

December 16, 2009

Mr. Allen Merritt
Southern Region Manager
State of Idaho, Department of Water Resources
1341 Fillmore St, Suite 200
Twin Falls, ID 83801

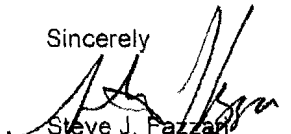
RE: Application for Transfers Nos. 76014, 76020, 76028 and 76066-Western Mortgage and Realty Co.

Dear Mr. Merritt

Please be advised that Bank of America is the mortgageholder of the real property owned by Western Mortgage and Realty Company which will be impacted by the proposed transfer of water rights identified in your letter dated November 3, 2009 to Tim Tippet. Please accept this letter as our consent to the transfer of these rights referenced by the application numbers listed above.

If you should have any questions please feel free to give me a call a 509-227-0017.

Sincerely

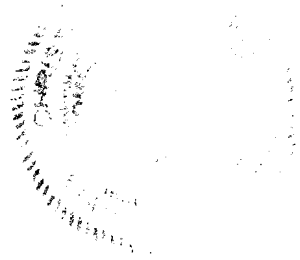

Steve J. Pazzani
Senior Vice President

CC: Western Mortgage and Realty Co.-Tim Tippet

STATE OF WASHINGTON)
) §
COUNTY OF Franklin)

On this 17th day of December, 2009, before me the undersigned Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared STEVE J. FAZZARI to me known to be the Senior Vice President of Bank of America, the corporation that executed the foregoing document, and acknowledged same to be the free and voluntary act of said corporation for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute said document on behalf of said corporation.

WITNESS my hand and official seal hereto affixed the day and year first above written.



Christine D. Davidson
NOTARY PUBLIC in and for the State of
Washington, residing at Bellevue.
My Commission Expires: 12-19-10.