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RECEIVED

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

MAY 16 2014

WATER RESOURCES
WESTERN 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.

Water Right/Claim No.	Split?	Water Right/Claim No.	Split?	Water Right/Claim No.	Split?
PD #61-10727	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐
	Yes ☐		Yes ☐		Yes ☐

2. Previous Owner's Name: Gary Felton and Winkie Felton
Name of current water right holder/claimant

3. New Owner(s)/Claimant(s): Scott Fish
Name of each new owner as listed on the conveyance document
Angela E Fish
New owner continued Name connector ☐ and ☐ or ☐ and/or
570 E 15th N
Mailing address
Mountain Home ID 83647
City State ZIP
208 590-0054
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: April 1, 2014

6. 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.

X 7. Signature: [Signature] Title, if applicable
Signature of new owner/claimant Date 5/13/14
X Signature: Angela E Fish Title, if applicable
Signature of new owner/claimant Date 5/13/14

For IDWR Office Use Only:

Received by J. Strong Date 5-16-14 Receipt No. W 042127 Receipt Amt. 25.00
Approved by [Signature] Processed by RSB Date 9/9/14

WARRANTY DEED

14133

For Value Received,

GARY FELTON AND WINKIE FELTON, HUSBAND AND WIFE

the Grantors do hereby grant, bargain, sell, convey and warrant unto

**SCOTT FISH AND ANGELA E FISH, HUSBAND AND WIFE AS COMMUNITY
PROPERTY WITH RIGHT OF SURVIVORSHIP**

the Grantees whose current address is:
570 East 15th North St, Mountain Home, ID 83647

the following described real property in Elmore County, State of Idaho more particularly
described as follows, to-wit:

**Lot 3, Block 50, Plat of Devlin Replat of Lots Fifty (50) and Fifty One (51) of Jeromes
Addition, Mountain Home, Elmore County Idaho, according to the official plat thereof on
file and of record in the office of the County Recorder of Elmore County, Idaho.**

TOGETHER WITH Water Rights No 61-10727

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said
Grantees, their heirs and assigns forever. And the said Grantors do hereby covenant to and with
the said Grantees, that they are the owners in fee simple of said premises; that said premises are
free from all encumbrances, EXCEPT those to which this conveyance is expressly made subject
and those made, suffered or done by the Grantee(s); and subject to reservations, restrictions,
dedications, easements, rights of way and agreements, (if any) of record, and general taxes and
assessments, (including irrigation and utility assessments, if any) for the current year, which are
not yet due and payable, and that they will warrant and defend the same from all lawful claims
whatsoever, except those of record.

Date: March 31, 2014

Gary Felton
Gary Felton

Winkie Felton
Winkie Felton

Instrument # 441157
ELMORE COUNTY, Idaho
Apr 01, 2014 4:42:06 pm
For: GUARANTY TITLE INC
BARBARA STEELE, Recorder
ICOLLINS, Deputy
Pages: 1
Fee: \$ 10.00

State of Idaho
County of Elmore

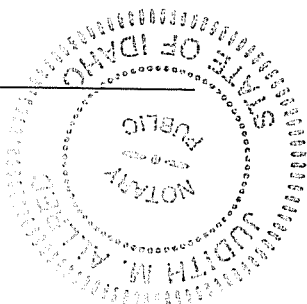
On this 1st day of April, 2014, before me, the undersigned, a Notary Public, in and for said State,
personally appeared **GARY FELTON AND WINKIE FELTON**, , known to me, and/or
identified to me on the basis of satisfactory evidence, to be the persons whose names are
subscribed to the within instrument and acknowledged to me that they executed the same.

WITNESS MY HAND AND OFFICIAL SEAL

Justin McAllister
Notary Public

Residing at: Mountain Home

Commission Expires: 5-26-18



SCANNED

SEP 17 2014

RECEIVED
MAY 16 2014

WATER RESOURCES
WESTERN REGION

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan

1. ☐ FHA	2. ☐ FmHA	3. ☐ Conv Unins	6. File Number	7. Loan Number	8. Mortgage Ins Case Number
4. ☐ VA	5. ☐ Conv Ins.	6. ☐ Seller Finance	14133		

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 Scott Fish and Angela E Fish 570 East 15th North St Mountain Home, ID 83647	E. Name & Address of Seller Gary Felton and Winkle Felton 450 North 10th East St Mountain Home, ID 83647	F. Name & Address of Lender
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G. Property Location Devlin Replat, Block 50, Lot 3, Elmore County NNA NE Pearl St Mountain Home, ID 83647	H. Settlement Agent Name Guaranty Title, Inc. 206 South 3rd East Street Mountain Home, ID 83647 Underwritten By: Westcor Place of Settlement Guaranty Title, Inc. 206 South 3rd East St Mountain Home, ID 83647	I. Settlement Date 4/1/2014 Fund: 4/1/2014
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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	\$65,000.00	401. Contract Sales Price	\$65,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$361.25	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. Assessment Taxes		408. Assessment Taxes	
109. School property taxes		409. School property taxes	
110. Other taxes		410. Other taxes	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$65,361.25	420. Gross Amount Due to Seller	\$65,000.00
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money		501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (line 1400)	\$361.25
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Loan Amount 2nd Lien		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. 2nd 1/2 2013 Taxes #10199	\$238.65
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes 01/01/14 to 04/01/14	\$117.69	511. County property taxes 01/01/14 to 04/01/14	\$117.69
212. Assessment Taxes		512. Assessment Taxes	
213. School property taxes		513. School property taxes	
214. Other taxes		514. Other taxes	
215. Other taxes		515. Other taxes	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$117.69	520. Total Reduction Amount Due Seller	\$717.59
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$65,361.25	601. Gross Amount due to seller (line 420)	\$65,000.00
302. Less amounts paid by/for borrower (line 220)	\$117.69	602. Less reductions in amt. due seller (line 520)	\$717.59
303. Cash From Borrower	\$65,243.56	603. Cash To Seller	\$64,282.41

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following:

- HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services;
- Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate;
- Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

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.

The information requested does not lend itself to confidentiality.

L. Settlement Charges

700. Total Sales/Broker's Commission based on price				\$65,000.00	@ % = \$0.00	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:							
701.			to				
702.			to				
703. Commission Paid at Settlement						\$0.00	\$0.00
800. Items Payable in Connection with Loan							
801. Loan Origination Fee	%	to					
802. Loan Discount	%	to					
803. Appraisal Fee			to				
804. Credit Report			to				
805. Lender's Inspection Fee			to				
806. Mortgage Insurance Application			to				
807. Assumption Fee			to				
808. Flood Certification Fee			to				
809. Tax Service Fee			to				
900. Items Required by Lender To Be Paid in Advance							
901. Interest from	4/1/2014	to	5/1/2014	@	\$0/day		
902. Mortgage Insurance Premium for	months	to					
903. Hazard Insurance Premium for	years	to					
1000. Reserves Deposited With Lender							
1001. Hazard insurance	months @			per month			
1002. Homeowner's insurance	months @			per month			
1003. City property taxes	months @			per month			
1004. County property taxes	months @		\$39.77	per month			
1005. Assessment Taxes	months @			per month			
1006. School property taxes	months @			per month			
1007. Other taxes	months @			per month			
1008. Other taxes	months @			per month			
1011. Aggregate Adjustment							
1100. Title Charges							
1101. Settlement or closing fee	to	Guaranty Title, Inc.				\$115.00	\$115.00
1102. Abstract or title search			to				
1103. Title examination			to				
1104. Title insurance binder			to				
1105. Document preparation			to				
1106. Notary fees			to				
1107. Attorney's fees			to				
(includes above items numbers:)							
1108. Title insurance	to	Guaranty Title, Inc.				\$241.25	\$241.25
(includes above items numbers:)							
1109. Lender's coverage	\$0.00/\$0.00						
1110. Owner's coverage	\$65,000.00/\$482.50						
1111. Long term Escrow	to	Guaranty Title, Inc.					
1112. Express/Wire	to	Guaranty Title, Inc.					
1113. Edocs	to	Guaranty Title, Inc.					
1200. Government Recording and Transfer Charges							
1201. Recording Fees	Deed \$10.00 ; Mortgage ; Rel	to Guaranty Title, Inc.				\$5.00	\$5.00
1202.	Deed ; Mortgage	to					
1203.	Deed ; Mortgage	to					
1204. Additional recording fees						to	
1300. Additional Settlement Charges							
1301. Survey						to	
1302. Pest Inspection						to	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)						\$361.25	\$361.25

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.

Scott Fish

Angela E Fish

Gary Felton

Winkie Felton

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.

Angela E Fish 4-1-14
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.

ESCROW CLOSING INSTRUCTIONS

Date: April 1, 2014
To: GUARANTY TITLE, INC.
File No. 14133

SELLER herein deposits with you under these instructions the following:

- ☒ Executed Escrow Closing Statement
- ☒ Warranty Deed
- ☒ Affidavit/Privacy Policy
- ☒ IRS Reporting (if applicable)
- ☐ Long Term Escrow Instructions
- ☐ Promissory Note/Deed of Trust or Mortgage/Request for Reconveyance or Satisfaction
- ☐
- ☐

which you are hereby authorized and instructed to deliver, release and/or record when you have for the account of Seller \$65,000.00, subject to any charges and/or credits authorized herein; AND

BUYER herewith deposits with you cashiers or other certified funds as required pursuant to escrow closing statements and the following:

- ☒ Executed Escrow Closing Statement
- ☒ Privacy Policy
- ☐ Long Term Escrow Instructions
- ☐ Promissory Note/Deed of Trust or Mortgage/Request for Reconveyance or Satisfaction
- ☐
- ☐

Buyer has paid \$0.00 to N/A-outside of escrow, which you are authorized & instructed to deduct from sums due to the above pursuant to the escrow closing statement.

You are hereby authorized and directed to use the funds and documents described above, when you are able to close in accordance with the instructions below:

1. When you are in a position to issue or have issued a policy (or policies) of title insurance insuring Buyer (or otherwise hereinafter provided) in the form of an ALTA Standard Policy and in the amount (or amounts) as follows:

☒ Owner's ☐ Purchaser's OR ☐ Extended ☐ Expanded Endorsement form in the amount of \$65,000.00

☐ Mortgagee's ☐ Standard form AND/OR ☐ ALTA form in the amount(s) of \$0.00 on the real property described in Guaranty Title, Inc. Title Commitment No. 14133 which the undersigned have read and approved, which will show record title vested in: Scott Fish and Angela E Fish free and clear of all encumbrances except for the insuring clauses, exceptions, exclusions, provisions and stipulations customarily contained in the printed provisions of such form and exceptions numbered 1-14 as set forth in above referenced Title Commitment dated March 28, 2014; AND Deed of Trust/Mortgage executed by Scott Fish and Angela E Fish, dated March 27, 2014, for the payment of \$0.00 in favor of The undersigned have examined and hereby approve for use in this escrow the following documents as to content and form: As provided.

Then you are instructed to disburse deposited funds pursuant to the Escrow Closing Statement(s) examined and approved by the parties hereto and by this reference made a part hereof. Proceeds of this escrow may be disbursed by your check payable to the respective parties, and your checks and documents may be mailed to the addresses set forth in these instructions.

All documents have been prepared and completed according to the directions and instructions of the parties hereto, or their authorized attorneys or agents.

2. You are instructed to prorate as of closing the following: various taxes and it is understood that the prorated charges shown upon the escrow closing statement are prorated as of said date. Assume a per diem basis (based on 365 days per year) in any prorate herein provided, except rents which shall be prorated on a 30 day month, and unless parties otherwise instruct you, you are to use the information contained in the last available tax statement, rental statement as provided by the seller, beneficiary's statement, and fire insurance policies delivered into escrow for the prorates provided above. In the event any beneficiary's assumption statement reveals a deposit, account or funds for a future payment of taxes, insurance or other future obligations of the loan, you are to:

☐ Credit Seller and Debit Buyer ☒ Credit Buyer and Debit Seller ☐ Other:

3. All water and utility charges will be handled by the principals outside of this escrow.

4. Unless specifically provided elsewhere in these instructions, the cancellation, transfer or purchase of fire or other casualty insurance shall be handled by the parties outside of this escrow.

5. You are authorized to deduct from seller's proceeds any additional interest due on loan payoffs to lender after closing if a loan payoff is being made as a part of the transaction. The parties understand that there may be adjustments on unusual recording fees after the signing of these instructions. You are further authorized to deduct same from seller's proceeds and/or deduct from buyer's funds any payments made by you for said recording fees.

6. You are bound solely by the provisions set forth in these escrow instructions and the parties hereto understand that you are a party to Earnest Money Receipt and Agreement dated March 27, 2014 (and Amendments thereto, if any) previously executed by the parties herein, and that said Earnest Money Agreement (and Amendments thereto, if any) is (are) not a part of these escrow closing instructions. You are to be concerned only in the performance of your duties in compliance with these escrow closing instructions.

All money received by you in this escrow is to be deposited in your trust account pending closing. Seller and/or Buyer hereby acknowledge and consent to the deposit of the escrow money in financial institutions with which Guaranty Title, Inc. has or may have other banking relationships and further consent to the retention by Guaranty Title, Inc. and/or its affiliates of any and all benefits Guaranty Title, Inc. and/or its affiliates may receive from such financial institutions by reason of their maintenance of said trust accounts

DISCLOSURES

TAX PRORATIONS:

It is understood and agreed that the real property tax prorations herein is based on 2013 taxes, in the amount of \$477.30. Buyer and Seller therein hereby affirm and agree that Guaranty Title, Inc., its employees, agents or assigns have not made any warranties as to the accuracy of these tax figures. Further, Buyer and Seller agree that should the actual tax, as shown in the tax statement forwarded by the Assessors Office during the next year of sale, differ from the figure represented above, the following will occur: In the event buyer has received excess credit based on the estimated tax, buyer agrees to reimburse seller; or In the event seller has received excess credit based on the estimated tax, seller agrees to reimburse buyer. It has recently become the practice of the County Assessor/Treasurer to issue subsequent tax statements, the amount shown thereon being unavailable or unknown at the time of closing. Payment of any subsequent tax statements which may be received after the date of closing will be handled directly between the respective parties. It is agreed between the parties herein that they shall assume full responsibility for any further prorations or payment of taxes and hereby release Guaranty Title, Inc., from any further obligation.

These instructions are effective until funded and recorded from date hereof; and, thereafter, without written instructions to continue, you are authorized and instructed to cancel this escrow. I/We, jointly and severally, agree to pay your cancellation fee and all charges in connection therewith. In the event of cancellation of this escrow, all funds, except loan funds, shall be held subject to written cancellation instructions executed by all principals involved.

These escrow closing instructions may be executed in counterparts with like effect as if all signatures appeared on a single copy.

1. You are instructed to furnish to any broker or lender identified with this transaction or anyone acting on or behalf of such lender, any information concerning this escrow upon request of said broker or lender.
2. Should any disputes arise between parties interested in property or funds covered by these instructions, you shall have the option to hold all matters pending in their then existing status or to join in or commence a court action, or to bring an action in interpleader, at your option. Upon your determination to hold this escrow open for determination of the rights of the parties, you will be relieved of all responsibility to proceed until the rights of the parties are settled in your satisfactions. Further, you as escrow holder, shall be entitled to continue to so refrain to act until (a) the parties hereto have reached an agreement in their differences and shall have notified the escrow holder in writing of such agreement or (b) the rights of the parties have been duly adjudicated by a Court of competent jurisdiction. It is further agreed that in the event of any suit or claim made against you be either or both parties to this escrow or in the event any suit is instituted by you to resolve your responsibility regarding conflicting claims of both parties to this escrow, that said parties, jointly and severally, shall be required to pay you all expenses, costs and reasonable attorney's fees incurred by you in connection therewith, whether suit is instituted by you or any of the parties hereto, or not.
3. In the event of any disagreement between the parties hereto, or demands of claims made upon you by the parties hereto or interested herein or by any other party you, as escrow holder, shall have the right to employ legal counsel to advise you and/or represent you in any suit or action brought affecting this escrow or the papers held in connection herewith or to bring an action in interpleader, at your option. The parties hereto shall be jointly and severally liable to you for any and all attorney's fees, costs, and disbursements incurred by you in connection with the employment of counsel in such conflict and, upon demand, the parties shall forthwith pay the same to you, as escrow holder. If you are required to institute suit to collect such sums as are owed to you pursuant to this or any other provision of this instruction, you shall further be entitled to payment by the parties found liable for such unpaid charges of any costs and attorney's fees incurred in the prosecution of such action.

DECLARATION OF ESCROW SERVICES:

Both Buyer and Seller acknowledge the following by their signature below:

We have been specifically informed the Guaranty Title, (hereinafter referred to as GT) is not licensed to practice law and no legal advice has been offered by GT or any of its employees. We have been further informed that GT is acting only as escrow holder and that it is forbidden by law from offering any advice to any party respecting the merits of this escrow transaction or the nature and content of the documents executed herein, and that it has not done so.

We have been requested by escrow holder to seek legal counsel of our own choosing at our own expense, if we have any doubt concerning any aspect of this transaction.

We further declare all instruments to which we are a party, if prepared by GT have been prepared under the direction of our attorneys or ourselves and particularly that copying legal description from title reports into forms of deeds, etc., or reformatting of legal descriptions or agreements is, or will be, solely at our direction or request.

We have been afforded adequate time and opportunity to read and understand these escrow instructions and all other documents referred to therein.

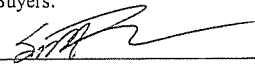
These escrow closing instructions constitute the entire agreement between the escrow holder and the undersigned parties. Any amendment and/or supplement to these instructions must be in writing.

We further understand that GT assumes no liability as to law, ordinance or governmental regulations including, but not limited to, building, zoning and division of land ordinance and assumes no responsibility for determining that the parties to the escrow have complied with the requirements of the Truth in Lending, Consumer Protection Act (Public Law 90-321), or similar laws.

Settlement agent is released from and shall have no liability, obligation or responsibility with respect to (a) withholding of funds pursuant to Section 1445 of the Internal Revenue Code 1986 as amended, (b) advising the parties as to the requirements of such section or (c) determining whether the transferor is a foreign person under such section, acting as the Qualified Substitute or otherwise making any inquiry concerning compliance with such Section for any party to the transaction.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING ESCROW CLOSING INSTRUCTIONS AND ALSO THE DECLARATION SET FORTH ABOVE AND AGREE TO THE SAME.

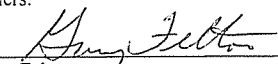
Buyers:

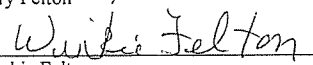


Scott Fish


Angela E Fish

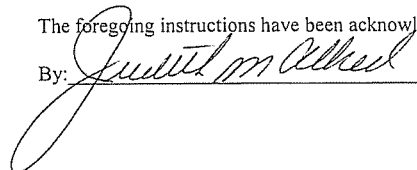
Sellers:



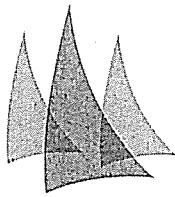
Gary Felton


Winkie Felton

The foregoing instructions have been acknowledged and received by Guaranty Title, Inc.

By: 

Date: 4-1-14



WESTCOR

LAND TITLE INSURANCE COMPANY

Notice of Privacy Policy

of

Westcor Land Title Insurance Company

Westcor Land Title Insurance Company ("WLTIC") values its customers and is committed to protecting the privacy of personal information. In keeping with that philosophy, we have developed a Privacy Policy, set out below, that will ensure the continued protection of your nonpublic personal information and inform you about the measures WLTIC takes to safeguard that information.

Who is Covered

We provide our Privacy Policy to each customer when they purchase an WLTIC title insurance policy. Generally, this means that the Privacy Policy is provided to the customer at the closing of the real estate transaction.

Information Collected

In the normal course of business and to provide the necessary services to our customers, we may obtain nonpublic personal information directly from the customer, from customer-related transactions, or from third parties such as our title insurance agents, lenders, appraisers, surveyors or other similar entities.

Access to Information

Access to all nonpublic personal information is limited to those employees who have a need to know in order to perform their jobs. These employees include, but are not limited to, those in departments such as legal, underwriting, claims administration and accounting.

Information Sharing

Generally, WLTIC does not share nonpublic personal information that it collects with anyone other than its policy issuing agents as needed to complete the real estate settlement services and issue its title insurance policy as requested by the consumer. WLTIC may share nonpublic personal information as permitted by law with entities with whom WLTIC has a joint marketing agreement. Entities with whom WLTIC has a joint marketing agreement have agreed to protect the privacy of our customer's nonpublic personal information by utilizing similar precautions and security measures as WLTIC uses to protect this information and to use the information for lawful purposes. WLTIC, however, may share information as required by law in response to a subpoena, to a government regulatory agency or to prevent fraud.

Information Security

WLTIC, at all times, strives to maintain the confidentiality and integrity of the personal information in its possession and has instituted measures to guard against its unauthorized access. We maintain physical, electronic and procedural safeguards in compliance with federal standards to protect that information.

The WLTIC Privacy Policy can also be found on WLTIC's website at www.wltic.com.

INITIAL HERE

SF WF

SF WF