

RECEIVED

NOV 03 2011

Department of Water Resources  
Eastern RegionSTATE OF IDAHO  
DEPARTMENT OF WATER RESOURCES

## 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?                       |
|-----------------------|-----------------------------------------|-----------------------|------------------------------|-----------------------|------------------------------|
| 754143                | Yes <input checked="" type="checkbox"/> |                       | Yes <input type="checkbox"/> |                       | Yes <input type="checkbox"/> |
|                       | Yes <input type="checkbox"/>            |                       | Yes <input type="checkbox"/> |                       | Yes <input type="checkbox"/> |
|                       | Yes <input type="checkbox"/>            |                       | Yes <input type="checkbox"/> |                       | Yes <input type="checkbox"/> |
|                       | Yes <input type="checkbox"/>            |                       | Yes <input type="checkbox"/> |                       | Yes <input type="checkbox"/> |
|                       | Yes <input type="checkbox"/>            |                       | Yes <input type="checkbox"/> |                       | Yes <input type="checkbox"/> |

2. Previous Owner's Name:

ROBERT CRISPIN AND DEBORAH CRISPIN

Name of current water right holder/claimant

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

MICHAEL R. DUNBAR AND SHARON L. DUNBAR

Name of each new owner as listed on the conveyance document

SUPPORT DATA

New owner continued

Name connector

Land

or

☒ and/or

983 HWY 93 NORTH

Mailing address

CARMEN

City

ID

State

83462

ZIP

208 756 1817

Telephone

MIKE DUNBAR @ CENTURYLINK.NET

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.

2.0 ACRE FRET (SEE ATTACHED SALE AGREEMENT)

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

8/23/11 (6.2 ac), 10/26/11 (0.75 ac)

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.

7. Signature:

Michael R. Dunbar

Signature of new owner/claimant

Title, if applicable

11/2/11

Date

- Signature:

Sharon L. Dunbar

Signature of new owner/claimant

Title, if applicable

11/2/11

Date

For IDWR Office Use Only:

Received by

JPS

Date

11/3/2011

Receipt No.

E037095

Receipt Amt.

\$100.-

Approved by

Processed by

Date

## WARRANTY DEED

*6.2 ACRES*

Order No.:3071105719TD

### FOR VALUE RECEIVED

**Robert Crispin and Deborah Crispin, Husband and Wife**

the grantor(s), do(es) hereby grant, bargain, sell and convey unto

**Michael R. Dunbar and Sharon L. Dunbar, Husband and Wife**

*MRD  
SLD*

whose current address is

**983 Hwy. 93 N. Carmen, ID 83462**

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

**A PARCEL OF LAND LOCATED IN THE NORTHWEST QUARTER SOUTHEAST QUARTER, SECTION 18, T. 23 N., R. 22 E., BOISE MERIDIAN, LEMHI COUNTY, IDAHO, MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**COMMENCING AT THE C ¼ CORNER OF SAID SECTION 18 FROM WHICH THE C-S 1/16 CORNER OF SECTION 18 BEARS S. 00° 51' 00" W., 1308.78 FT., THE BASIS OF BEARING OF THIS DESCRIPTION, RUN THENCE S. 00° 51' 00" W. ALONG THE N-S CENTERLINE OF SAID SECTION 18 A DISTANCE OF 159.80 FT. TO A POINT ON THE SOUTHERLY RIGHT-OF-WAY OF TOWER CREEK ROAD, SAID POINT BEING THE POINT OF BEGINNING;**

**THENCE ALONG SAID RIGHT-OF-WAY THE FOLLOWING COURSES:**

**S. 85° 04' 17" E., 86.87 FT.; N. 89° 26' 01" E., 141.94 FT.;**

**N. 78° 28' 54" E., 176.13 FT.;**

**THENCE S. 00° 27' 00" W. LEAVING SAID RIGHT-OF-WAY A DISTANCE OF 641.55 FT. TO A POINT IN THE CENTER OF TOWER CREEK;**

**THENCE ALONG THE CENTER OF SAID TOWER CREEK THE FOLLOWING COURSES:**

**S. 43° 06' 01" W., 200.00 FT.; S. 62° 09' 10" W., 181.77 FT. TO A POINT ON THE EASTERLY RIGHT-OF-WAY OF U.S. HIGHWAY 93;**

**THENCE N. 07° 21' 09" W. ALONG SAID EASTERLY RIGHT-OF-WAY A DISTANCE OF 779.03 FT. TO A POINT ON SAID N-S CENTERLINE OF SECTION 18;**

**THENCE N. 00° 51' 00" E. ALONG SAID N-S CENTERLINE A DISTANCE OF 70.74 FT. TO THE POINT OF BEGINNING.**

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

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

Dated: 8/23/2011

Robert Crispin  
Robert Crispin

Deborah Crispin  
Deborah Crispin

State of ID

}

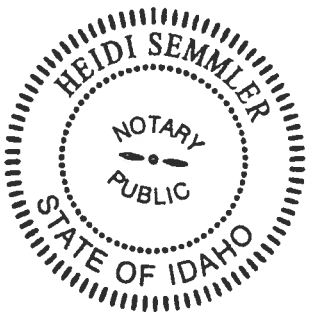
County of Lemhi

} ss.

}

On this 23<sup>rd</sup> day of August, in the year 2011 before me, a Notary Public in and for said state, personally appeared Robert Crispin and Deborah Crispin known or identified to me to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal the day and year first above written.



Heidi Semmler  
Notary Public for the State of Idaho  
Residing at: Salmon  
Commission Expires: May 19, 2015

*approx. 0.75 acres*

*MRB  
JLC*

## WARRANTY DEED

ATEC Order No.:116018

### FOR VALUE RECEIVED

**Robert Crispin and Deborah Crispin, HUSBAND & WIFE**

the grantor(s), do(es) hereby grant, bargain, sell and convey unto

**Michael R. Dunbar and Sharon L. Dunbar, husband and wife**

whose current address is

983 Hwy. 93 N.  
Carmen, ID 83462

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

A parcel of land located in the NW ¼ SE ¼, Section 18, T. 23 N., R. 22 E., Boise Meridian, Lemhi County, Idaho, more particularly described as follows:

Commencing at the C ¼ Corner of said Section 18 from which the C-S 1/16 Corner of Section 18 bears S 00°51'00" W, 1308.78 feet, the Basis of Bearing of this description, run thence S 00°51'00" W along the N-S centerline of said Section 18, 159.80 feet to a point on the southerly right-of-way of Tower Creek Road, Thence along said right-of-way the following courses: S 85°04'17" E, 86.87 feet;

N 89°26'01" E, 141.94 feet; N 78°28'54" E, 176.13 feet to the POINT OF BEGINNING;

Thence continue along said right-of-way N71°14'19"E, 122.17 feet;

Thence leaving said right-of-way S03°50'05"E, 292.47 feet;

Thence S86°09'55"W, 118.06 feet;

Thence S03°50'05"E, 359.00 feet to a point in the center of Tower Creek;

Thence along the center of said Tower Creek the following courses:

N89°16'09"W, 24.77 feet; S 43°06'01"W, 31.81 feet;

Thence leaving said centerline N00°26'57"E, 641.55 feet to the POINT OF BEGINNING.

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

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

the grantor(s), do(es) hereby grant, bargain, sell and convey unto

Michael R. Dunbar and Sharon L. Dunbar, husband and wife

whose current address is

983 Hwy. 93 N.  
Carmen, ID 83462

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

A parcel of land located in the NW  $\frac{1}{4}$  SE  $\frac{1}{4}$ , Section 18, T. 23 N., R. 22 E., Boise Meridian, Lemhi County, Idaho, more particularly described as follows:

Commencing at the C  $\frac{1}{4}$  Corner of said Section 18 from which the C-S 1/16 Corner of Section 18 bears S 00°51'00" W, 1308.78 feet, the Basis of Bearing of this description, run thence S 00°51'00" W along the N-S centerline of said Section 18, 159.80 feet to a point on the southerly right-of-way of Tower Creek Road, Thence along said right-of-way the following courses: S 85°04'17" E, 86.87 feet;

N 89°26'01" E, 141.94 feet; N 78°28'54" E, 176.13 feet to the POINT OF BEGINNING;

Thence continue along said right-of-way N71°14'19"E, 122.17 feet;

Thence leaving said right-of-way S03°50'05"E, 292.47 feet;

Thence S86°09'55"W, 118.06 feet;

Thence S03°50'05"E, 359.00 feet to a point in the center of Tower Creek;

Thence along the center of said Tower Creek the following courses:

N89°16'09"W, 24.77 feet; S 43°06'01"W, 31.81 feet;

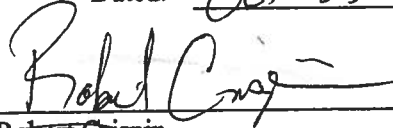
Thence leaving said centerline N00°26'57"E, 641.55 feet to the POINT OF

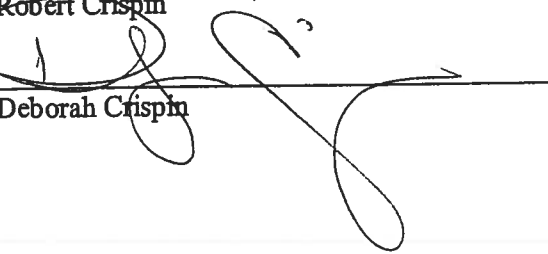
BEGINNING.

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

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

Dated: Oct - 25 - 11

  
Robert Crispin

  
Deborah Crispin

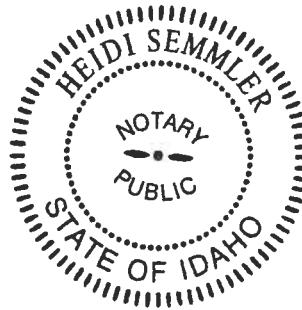
State of Idaho } ss  
County of Lemhi }

On this 25<sup>th</sup> day of October, 2011, before me, Heidi Semmler, a Notary Public in and for said state, personally appeared Robert Crispin and Deborah Crispin, known or identified to me to be the person(s) whose name(s) is/are subscribed to the within Instrument and acknowledged to me that ~~he/she~~ they executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Heidi Semmler  
Notary Public for the State of Idaho  
Residing at: Salmon  
Commission Expires: May 19, 2015



## RE-21 REAL ESTATE PURCHASE AND SALE AGREEMENT



Idaho Association of REALTORS®  
The Professionals in Real Estate®

THIS IS A LEGALLY BINDING CONTRACT, READ THE ENTIRE DOCUMENT, INCLUDING ANY ATTACHMENTS.  
IF YOU HAVE ANY QUESTIONS, CONSULT YOUR ATTORNEY AND/OR ACCOUNTANT BEFORE SIGNING.

DATE 7/15/20111 ID# 13215914

2 LISTING AGENCY \_\_\_\_\_

Office Phone # \_\_\_\_\_

Fax # \_\_\_\_\_

3 Listing Agent \_\_\_\_\_ E-Mail \_\_\_\_\_

Phone # \_\_\_\_\_

4 SELLING AGENCY Robie Real EstateOffice Phone # 756-4159Fax # 756-19455 Selling Agent Denise WilsonE-Mail mtnbears@centurytel.netPhone # 970-417-82236 1. BUYER: Michael R. and Sharon L. Dunbar, husband and wife

7 (Hereinafter called "BUYER") agrees to purchase, and the undersigned SELLER agrees to sell the following described real estate hereinafter referred to as

8 "PROPERTY" COMMONLY KNOWN AS 983 Highway 93 North9 City Carmen County, ID, Zip 83462 legally described as: T-4722 18 23 22

10 RP#23N22E187805 A

11 OR Legal Description Attached as addendum # \_\_\_\_\_ (Addendum must accompany original offer.)

12 2. \$250,000.00 PURCHASE PRICE: Two Hundred Fifty Thousand and Zero/100 DOLLARS,  
13 payable upon the following TERMS AND CONDITIONS (not including closing costs):

14 3. FINANCIAL TERMS: Note: A+C+D+E must add up to total purchase price.

15 (A). \$5,000.00 EARNEST MONEY: BUYER hereby deposits Five Thousand and Zero/10016 DOLLARS as Earnest Money evidenced by: ☐ cash ☒ personal check ☐ cashier's check ☐ note (due date): \_\_\_\_\_17 and a receipt is hereby acknowledged. Earnest Money to be  
18 ☐ other \_\_\_\_\_ Listing Broker ☒ Selling Broker  
19 deposited in trust account ☐ upon receipt, or ☒ upon acceptance by BUYER and SELLER and shall be held by: \_\_\_\_\_  
20 for the benefit of the parties hereto.21 THE RESPONSIBLE BROKER SHALL BE: Erin Robie22 (B). ALL CASH OFFER: ☒ NO ☐ YES If this is an all cash offer do not complete Sections 3C and 3D, fill blanks with "0" (ZERO). IF CASH  
23 OFFER, BUYER'S OBLIGATION TO CLOSE SHALL NOT BE SUBJECT TO ANY FINANCIAL CONTINGENCY. BUYER agrees to provide SELLER  
24 within 5:00pm business days (five [5] if left blank) from the date of acceptance of this agreement by all parties, evidence of sufficient funds and/or proceeds  
25 necessary to close transaction. Acceptable documentation includes, but is not limited to, a copy of a recent bank or financial statement or contract(s) for  
26 the sale of BUYER'S current residence or other property to be sold.27 (C). \$160,000.00 NEW LOAN PROCEEDS: This Agreement is contingent upon BUYER obtaining the following financing:  
28 ☒ FIRST LOAN of \$ 160,000.00 not including mortgage insurance, through ☐ FHA, ☐ VA, ☒ CONVENTIONAL, ☐ IHFA, ☐ RURAL  
29 DEVELOPMENT, ☐ OTHER \_\_\_\_\_ with interest not to exceed 6 % for a period of  
30 \_\_\_\_\_ year(s) at: ☒ Fixed Rate ☐ Other \_\_\_\_\_. In the event BUYER is unable, after exercising good faith efforts, to obtain the indicated  
31 financing, BUYER's Earnest Money may be returned at BUYER'S request. BUYER shall pay no more than 1 point(s) plus origination fee if any.  
32 SELLER shall pay no more than 0 point(s). Any reduction in points shall first accrue to the benefit of the ☐ BUYER ☐ SELLER ☐ Divided Equally  
33 ☒ N/A.34 ☐ SECOND LOAN of \$ \_\_\_\_\_ with interest not to exceed \_\_\_\_\_ % for a period of \_\_\_\_\_ year(s) at: ☐ Fixed Rate  
35 ☐ Other \_\_\_\_\_. BUYER shall pay no more than \_\_\_\_\_ point(s) plus origination fee if any. SELLER shall pay no more than  
36 \_\_\_\_\_ point(s). Any reduction in points shall first accrue to the benefit of the ☐ BUYER ☐ SELLER ☐ Divided Equally ☐ N/A.37 LOAN APPLICATION: BUYER ☐ has applied ☐ shall apply for such loan(s) within \_\_\_\_\_ business days (five [5] if left blank) of SELLER'S acceptance.  
38 Within \_\_\_\_\_ business days (ten [10] if left blank) of final acceptance of all parties, BUYER agrees to furnish SELLER with a written confirmation  
39 showing lender approval of credit report, income verification, debt ratios, and evidence of sufficient funds and/or proceeds necessary to  
40 close transaction in a manner acceptable to the SELLER(S) and subject only to satisfactory appraisal and final lender underwriting. If such  
41 written confirmation is not received by SELLER(S) within the strict time allotted, SELLER(S) may at their option cancel this agreement by notifying  
42 BUYER(S) in writing of such cancellation within \_\_\_\_\_ business days (three [3] if left blank) after written confirmation was required. If SELLER does not  
43 cancel within the strict time period specified as set forth herein, SELLER shall be deemed to have accepted such written confirmation of lender approval  
44 and shall be deemed to have elected to proceed with the transaction. SELLER'S approval shall not be unreasonably withheld. If an appraisal is  
45 required by lender, the PROPERTY must appraise at not less than purchase price or BUYER'S Earnest Money may be returned at BUYER'S  
46 request. BUYER may also apply for a loan with different conditions and costs and close transaction provided all other terms and conditions of this  
47 Agreement are fulfilled, and the new loan does not increase the costs or requirements to the SELLER. FHA / VA: If applicable, it is expressly agreed  
48 that notwithstanding any other provisions of this contract, BUYER shall not be obligated to complete the purchase of the PROPERTY described herein or  
49 to incur any penalty or forfeiture of Earnest Money deposits or otherwise unless BUYER has been given in accordance with HUD/FHA or VA  
50 requirements a written statement by the Federal Housing Commissioner, Veterans Administration or a Direct Endorsement lender setting forth the  
51 appraised value of the PROPERTY of not less than the sales price as stated in the contract. SELLER agrees to pay fees required by FHA or VA.52 (D). \$ \_\_\_\_\_ ADDITIONAL FINANCIAL TERMS:  
53 ☐ Additional financial terms are specified under the heading "OTHER TERMS AND/OR CONDITIONS" (Section 4).  
54 ☐ Additional financial terms are contained in a FINANCING ADDENDUM of same date, attached hereto, signed by both parties.55 (E). \$ 85,000.00 APPROXIMATE FUNDS DUE FROM BUYERS AT CLOSING (Not including closing costs): Cash at  
56 closing to be paid by BUYER at closing in GOOD FUNDS, includes: cash, electronic transfer funds, certified check or cashier's check. NOTE: If  
57 any of above loans being Assumed or taken "subject to", any net differences between the approximate balances and the actual balance of said loan(s)  
58 shall be adjusted at closing of escrow in: ☐ Cash ☒ Other wire transfer to title companyBUYER'S Initials MDR SLD Date 7/15/11

SELLER'S Initials (\_\_\_\_\_) (\_\_\_\_\_) Date \_\_\_\_\_

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National Association of REALTORS®. USE BY ANY OTHER PERSON IS PROHIBITED. © Copyright Idaho Association of REALTORS®, Inc. All rights reserved.

PROPERTY ADDRESS: 983 Highway 93 NorthID#: 13215914

4. OTHER TERMS AND/OR CONDITIONS: This Agreement is made subject to the following special terms, considerations and/or contingencies which must be satisfied prior to closing Purchase is contingent upon the closing and full funding of the buyers home located at 7895 Weld County Road 96, Wellington CO 80549 home is under contract as evidenced by attached letter. Buyers have applied for loan as evidenced by attached letter.

Seller agrees to transfer water rights for 2 acres from Idaho Department of Water Resources water right # 75-4143 after closing and to pay for any fees associated with transfer.

Seller agrees to have septic tank pumped prior to closing - after all buyer contingencies have been removed.

Seller to patch and paint any large holes in home after personal wall hangings have been removed.

Seller to remove sand box and sand, buyer will take care of reseedling.

5. ITEMS INCLUDED & EXCLUDED IN THIS SALE: All existing fixtures and fittings that are attached to the PROPERTY are INCLUDED IN THE PURCHASE PRICE (unless excluded below), and shall be transferred free of liens. These include, but are not limited to, all seller-owned attached floor coverings, attached television antennae, satellite dish, attached plumbing, bathroom and lighting fixtures, window screens, screen doors, storm doors, storm coverings, window coverings, garage door opener(s) and transmitter(s), exterior trees, plants or shrubbery, water heating apparatus and fixtures, attached fireplace equipment, awnings, ventilating, cooling and heating systems, all ranges, ovens, built-in dishwashers, fuel tanks and irrigation fixtures and equipment, that are now on or used in connection with the PROPERTY and shall be included in the sale unless otherwise provided herein. BUYER should satisfy himself/herself that the condition of the included items is acceptable. It is agreed that any item included in this section is of nominal value less than \$100.

(A). ADDITIONAL ITEMS SPECIFICALLY INCLUDED IN THIS SALE: GE Refrigerator, all interior closet shelving as attached, 2 garage door openers, work bench in garage along with all attached shelving units, patio speakers, wrought iron hose hanger, solar lights as in place, barrels and boxes in garden area, water softener as installed, sprinkler filter systems

(B). ITEMS SPECIFICALLY EXCLUDED IN THIS SALE: sellers personal property, assorted rocks and memorabilia in yard areas.

6. MINERAL RIGHTS: Any and all mineral rights appurtenant to the PROPERTY are included in and are part of the sale of this PROPERTY unless otherwise agreed to by the parties in writing.

7. WATER RIGHTS: Any and all water rights including but not limited to water systems, wells, springs, lakes, streams, ponds, rivers, ditches, ditch rights, and the like, if any, appurtenant to the PROPERTY are included in and are a part of the sale of this PROPERTY unless otherwise agreed to by the parties in writing.

8. TITLE CONVEYANCE: Title of SELLER is to be conveyed by warranty deed, unless otherwise provided, and is to be marketable and insurable except for rights reserved in federal patents, state or railroad deeds, building or use restrictions, building and zoning regulations and ordinances of any governmental unit, and rights of way and easements established or of record. Liens, encumbrances or defects to be discharged by SELLER may be paid out of purchase money at date of closing. No liens, encumbrances or defects which are to be discharged or assumed by BUYER or to which title is taken subject to, exist unless otherwise specified in this Agreement.

9. TITLE INSURANCE: There may be types of title insurance coverages available other than those listed below and parties to this agreement are advised to talk to a title company about any other coverages available that will give the BUYER additional coverage.

(A). PRELIMINARY TITLE COMMITMENT: Prior to closing the transaction, ☒ SELLER or ☐ BUYER shall furnish to BUYER a preliminary commitment of a title insurance policy showing the condition of the title to said PROPERTY. BUYER shall have 5 business days (five [5] if left blank) from receipt of the preliminary commitment or not fewer than twenty-four (24) hours prior to closing, within which to object in writing to the condition of the title as set forth in the preliminary commitment. If BUYER does not so object, BUYER shall be deemed to have accepted the conditions of the title. It is agreed that if the title of said PROPERTY is not marketable, or cannot be made so within 5 business days (five [5] if left blank) after notice containing a written statement of defect is delivered to SELLER, BUYER'S Earnest Money deposit will be returned to BUYER and SELLER shall pay for the cost of title insurance cancellation fee, escrow and legal fees, if any.

(B). TITLE COMPANY: The parties agree that Alliance Title & Escrow Title Company located at 205 Courthouse Drive, Salmon, ID 83467 shall provide the title policy and preliminary report of commitment.

(C). STANDARD COVERAGE OWNER'S POLICY: SELLER shall within a reasonable time after closing furnish to BUYER a title insurance policy in the amount of the purchase price of the PROPERTY showing marketable and insurable title subject to the liens, encumbrances and defects elsewhere set out in this Agreement to be discharged or assumed by BUYER unless otherwise provided herein. The risk assumed by the title company in the standard coverage policy is limited to matters of public record. BUYER shall receive a ILTA/ALTA Owner's Policy of Title Insurance. A title company, at BUYER's request, can provide information about the availability, desirability, coverage and cost of various title insurance coverages and endorsements. If BUYER desires title coverage other than that required by this paragraph, BUYER shall instruct Closing Agency in writing and pay any increase in cost unless otherwise provided herein.

(D). EXTENDED COVERAGE LENDER'S POLICY (Mortgagee policy): The lender may require that BUYER (Borrower) furnish an Extended Coverage Lender's Policy. This extended coverage lender's policy considers matters of public record and additionally insures against certain matters not shown in the public record. This extended coverage lender's policy is solely for the benefit of the lender and only protects the lender.

BUYER'S Initials ( MAE ) ( SA ) Date 7/15/11

SELLER'S Initials ( ) ( ) Date