



Susan Bohnenkamper
Post Closing Loan Analyst
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July 28, 2010

Idaho Department of Water Resources
Attn: Jonie Barg
900 N Skyline Dr., Ste A
Idaho Falls, ID 83402-1718

Re: Our Loan # 10072000
Borrower: MGR Farms, LLC, Grant Ricks and Camille Ricks
Security Interest Water Right No. 22-2220B, 22-2236B, 22-2245A, 22-4184E,
22-7064C, 22-7089A, 22-7132, 22-13442, 22-13443, 22-13515, 22-13747, 22-
2299A, 22-2299B

Dear Jonie:

Enclosed please find a copy of your letter along with the requested copy of the recorded Mortgage for the above referenced water rights. I believe this is the last item required to process our request.

Please contact me if you should have any questions regarding this matter or require any additional information.

Sincerely,

Susan Bohnenkamper
Post Closing Loan Analyst
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One CityPlace Drive, Suite 200
St. Louis, MO 63141
(314) 687-4067 phone
(314) 687-4432 fax
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Enclosures



State of Idaho

DEPARTMENT OF WATER RESOURCES

Eastern Region, 900 North Skyline Drive, Suite A • Idaho Falls, Idaho 83402-1718

Phone: (208) 525-7161 • Fax: (208) 525-7177 • Web Site: www.idwr.idaho.gov

C. L. "BUTCH" OTTER
Governor

GARY SPACKMAN
Interim Director

July 2, 2010

AXA Equitable Life Insurance Co
1290 Ave of the Americas
New York NY 10104

RE: Security Interest Water Right No. 22-2299B

DKJ FARMS

Dear Sir/Madam:

The Department of Water Resources acknowledges receipt of your Notice of Security Interest.

Our review of your notice indicates that additional information is required before we can process the change. The information required is indicated below:

**** **Evidence of Security Interest:** copy of 'recorded' Deed of Trust, Mortgage, Contract of Sale or other legal document indicating your interest in the property and water rights in question

Because the Department cannot process the security interest without proper documentation/fees, we will hold any action on your notice pending receipt of the necessary information/fees. If we do not receive the necessary information/fees within 30 days we will return your notice and all attachments and your notice will not be processed.

Please note that Section 42-248, Idaho Code, requires you or the owner of this water right to maintain current ownership and address records on file with the department. Forms to file a change of ownership of a water right and/or a change in the address of the water right owner are available from any department office, or at the department's website at: www.idwr.idaho.gov.

Please feel free to contact the Department if you have any questions.

Sincerely,

Jonie Barg
Jonie Barg
Technical Records Specialist

Enclosure(s)

cc: First American Title Co