year taxes and assessments as agreed to by parties above.

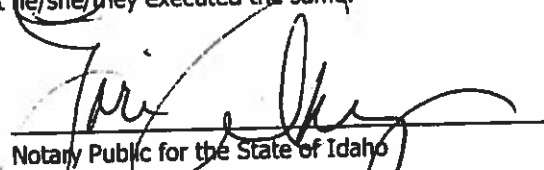
TO HAVE AND TO HOLD the said premises, with its appurtenances, unto the said Grantee, and to the Grantee's heirs and assigns forever. And the said Grantor does hereby covenant to and with the said Grantee, that the Grantor is the owner in fee simple of said premises; that said premises are free from all encumbrances except current years taxes, levies, and assessments, and except U.S. Patent reservations, restrictions, easements of record and easements visible upon the premises, and that Grantor will warrant and defend the same from all claims whatsoever.


JoAnn Carol Grimmert

STATE OF Idaho)
SS.
COUNTY OF Bingham)

On this 10th day of March, 2016, before me, a Notary Public in and for said State, personally appeared JoAnn Carol Grimmert, 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 the same.




Notary Public for the State of Idaho
Residing at: Blackfoot, Idaho
My Commission Expires: 11/27/2021

9/14/15

PMO100 - PARCEL MASTER INQUIRY

09:44:40

PARCEL: RP 04N26E232404 A F1=SL F4=MH F9=MS F17=DD F19=SP F24=LD

MERRILL, JOANN CAROL

LEGAL DESCRIPTION
FR NE4NW4 T#34547
SEC 23
1991 SEQUOIA MOBILEHOME

1055 N 575 E

CODE AREA 4-0000 OWNER CD
PARC TYPE LOC CODE
EFFDATE 10/12/2003 EXPDATE
PREV PARCEL RP04N26E232404T

FIRTH ID 83236-1149

X for parcel comments

CAT/ST#	RY	QUANTITY	UN	VALUE	HO MRKT	HO EXMP	CB MRKT	OTHER
12 1	2013	3000	AC	15000				
34 1	2013			1610				
48 1	2013			49777				

TOTALS 3000 66387

ENTER NEXT PARCEL NUMBER RP A

FKeys: F2=TX F3=Exit F5=SS F6=Nm F7=LG
F8=CT F13=TM F18=HS F20=SrcH F22=EU

QUITCLAIM DEED

FOR VALUABLE CONSIDERATION RECEIVED BARBARA L. HUELSMAN & LONE J. HUELSMAN, Wife and Husband; JUDITH A. OPITZ & WILLIAM J. OPITZ, Wife and Husband; DOUGLAS SCHUREMAN & LORE SCHUREMAN, Husband and Wife; and SUSAN C. MERRILL, a single person

the Grantor, does hereby REMISE, RELEASE and forever QUITCLAIM, unto JO ANN MITCHELL, a married woman, as her sole and separate property the Grantee, whose current address is Box 237 3191 W. 2700 N. Arco, Idaho 83213, the following described real estate situated in BUTTE County, State of Idaho, to-wit:

See attached PROPERTY DESCRIPTION, EXHIBIT 'A' & EXHIBIT 'B'

NO. 034547
RECORDED

JUN 04 1999

IDAHO TITLE & TRUST COMPANY
BUTTE COUNTY RECORDER

TOGETHER, with all tenements, hereditaments and appurtenances thereunto belonging.

In construing this Deed and where the context so requires, the singular includes the plural and the masculine, the feminine and neuter.

DATED: May 10, 1999

Barbara L. Huelsman

Lone J. Huelsman

Judith A. Opitz

William J. Opitz

Douglas Schureman

Lore Schureman

Susan C. Merrill

STATE OF IDAHO, County of BUTTE

On this 10th day of May 1999

before me, Lyle B. Boyer

Notary Public in and for the said State personally

appeared Barbara L. Huelsman, Lone J.

Huelsman, Judith A. Opitz, William J. Opitz,

Douglas Schureman, Lore Schureman, Susan C. Merrill

Known to me to be the persons whose names are subscribed to the within instrument, and acknowledges to me that they executed the same.

Lyle B. Boyer

Residing at Arco,
Comm. Expires 5-31-2003



IDAHO TITLE & TRUST COMPANY
Escrows • Title Insurance

11, Capital Ave., P.O. Box 367, Idaho Falls, ID 83402

34547

Done 5/1

PROPERTY DESCRIPTION

EXHIBIT 'A'

A parcel of land generally described as being a portion of the northeast quarter of the northwest quarter of Section 23, Township 4 North, Range 26 East of the Boise Meridian, Butte County, Idaho, and being more particularly described as follows:

Commencing at the northwest corner of said Section 23, (Recorded - Instrument No. 034156, Butte County records), from which the north one-quarter corner of said Section 23 (Recorded- Instr. No. 033330, Butte Co. records) bears North $89^{\circ} 56' 51''$ East, a distance of 2636.18 feet; thence from the northwest corner of said Section 23, North $89^{\circ} 56' 51''$ East along the north boundary of the northwest quarter of said Section 23, a distance of 1318.09 feet to the northwest corner of the northeast quarter of the northwest quarter of said Section 23; thence South $00^{\circ} 05' 32''$ East along the west boundary of the northeast quarter of the northwest quarter of said Section 23, a distance of 295.16 feet to the POINT OF BEGINNING of this land description.

Thence continuing along the west boundary of the northeast quarter of the northwest quarter of said Section 23, South $00^{\circ} 05' 32''$ East, a distance of 147.58 feet; thence North $89^{\circ} 56' 51''$ East, parallel with the north boundary of the northwest quarter of said Section 23, a distance of 295.16 feet; thence North $00^{\circ} 05' 32''$ West, parallel with the west boundary of the northeast quarter of the northwest quarter of said Section 23, a distance of 147.58 feet; thence South $89^{\circ} 56' 51''$ West, parallel with the north boundary of the northwest quarter of said Section 23, a distance of 295.16 feet to the POINT OF BEGINNING.

The above described parcel of land contains 1.00 acres, more or less.

M# 34547

EXHIBIT 'B'

A parcel of land generally described as being a portion of the Northeast Quarter of the Northwest Quarter of SECTION 23, TOWNSHIP 4 NORTH, RANGE 26 EAST of the Boise Meridian, BUTTE County, Idaho; being more particularly described as follows:

Commencing at the Northwest corner of said Section 23, thence North $89^{\circ} 56' 51''$ East along the North boundary of the Northwest quarter of said Section 23, a distance of 1318.09 feet to the Northwest corner of the Northeast quarter of the Northwest quarter of said Section 23, and the POINT OF BEGINNING of this described parcel of land.

Thence South $00^{\circ} 05' 32''$ East along the West boundary of the Northeast quarter of the Northwest quarter of said Section 23, a distance of 295.16 feet; thence North $89^{\circ} 56' 51''$ East parallel with the North boundary of the Northwest quarter of said Section 23, a distance of 295.16 feet; thence North $00^{\circ} 05' 32''$ West, parallel with the West boundary of the Northeast quarter of the Northwest quarter of said Section 23, a distance of 295.16 feet to the North boundary of the Northwest quarter of said Section 23; thence North $89^{\circ} 56' 51''$ West along the North boundary of the Northwest quarter of said Section 23, a distance of 295.16 feet to the Northwest corner of the Northeast quarter of the Northwest quarter of said Section 23, and the POINT OF BEGINNING.

LESS AND EXCEPTING a County Road right-of-way Easement approximately 33.0 feet wide parallel with and along the North boundary thereof.

WARRANTY DEED

For Value Received

DOROTHY SCHUREMAN, a widow,

the grantor, do hereby grant, bargain, sell and convey unto

CHRIS A. MERRILL, A single man.

the grantee, the following described premises, in Butte County, Idaho,
to-wit:

A Parcel of land generally described as being a portion of the Northeast quarter of the Northwest quarter of Section 23, Township 4 North, Range 26 East of the Boise Meridian, Butte County, Idaho: Being more particularly described as follows:

Commencing at the Northwest corner of said Section 23, thence North 90° 00' East along the North boundary of the Northwest quarter of said Section 23, a distance of 1318.09 feet to the Northwest corner of the Northeast quarter of the Northwest quarter of Said Section 23, and the Point of Beginning of this described parcel of land;

Thence South 00° 04' East along the West boundary of the Northeast quarter of the Northwest quarter of said Section 23, a distance of 295.16 feet; Thence North 90° 00' East parallel with the North boundary of the Northwest quarter of said Section 23, a distance of 295.16 feet; Thence North 00° 04' West, parallel with the West boundary of the Northeast quarter of the Northwest quarter of said Section 23, a distance of 295.16 feet to the North boundary of the Northwest quarter of said Section 23; Thence North 90° 00' West along the North boundary of the Northwest quarter of said Section 23, a distance of 295.16 feet to the Northwest corner of the Northeast quarter of the Northwest quarter of said Section 23, and the Point of Beginning.

The above described parcel of land contains 2.0 acres of land and is subject to a portion of a county road right-of-way easement approximately 33.0 feet wide parallel with and along the North boundary thereof.

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee, his heirs and assigns forever. And the said Grantor do es hereby covenant to and with the said Grantee, that she is the owner in fee simple of said premises; that they are free from all Incumbrances

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

Dated:

Dorothy Schureman
DOROTHY SCHUREMAN

STATE OF IDAHO, COUNTY OF Butte

On this 13th day of March, 1991,
before me, a notary public in and for said State personally appeared DOROTHY SCHUREMAN

LEANN WARTCHOW
NOTARY PUBLIC
STATE OF IDAHO

known to me to be the person whose name is
subscribed to the within instrument, and acknowledged
to me that she executed the same.

Leann Wartchow
Notary Public

Residing at Arco
Comm. Expires 4/28/92
Idaho

STATE OF IDAHO, COUNTY OF

I hereby certify that this instrument was filed for record
at the request of WILLIAM CARLSON

at 00 minutes past 3 o'clock p. m.,
this 24 day of March
19 91 in my office, and duly recorded in Book
of Deeds at Page

MONA FARMER
Ex-Officio Recorder

By *Mona Farmer*
Deputy.

Fees \$ 3.00
Mail to:

24635

RE-RECORDING TO CORRECT FHA CASE NUMBER

NO. 0053631
RE-RECORDED

MAR 28 2016

11:14 A.M.
BUTTE COUNTY RECORDER
Burke L. [Signature]

NO. 0053601
RECORDED

MAR 14 2016

2:31 P.M.
BUTTE COUNTY RECORDER
[Signature]

This instrument was prepared by:
Idaho Central Credit Union
4400 Central Way
Chubbuck, IDAHO 83202
208-478-3300

WHEN RECORDED, MAIL TO:
Idaho Central Credit Union
PO Box 2469
Pocatello, IDAHO 83206

DOC
APR 21 2016
CENTER

[Space Above This Line For Recording Data]

State of Idaho

DEED OF TRUST

FHA Case Number:
121-3424507 -703

MIN: 100997800000608535
SIS Telephone #: (888) 679-MERS

THIS DEED OF TRUST ("Security Instrument") is made on March 11, 2016.

The Grantor is Cassie R Funkhouser, an unmarried person, ("Borrower").

The trustee is First American Title, ("Trustee").

The beneficiary is Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MICHIGAN 48501-2026, tel. (888) 679-MERS.

Idaho Central Credit Union, ("Lender")
is organized and existing under the laws of Idaho,
and has an address of 4400 Central Way, Chubbuck, IDAHO 83202.

Borrower owes Lender the principal sum of SIXTY-TWO THOUSAND EIGHT HUNDRED FORTY AND NO/100, Dollars (U.S. \$62,840.00). 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 April 1, 2046. 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 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 Butte County, Idaho:

See Attached Exhibit A

Parcel ID Number: RP04N26E232404

which has the address of 3191 West 2700 North
Arco, IDAHO 83213, ("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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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, 12 CFR Part 1024, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated 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.

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 ☐ Graduated Payment Rider ☐ Adjustable Rate Rider
☐ Planned Unit Development Rider ☐ Growing Equity Rider ☒ Other: Manufactured Home 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:

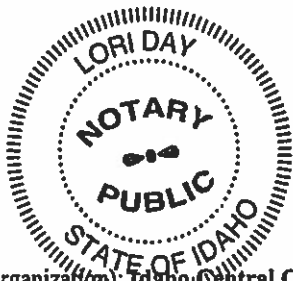
-Witness
Cassie R Funkhouser (Seal)
Cassie R Funkhouser -Borrower

-Witness
Cassie R Funkhouser (Seal)
Cassie R Funkhouser -Borrower

STATE OF IDAHO, Butte County ss:

On this 11th day of March, 2016, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Cassie R Funkhouser, known or proved to me to be the person(s) who executed the foregoing instrument, and acknowledged to me that he/she/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.



Tina J. Day
Notary Public, residing at:
Blackfoot, Idaho
My Commission Expires: 11/27/2021

Loan originator (organization): Idaho Central Credit Union; NMLS #: 433926

Loan originator (individual): Chris Helbling; NMLS #: 1421944

Date: March 11, 2016

File No.: 573727-B (Id)

EXHIBIT 'A'

LEGAL DESCRIPTION:

Parcel 1:

A parcel of land generally described as being a portion of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of Section 23, Township 4 North, Range 26 E.B.M., Butte County, Idaho, being more particularly described as follows:

Commencing at the Northwest corner of said Section 23, thence N. 89°56'51" E. along the North boundary of the NW $\frac{1}{4}$ of said Section 23 a distance of 1318.09 feet to the Northwest corner of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23, and the Point of Beginning of this described parcel of land.

Thence S. 00°05'32" E. along the West boundary of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet;

thence N. 89°56'51" E. parallel with the North boundary of the NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet;

thence N. 00°05'32" W. parallel with the West boundary of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet to the North boundary of the NW $\frac{1}{4}$ of said Section 23;

thence N. 89°56'51" W. along the North boundary of the NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet to the Northwest corner of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23, and the Point of Beginning.

Parcel 2:

A parcel of land generally described as being a portion of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of Section 23, Township 4 North, Range 26 E.B.M., Butte County, Idaho, being more particularly described as follows:

Commencing at the Northwest corner of said Section 23 (recorded Instrument No. 34156, Butte County records), from which the N $\frac{1}{4}$ corner of said Section 23 (recorded Instrument No. 33330, Butte County records) bears N. 89°56'51" E. a distance of 2636.18 feet; thence from the Northwest corner of said Section 23 N. 89°56'51" E. along the North boundary of the NW $\frac{1}{4}$ of said Section 23 a distance of 1318.09 feet to the Northwest corner of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23; thence S. 00°05'32" E. along the West boundary of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet to the Point of Beginning of this land description.

Thence continuing along the West boundary of the NE $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 23 S. 00°05'32" E. a distance of 147.58 feet;

thence N. 89°56'51" E. parallel with the North boundary of the NW $\frac{1}{4}$ of said Section 23 a distance of 295.16 feet;

Initials: CF CP

First American Title Company

File No.: 573727-B (Id)

Date: March 09, 2016

thence N. 00°05'32" W. parallel with the West boundary of the NE¼NW¼ of said Section 23 a distance of 147.58 feet;
thence S. 89°56'51" W. parallel with the North boundary of the NW¼ of said Section 23 a distance of 295.16 feet to the Point of Beginning.

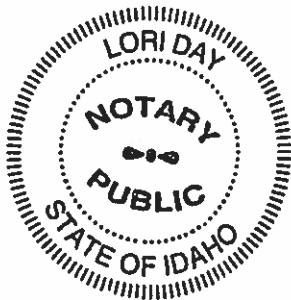
Initials:

ACKNOWLEDGEMENT/GENERAL

STATE OF Idaho)
SS.
COUNTY OF Bingham)

On this 21st day of March, 2016, before me, a Notary Public in and for said State, personally appeared **Cassie R Funkhouser**, known or identified to me to be the person(s) whose name(s) is subscribed to the within instrument, and acknowledged to me that she executed the same.



Notary Public of Idaho
Residing at: Blackfoot, Idaho
Commission Expires: 11/27/2021