

RECEIVEDSTATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

MAR 26 2015

Notice of Change in Water Right OwnershipWATER 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.

Water Right/Claim No.	Split?	Water Right/Claim No.	Split?	Water Right/Claim No.	Split?
63-17035	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐

2. Previous Owner's Name: Hadley E Wagner, Lorna G Wagner
Name of current water right holder/claimant
3. New Owner(s)/Claimant(s): Robert Haggett, Sherrie Haggett
New owner(s) as listed on the conveyance document Name connector ☐ and ☐ or ☒ and/or
- 1865 E Sendero Lane Boise ID 83712
Mailing address City State ZIP
- 208-871-1096 rhaggett@white-leasure.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 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: Parcel: R5785850180
- 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: _____

Signature of new owner/claimant

Title, if applicable

Date

3/26/15

Signature: _____

Signature of new owner/claimant

Title, if applicable

Date

For IDWR Office Use Only:

Received by: _____

Date

3/26/15

Receipt No.

W042943

Receipt Amt.

\$25⁰⁰

Approved by: _____

Processed by

Date

5/27/15

RECEIVED

APR 22 2015

WATER RESOURCES
WESTERN REGION

ADA COUNTY RECORDER Christopher D. Rich AMOUNT 13.00 2
BOISE IDAHO 03/28/2014 01:49 PM
DEPUTY Lisa Batt
Simplifile Electronic Recording
RECORDED-REQUEST OF
FIRST AMERICAN TITLE AND ESCRO 114022730

AFTER RECORDING MAIL TO:

Robert A. Haggett and Sherrie A. Haggett
1865 East Sendero Lane
Boise, ID 83712

ELECTRONICALLY RECORDED - DO NOT
REMOVE THE COUNTY STAMPED FIRST
PAGE AS IT IS NOW INCORPORATED AS
PART OF THE ORIGINAL DOCUMENT.

WARRANTY DEED

File No.: 4102-2210704 (KY)

Date: March 24, 2014

For Value Received, Hadley E. Wagner and Lorna Wagner, husband and wife, hereinafter referred to as Grantor, does hereby grant, bargain, sell and convey unto Robert A. Haggett and Sherrie A. Haggett, husband and wife, hereinafter referred to as Grantee, whose current address is 1865 East Sendero Lane, Boise, ID 83712, the following described premises, situated in Ada County, Idaho, to wit:

LEGAL DESCRIPTION: Real property in the County of Ada, State of Idaho, described as follows:

Lot 29 in Block 2 of MONTEVIDEO NO. 3, according to the plat thereof, filed in Book 52 of Plats at Pages 4498 and 4499, Records of Ada County, Idaho.

APN: R5785850180

TO HAVE AND TO HOLD the said premises, with their appurtenances, unto 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.

AFTER RECORDING MAIL TO:

Robert A. Haggett and Sherrie A. Haggett
1865 East Sendero Lane
Boise, ID 83712

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APN: R5785850180

Warranty Deed
- continued

File No.: 4102-2210704 (KV)
Date: 03/24/2014

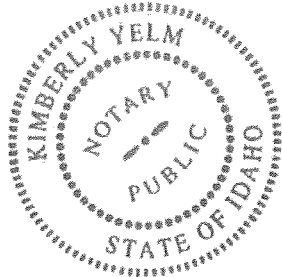
Hadley E. Wagner
Hadley E. Wagner

Lorna Wagner
Lorna Wagner

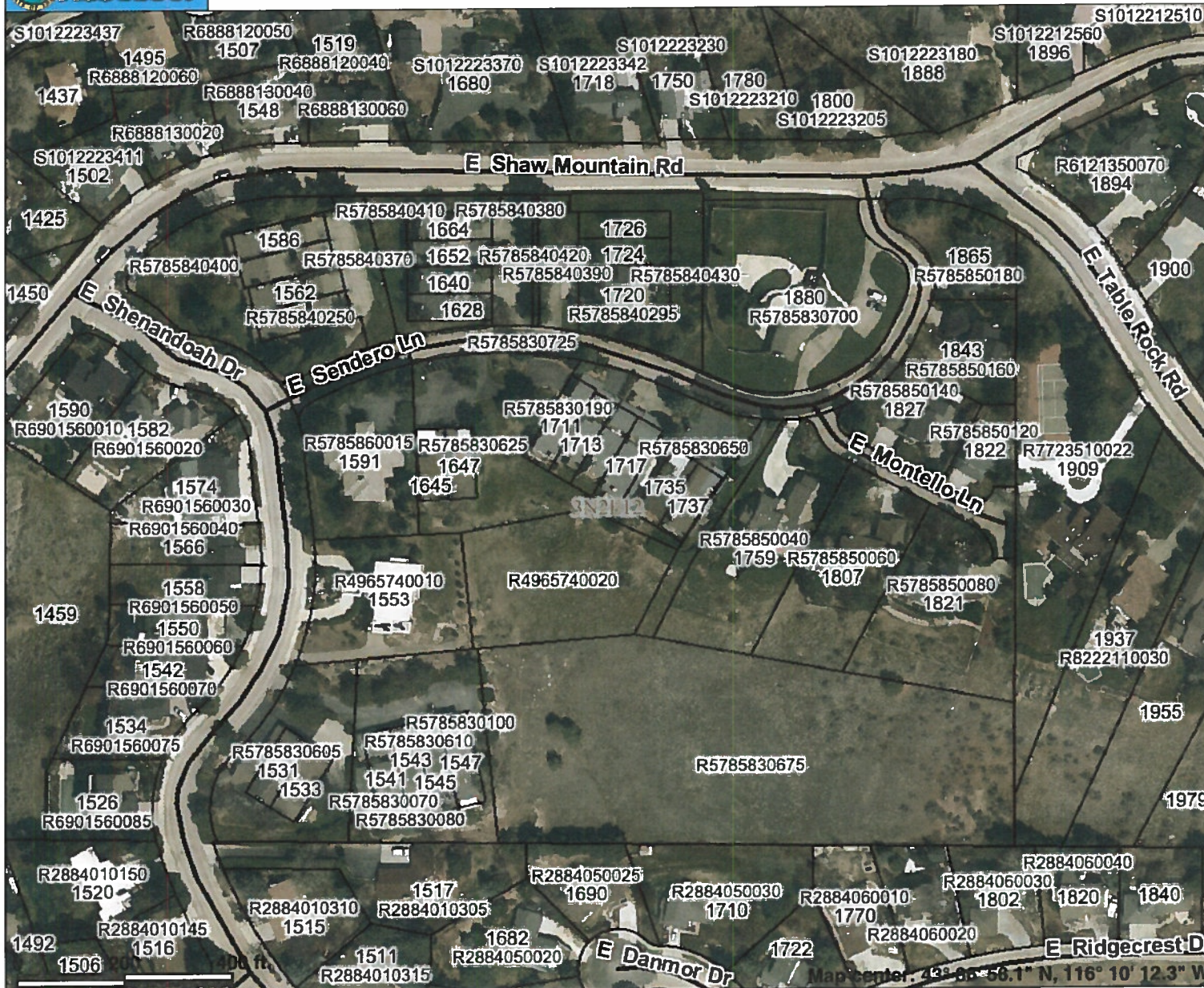
STATE OF Idaho)
COUNTY OF Ada)
SS.

On this 28th day of **March, 2014**, before me, a Notary Public in and for said State, personally appeared **Hadley E. Wagner and Lorna Wagner**, 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.

In witness whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Kimberly Yelm
Notary Public for the State of Idaho
Residing at: Meridian, ID
My Commission Expires: 6/15/2019



Legend

Major Streets

- Minor Arterial
- Collector
- SECTION
- PRINCIPAL Arterial
- INTERSTATE
- Other

Minor Streets

- LOCAL
- PARKS
- PRIVATE
- RESIDENTIAL

Other

Street Names (minor)

Addresses

- Parcels
- Sections
- Ada-OQ2013

- Parks
- City Limits

- Kuna
- Boise
- Garden City
- Eagle
- Star
- Meridian



Scale: 1:3,442

This map is a user generated static output from an Internet mapping site and is for general reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable. THIS MAP IS NOT TO BE USED FOR NAVIGATION.

**A. Settlement Statement (HUD-1)**

FOR SETTLEMENT AGENT USE ONLY

B. Type of Loan

1. ☐ FHA	2. ☐ RHS	3. ☐ Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
4. ☒ VA	5. ☐ Conv. Ins.		4102-2210704	4050100348	47-47-6-0164564
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: ROBERT A. HAGGETT SHERRIE A. HAGGETT 1865 E SENDERO LANE BOISE, ID 83712		E. Name & Address of Seller: HADLEY E. WAGNER LORNA WAGNER		F. Name & Address of Lender: STEARNS LENDING, INC. 4 HUTTON CENTRE DRIVE, 10TH FLOOR SANTA ANA, CA 92707-8788	
G. Property Location: 1865 E SENDERO LN BOISE, ID 83712		H. Settlement Agent: FIRST AMERICAN TITLE 800 WEST MAIN STREET, STE 910 BOISE, ID 83702 (208) 501-7667		I. Settlement Date: 03/26/14	
		Place of Settlement: 800 WEST MAIN STREET, STE 910 BOISE, ID 83702			

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	\$400,500.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	\$14,561.47
104.	
105. TOTAL PAYOFFS	
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	\$415,061.47
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	\$410,112.00
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 to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	\$410,112.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	\$415,061.47
302. Less amounts paid by/for borrower (line 220)	(\$410,112.00)
303. Cash ☒ From ☐ To Borrower	\$4,949.47

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	\$400,500.00
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	\$400,500.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
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)	\$400,500.00
602. Less reductions in amt. due seller (line 520)	()
603. Cash ☒ To ☐ From Seller	\$400,500.00

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.

Previous editions are obsolete

SAMPLE

HUD-1

Page 1 of 3

L. Settlement Charges

		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees \$			
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	to		
703. Commission paid at settlement			
704.			
800. Items Payable in Connection with Loan			
801. Our origination charge	\$795.00 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	\$0.00 (from GFE #2)		
803. Your adjusted origination charges	(from GFE A)	\$795.00	
804. Appraisal fee to TERRY SKLAR	(from GFE #3) P.O.C. \$450.00 (B*)		
805. Credit report to	(from GFE #3)		
806. Tax service to	(from GFE #3)		
807. Flood certification	(from GFE #3)		
829. VA FUNDING FEE to		\$9,612.00	
900. Items Required by Lender to Be Paid in Advance			
901. Daily interest charges from 03/31/14 to 04/01/14 1 @ \$44.94 / day	(from GFE #10)	\$44.94	
902. Mortgage Insurance Premium for months to	(from GFE #3)		
903. Homeowner's insurance for years to USAA	(from GFE #11)	\$907.35	
904.			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account	(from GFE #9)	\$526.18	
1002. Homeowner's insurance	1 months @ \$75.61 per month \$75.61		
1003. Mortgage insurance	0 months @ \$ per month \$		
1004. Property taxes	2 months @ \$450.56 per month \$901.12		
1005.	months @ \$ per month \$		
1006.	months @ \$ per month \$		
1007.	months @ \$ per month \$		
1008.	months @ \$ per month \$		
1009.	months @ \$ per month \$		
1010.	months @ \$ per month \$		
1011.	months @ \$ per month \$		
1012.	months @ \$ per month \$		
1013. Aggregate Adjustment	\$-450.55		
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	\$1,030.00	
1102. Settlement or closing fee FIRST AMERICAN TITLE	\$350.00		
1103. Owner's title insurance FIRST AMERICAN TITLE	(from GFE #5)	\$1,575.00	
1104. Lender's title insurance FIRST AMERICAN TITLE	\$680.00		
1105. Lender's title policy limit	\$410,112.00		
1106. Owner's title policy limit	\$400,500.00		
1107. Agent's portion of the total title insurance premium	\$0.00		
1108. Underwriter's portion of the total title insurance premium	\$0.00		
1200. Government Recording and Transfer Charges			
1201. Government recording charges	(from GFE #7)	\$71.00	
1202. Deed \$ Mortgage \$ Releases \$			
FIRST AMERICAN TITLE			
1203. Transfer taxes	(from GFE #8)	\$0.00	
1204. City/County tax/stamps Deed \$ Mortgage \$			
1205. State tax/stamps Deed \$ Mortgage \$			
1206.			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)	\$0.00	
1302.			
1303.			
1304.			
1305.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$14,561.47	\$0.00

Paid outside of closing by B* borrower S* seller L* lender K* broker R* branch O* other

Previous editions are obsolete

SAMPLE

Page 2 of 3

HUD-1

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
Our origination charge	# 801	\$795.00	\$795.00
Your credit or charge (points) for the specific interest rate chosen	# 802	N/A	\$0.00
Your adjusted origination charges	# 803	\$795.00	\$795.00
Transfer taxes	# 1203	N/A	\$0.00
Charges That in Total Cannot Increase More Than 10%			
Government recording charges	# 1201	\$75.00	\$71.00
APPRAISAL FEE	# 804	\$450.00	\$450.00
VA FUNDING FEE	# 829	\$9,612.00	\$9,612.00
Title services and lender's title insurance	# 1101	\$1,131.00	\$1,030.00
OWNER'S TITLE INSURANCE	# 1103	\$1,459.50	\$1,575.00
Total		\$12,727.50	\$12,738.00
Increase between GFE and HUD-1 Charges		\$10.50 or 0.082%	
Charges That Can Change			
Initial deposit for your escrow account	# 1001	\$1,441.68	\$526.18
Daily interest charges	# 901 \$44.94 /day	\$1,393.14	\$44.94
Homeowner's insurance	# 903	\$540.00	\$907.35

Loan Terms

Your initial loan amount is	\$410,112.00
Your loan term is	30 years
Your initial interest rate is	4.000%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$1,957.94 includes ☒ Principal ☒ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☒ No. ☐ Yes, it can rise to a maximum of _____%. The first change will be on _____ and can change again every _____ after _____. Every change date, your interest rate can increase or decrease by _____%. Over the life of the loan, your interest rate is guaranteed to never be lower than _____% or higher than _____%.
Even if you make payments on time, can your loan balance rise?	☒ No. ☐ Yes, it can rise to a maximum of \$_____.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No. ☐ Yes, the first increase can be on _____ and the monthly amount owed can rise to \$_____. The maximum it can ever rise to is \$_____.
Does your loan have a prepayment penalty?	☒ No. ☐ Yes, your maximum prepayment penalty is \$_____.
Does your loan have a balloon payment?	☒ No. ☐ Yes, you have a balloon payment of \$_____ due in _____ years on _____.
Total monthly amount owed including escrow account payments	☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☒ You have an additional monthly escrow payment of \$526.17 that results in a total initial monthly amount owed of \$2,484.11. This includes principal, interest, any mortgage insurance and any items checked below: ☒ Property taxes ☐ _____ ☐ _____ ☐ _____ ☐ _____ ☒ Homeowner's insurance ☐ _____ ☐ _____ ☐ _____ ☐ _____

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

SAMPLE

Enclosed Documents List

STEARNS LENDING, INC.

Borrower's Last Name: HAGGETT
Loan #: 4050100348
MIN: 100183300002941228

MARCH 26, 2014

The following documents are enclosed.

Change to Loss Payee Clause
Closing Instructions 01-01-10
HUD-1 01-01-10
Enclosed Document List
VA 3200 Note Fixed
VA Assumption Policy Allonge Amending Note
ID Deed of Trust
3150 Rider PUD
VA Rider Assumption Policy
FACT Act Notice
VA Amendment to Sales Contract
First Lien Appraisal Waiver/Receipt Form
Patriot Act Disclosure (ROBERT A. HAGGETT)
Patriot Act Disclosure (SHERRIE A. HAGGETT)
Debt Questionnaire
Flood Insurance Coverage Subject to Change Disclosure
ID Interest Rate Lock-In Confirmation Agreement
ID Reserve Account Disclosure
Privacy Policy Notice
Verification of VA Benefit-Related Indebtedness (ROBERT A. HAGGETT)
Anti-Coercion Insurance Disclosure
Credit Score Disclosure - B-3/H-3 (ROBERT A. HAGGETT)
Credit Score Disclosure - B-3/H-3 (SHERRIE A. HAGGETT)
4506-T (Copy of Tax Form) (ROBERT A. HAGGETT)
4506-T (Copy of Tax Form) (SHERRIE A. HAGGETT)
Truth-In-Lending Disclosure
Itemization of Amount Financed 01-01-10
HUD-1 Addendum
Origination Statement Itemizing 801, 1101, and Borrower Credits
ECOA Notice
Notice of Servicing Transfer
Servicing Disclosure Statement
Escrow Account Disclosure Enhanced Fees
First Payment Letter Enhanced Fees
Signature/Name Affidavit (ROBERT A. HAGGETT)
Signature/Name Affidavit (SHERRIE A. HAGGETT)
Hazard Insurance Authorization
Counseling Checklist for Military Homebuyers
Lender Loan Quality Certification
Hardship
Common Certifications
Social Security Number Verification (ROBERT A. HAGGETT)

4050100348

Social Security Number Verification (SHERRIE A. HAGGETT)
Occupancy and Financial Status Affidavit
Impound Authorization
Correction Agreement - Limited Power of Attorney
Amortization Schedule
Federal Collection Policy Notice
Nearest Living Relative
Borrower Appraisal Acknowledgment
Borrower Contact Information
FBI Fraud Warning
Loan Applicant's Attestation
Notice to Borrower - VA Fixed Rate Loan
Reserves/National Guard Certification
Settlement Agent Certification
W-9 Taxpayer ID (ROBERT A. HAGGETT)
W-9 Taxpayer ID (SHERRIE A. HAGGETT)
Compliance Agreement
Certification and Authorization
Tax and Insurance Information Sheet
VA Loan Summary Sheet
26-1820 Report and Certification of Loan Disbursement
Truth-In-Lending Total Payments Itemization

NOTE

HAGGETT
Loan #: 4050100348
MIN: 100183300002941228
Case #: 47-47-6-0164564

**NOTICE: THIS LOAN IS NOT ASSUMABLE
WITHOUT THE APPROVAL OF THE
DEPARTMENT OF VETERANS AFFAIRS OR ITS
AUTHORIZED AGENT.**

MARCH 26, 2014
[Date]

BOISE,
[City]

IDAHO
[State]

1865 E SENDERO LN, BOISE, ID 83712
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$410,112.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **STEARNS LENDING, INC.** I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 4.000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the first day of each month beginning on **MAY 1, 2014**. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **APRIL 1, 2044**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **P.O. BOX 8068 VIRGINIA BEACH, VA 23450** or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,957.94.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I

may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. A partial Prepayment must be in an amount not less than the next monthly principal payment or \$100, whichever is less. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. A full Prepayment will be credited on the date received by the Note Holder and no interest will be charged after that date. A partial Prepayment will be credited by the next payment due date or 30 days after the Prepayment is received by the Note Holder, whichever is earlier. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 4.000% of my overdue payment, unless such amount exceeds the maximum amount allowed by applicable state law, in which case the Lender may collect the maximum amount allowed by such law. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if

I am given a notice of that different address.

8. 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. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I 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 the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

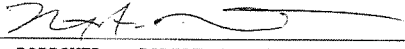
10. UNIFORM SECURED NOTE

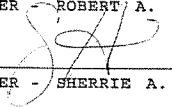
This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


- BORROWER - ROBERT A. HAGGETT


- BORROWER - SHERRIE A. HAGGETT

[Sign Original Only]

MORTGAGE LOAN ORIGINATOR KURT BAUGHER
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER 609827
MORTGAGE LOAN ORIGINATION COMPANY STEARNS LENDING, INC.
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER 1854

Pay to the order of:

Without Recourse
STEARNS LENDING, INC.

By: _____

Name and Title: _____

V.A. ASSUMPTION POLICY ALLONGE AMENDING NOTE

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE
APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS
OR ITS AUTHORIZED AGENT.

HAGGETT
Loan #: 4050100348
MIN: 100183300002941228

THIS ASSUMPTION POLICY ALLONGE AMENDING NOTE is made this 26TH day of MARCH, 2014, and is incorporated into and shall be deemed to amend and supplement the Note ("Note") of the same date herewith, given by the undersigned ("Borrower") to evidence Borrower's indebtedness to STEARNS LENDING, INC. its successors and assigns ("Lender") which indebtedness is secured by a Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date and covering the property described in the Security Instrument and located at:

1865 E SENDERO LN, BOISE, ID 83712
(Property Address)

Notwithstanding anything to the contrary set forth in the Note. Lender and Borrower hereby acknowledge and agree to the following:

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under provisions of Title 38 of the U.S. Code "Veterans Benefits," the Lender may declare the indebtedness due under the Note and secured by the Security Instrument at once due and payable and may require immediate payment in full or may exercise any other rights hereunder or take any other proper action as by law provided.

TRANSFER OF THE PROPERTY: If all or any part of the Property or any interest in it is sold or transferred, this loan may be declared immediately due and payable upon transfer ("assumption") of the property securing such loan to any transferee ("assumer"), unless the acceptability of the assumption and transfer of this loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code.

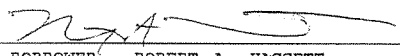
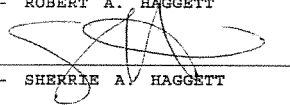
An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

(a) **ASSUMPTION FUNDING FEE:** A fee equal to one-half of 1 percent (.50%) of the unpaid balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the Lender or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already due under the Note and secured by the Security Instrument, shall bear interest at the rate herein provided, and, at the option of the Lender of the indebtedness due under the Note and secured by the Security Instrument or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729 (c).

(b) **ASSUMPTION PROCESSING CHARGE:** Upon application for approval to allow assumption and transfer of this loan, a processing fee may be charged by the Lender or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the lesser of the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies or any maximum prescribed by applicable State law.

(c) **ASSUMPTION INDEMNITY LIABILITY:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan, including the obligation of the veteran to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

IN WITNESS WHEREOF, Borrower(s) has executed this Assumption Policy Allonge Amending Note.


- BORROWER - ROBERT A. HAGGETT

- BORROWER - SHERRIE A. HAGGETT



State of Idaho

DEPARTMENT OF WATER RESOURCES

Western Region • 2735 Airport Way • Boise, Idaho 83705-5082

Phone: (208) 334-2190 • Fax: (208) 334-2348 • Website: www.idwr.idaho.gov

C.L. "BUTCH" OTTER
Governor

GARY SPACKMAN
Director

April 10, 2015

ROBERT & SHERRIE HAGGETT
1865 E SENDERO LN
BOISE ID 83712

RE: Ownership Change for Water Right No. 63-17035

Dear Applicants,

The Department of Water Resources acknowledges receipt of your request for an ownership change on the water right mentioned above. However, after reviewing the request, it was determined the form was not completed and additional documentation is needed to complete this request.

Please complete and submit the requested documentation listed below:

- Submit a recorded Deed.

Because the Department cannot process this request at this time, we will hold any action on your notice pending receipt of the necessary documentation. If we do not receive the required documentation within 30 days, the notice will be returned and will not be processed.

Thank you for your cooperation. If you have any questions please, contact this office at 208-334-2190.

Sincerely,

A handwritten signature in black ink, appearing to read 'Rachel Sommer', is written over a horizontal line.

Rachel Sommer
Water Right Agent
Western Regional Office

Enclosures



State of Idaho

DEPARTMENT OF WATER RESOURCES

Western Region • 2735 Airport Way • Boise, Idaho 83705-5082

Phone: (208) 334-2190 • Fax: (208) 334-2348 • Website: www.idwr.idaho.gov

C.L. "BUTCH" OTTER
Governor

GARY SPACKMAN
Director

May 27, 2015

ROBERT & SHERRIE HAGGETT
1865 E SENDERO LN
BOISE ID 83712

RE: Notice of Ownership Change in Water Right No. 63-17035

Dear Applicants,

The Department acknowledges the receipt of correspondence changing ownership of the above referenced water right to you. The Department has modified its records to reflect the change in ownership and has enclosed a computer-generated report for your records.

Updating the ownership record for a water right does not reconfirm the validity of the right. When processing an ownership change notice, the department does not review the history of water use to determine if the right has been forfeited through five years or more of non-use. To read more about water right forfeiture, including how to protect a water right from forfeiture, please see Sections 42-222 and 42-223, Idaho Code.

Please note that as of July 1, 1996, water right owners are required to report any change of water right ownership and any change of mailing address of the owner of a water right, to the Department. Notice of the change must be provided to the Department within 120 days of the change. Change reporting forms are available from any office of the Department, or at www.idwr.idaho.gov.

If you have any questions concerning the enclosed information, please feel free to contact this office at 208-334-2190.

Sincerely,

A handwritten signature in black ink, appearing to read 'Chad Jones'.

Chad Jones
Office Specialist II
Western Regional Office

Enclosures