

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES
NOTICE OF CHANGE IN WATER RIGHT OWNERSHIP

RECEIVED
JAN 30 2008
 DEPT. OF WATER RESOURCE
 SOUTHERN REGION

Please print or type. Attach pages with additional information. Instructions are included at the end of this form.
 Incomplete forms will be returned.

1. Please list the water right number(s) and/or adjudication claim number(s) (if any) for each water right to be changed. List just the adjudication claim number if there is no corresponding water right record on file with the department. Indicate, by checking in the space provided (under the "split" heading), if the change in ownership is limited to a portion of a water right in which case division of the existing water right or adjudication claim record will be required.

Water Right No(s).	Adjudication Claim No(s).	Split	Water Right No(s).	Adjudication Claim No(s).	Split
PD 72-20F					
PD 72-10123					

2. The following **REQUIRED** information must be submitted with this form:

A. The appropriate **FILING FEE**. See instructions for fee amounts.

B. A copy of the most recent **DEED, TITLE POLICY, CONTRACT OF SALE** or other legal document indicating your ownership of the property and water right(s) or claim(s) in question, **WITH ATTACHED LEGAL DESCRIPTION**.

C. Either of the following (if necessary to clarify division of water rights or other complex property descriptions):
PLAT OF PROPERTY or **SURVEY MAP** clearly showing the location of the point(s) of diversion and place of use of your water right(s) and/or adjudication claim(s) (these are usually attached to your deed or on file with the county).

chain of ownership
point of diversion OR
 If your water right(s) and/or adjudication claim(s) is for ten or more acres of irrigation, you must submit a USDA Farm Service Agency **AERIAL PHOTO** with the irrigated acres outlined and point(s) of diversion clearly marked. The **AERIAL PHOTO** should be submitted in place of the **PLAT OF PROPERTY** or **SURVEY MAP**.

3. Name and Address of Former Owner/Claimant(s) Oliver Roy Inks/Keeper
660 Rod & Gun Club loop, Challis ID
4. New Owner/Claimant(s) Kevin L. Lloyd, Anna Lloyd
 Name Connector (Check one): ☒ and, ☐ or, ☐ and/or
- New Mailing Address Hc 63 Box 1548
- City, State and ZIP Code Challis ID 83226
- New Telephone Number (208) 877-6969
5. Date you acquired the property 11-9-07

SUPPORT DATA
IN FILE # 72-20F

6. If the change in ownership affects the entire water right for each water right or adjudication claim number listed in item 1, THEN SKIP THIS ITEM AND GO TO ITEM 7. If the change in ownership divides the water right(s) among multiple owners, you must describe, in detail, your portion of each water right after the change. Fill in the appropriate spaces in the box(es) below to describe your water right(s) after the change (one water right per box, you may copy this page as necessary). If your quantity of water is greater than a proportionate split, you must attach documentation to show justification for a larger amount. If you are not sure how to identify your portion of the original water right or adjudication claim records, please contact the nearest IDWR office for assistance.

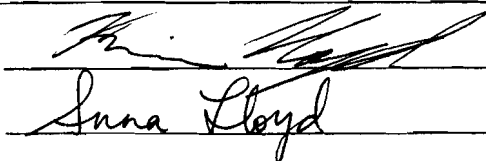
DESCRIPTION OF YOUR PORTION OF WATER RIGHT
(If the right(s) will not be split, skip this area and proceed to item 7)

Water Right and/or Adjudication Claim Number _____		
Water Use	Diversion Rate or Volume (cubic feet per second or acre-feet per annum)	Description (acres, number and type of stock, homes, etc)
Irrigation	_____	_____
Stock	_____	_____
Domestic	_____	_____
Other _____	_____	_____
Total	_____	_____

DESCRIPTION OF YOUR PORTION OF WATER RIGHT
(If the right(s) will not be split, skip this area and proceed to item 7)

Water Right and/or Adjudication Claim Number _____		
Water Use	Diversion Rate or Volume (cubic feet per second or acre-feet per annum)	Description (acres, number and type of stock, homes, etc)
Irrigation	_____	_____
Stock	_____	_____
Domestic	_____	_____
Other _____	_____	_____
Total	_____	_____

7. Signature of New Owner(s) or Claimant(s)
(include title if applicable)



For Snake River Basin Adjudication Claims: Please attach a Notice of Appearance completed by your attorney, if you wish IDWR to correspond with him/her for all matters related to your claims.

For Office Use Only

Received by 	Date <u>2/1/08</u>	Fee _____
Received by <u>D. Ash</u>	Date <u>2/13/08</u>	Receipt No. <u>50 30008</u>
Processed by _____	AJ Date _____	WR _____ Date _____

5029981 \$20
CASH

WARRANTY DEED

For Value Received ROY INSKEEP AND DORIS INSKEEP, husband and wife, the Grantors, do hereby grant, bargain, sell and convey unto KEVIN L. LLOYD AND ANNA F. LLOYD, husband and wife, the Grantees, whose current address is H/C 63 Box 1548 Challis, Id. 83226, the following described premises, in Custer County, Idaho, to-wit:

A fraction of the SE $\frac{1}{4}$ NE $\frac{1}{4}$, Section 17, Township 14 North, Range 19 East, Boise Meridian, Custer County, Idaho, described as:

Commencing at the Northeast corner of said Section 17; thence West along the Section line 1320.00 feet to the Northwest corner of the NE $\frac{1}{4}$ NE $\frac{1}{4}$ of said Section 17; thence South 0°03' East, 89.6 feet to the Northwest corner of the land described in the Deed to Gary Peck, et. ux., recorded April 6, 1973, as instrument No. 135211, records of Custer County, Idaho, thence continuing South 0°03' East, 2098.40 feet to the Point of Beginning; thence North 83°20' East, 977.85 feet; thence North 23°33' West, 175.71 feet; thence North 8°20' West, 65.31 feet; thence South 83°20' West, 897.84 feet, more or less, to a point on the West line of said SE $\frac{1}{4}$ NW $\frac{1}{4}$ thence South 0°03' East, 235.00 feet to the Point of Beginning.

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 they are free from all encumbrances excepting therefrom all covenants, conditions and restrictions of record and all easements of sight and of record as recorded in the records of Custer County, Idaho and that they will warrant and defend the same from all lawful claims whatsoever.

Dated: This 9TH day of NOVEMBER, 2007.

Roy Inskeep
ROY INSKEEP

Doris Inskeep
DORIS INSKEEP

STATE OF IDAHO)
: ss
County of Custer)

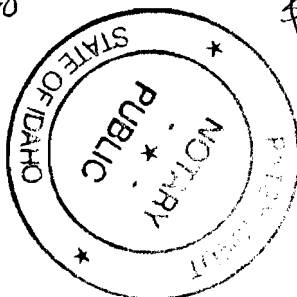
On this 9 day of November, 2007, before me, a Notary Public, personally appeared Roy Inskeep and Doris Inskeep, known or identified to me to be the persons whose names are subscribed to the within instrument, and acknowledged to me that they executed the same.

Patsy Kinde
Notary Public for Idaho
Residing at Challis
Commission Expires 3/24/10

STATE OF IDAHO, COUNTY OF CUSTER
I hereby certify that this instrument was filed for record at the request of CCT at 50 minutes past 1 o'clock P.M., this 9th day of November, 2007, in my office.

Barbara C. Breedlove
Ex-Officio Recorder

By Betsy Doughty
Deputy \$3.00



RECEIVED

FEB 11 2008

DEPT. OF WATER RESOURCES
SOUTHERN REGION

Uniform Settlement Statement

A. Settlement Statement				
B. Type of Loan				
1. () FHA	2. () FmHA	3. () Conventional Uninsured	4. () VA	5. () Conventional Insured
6. File Number 12006		7. Loan number 2028534	8. Mortgage insurance case number	

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 information purposes and are not included in the totals.

D. Name and address of buyer KEVIN L. LLOYD ANNA F. LLOYD	E. Name and address of seller ROY INSKEEP DORIS INSKEEP	F. Name and address of lender WEICHERT FINANCIAL SERVICES 225 LITTLETON ROAD MORRIS PLAINS, NJ 07950
G. Property location 660 ROD AND GUN CLUB ROAD CHALLIS, IDAHO 83226	H. Settlement agent CUSTER COUNTY TITLE, INC. P.O. BOX 370 CHALLIS, ID 83226 Place of settlement CUSTER COUNTY TITLE, INC. 720 MAIN STREET CHALLIS, ID 83226	I. Settlement date SIGN DATE: DISBURSEMENT DATE 11-9-07

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	250,000.00	401. Contract sales price	250,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	4,651.71	403. Realtor Credit	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes 11-10-07 to 12-31-07	31.31	407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower	254,683.02	420. Gross amount due to seller	250,000.00
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions in Amount Due To Seller	
201. Deposit or earnest money	500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	158,000.00	502. Settlement charges to seller (line 1400)	16,452.50
203. Existing loans) taken subject to		503. Existing loan(s) taken subject to	
204. Application Fee Credit		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes 1-1-07 to 11-9-07	188.65
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for Borrower	158,500.00	520. Total reduction amount due Seller	16,641.15
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from Borrower (line 120)	254,683.02	601. Gross amount due to Seller (line 420)	250,000.00
302. Less amounts paid by/for Borrower (line 220)	(158,500.00)	602. Less reductions in amt due Seller (line 520)	(16,641.15)
303. Cash (X) From ()To Borrower	96,183.02	603. Cash (X) To () From Seller	233,358.85

L. Settlement Charges					Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Sales/Broker's Commission Based on Price \$250,000.00 @ 6 % = \$15,000.00						
Division of commission (line 700) as follows						
701. \$7,500.00 TO PAIGE OEDING REAL ESTATE						
702. \$7,500.00 TO WAY OUT WEST REALTY						
703. Commission paid at settlement						
704.						15,000.00
800. Items Payable In Connection With Loan						
801. Loan origination fee	%	to	WEICHERT FINANCIAL		1,580.00	
802. Loan discount	%		WEICHERT FINANCIAL		395.00	
803. Appraisal fee		to	CAPITAL STATE APPRAISAL		525.00	
804. Credit report		to	CBC COMPAINES		13.00	
805. Lender's inspection fee						
806. Mortgage insurance application fee to						
807. Tax Service Fee		to	FIRST AMERICAN REAL		67.00	
808. Administration Fee						
809. Document Prep						
810. UNDERWRITING REVIEW TO						
811. Flood Determination to FIRST AMERICAN FLOOD					13.50	
812. WIRE TRANSFER FEE TO WEICHERT FINANCIAL					11.50	
813.						
814.						
815.						
816.						
817.						
900. Items Required By Lender To Be Paid in Advance						
901. Interest from	11-9-07	TO	12-1-07	@ \$25.4314	22 /day	559.49
902. Mortgage insurance premium for						
903. Hazard insurance premium	ONE YEAR TO	HORACE MANN			470.00	
904. Insurance 1 year						
905. FLOOD INSURANCE TO						
1000. Reserves Deposited With Lender						
1001. Hazard insurance	3	months @	\$ 39.17	per month	117.51	
1002. Mortgage insurance		months @		per month		
1003. City property taxes		months @	\$	per month		
1004. County property taxes	2	months @	\$ 13.34	per month	26.68	
1005. Annual assessments		months @	\$	per month		
1006. Flood Insurance		months @		per month		
1007.		months @	\$	per month		
1008.		months @	\$	per month		
1009. Aggregate Accounting Adjustment					(39.17)	
1100. Title Charges						
1101. Settlement or closing fee to	CUSTER COUNTY TITLE, INC.				397.50	397.50
1102. Abstract or title search to						
1103. Title examination to						
1104. Title insurance binder to						
1105. Document preparation to	G. MICHAEL LEE				40.00	
1106. Notary fees to						
1107. Attorney's fees to						
(includes above items numbers:						
1108. Title insurance to						
(includes above items numbers: CUSTER COUNTY TITLE, INC.					358.70	1,055.00
1109. Lender's coverage \$ 158,000.00 with endorsements 100, 116 & 8.1						
1110. Owner's coverage \$ 250,000.00						
1111. RELEASE FEE CUSTER COUNTY TITLE, INC.						
1112. COURIER FEES/WIRE FEES CUSTER COUNTY TITLE, INC.					45.00	
1113. E-DOCS. CUSTER COUNTY TITLE, INC.					20.00	
1200. Government Recording and Transfer Charges						
1201. Recording fees:	Deed \$ 3.00	Mortgage \$48.00	Releases \$		51.00	
1202. City/county tax/stamps:	Deed \$	Mortgage \$				
1203. State tax/stamps:	Deed \$	Mortgage \$				
1204.						
1205.						
1300. Additional Settlement Charges						
1301. Survey to						
1302. Pest inspection to						
1303. Chrysler Financial						
1304.						
1305.						
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					4,651.71	16,452.50

I have carefully reviewed the HUD- I 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 copy of the HUD- I Settlement Statement.

Borrower *Kim L. Lloyd* Date 11-9-07

Borrower *Aurora F. Lloyd* Date 11-9-07

Seller *Roy Inskeep* Date 11/9/200

Seller *Roy Inskeep* Date 11-9-0

The HUD- I Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused, or will cause, the funds to be disbursed in accordance with this statement.

Settlement Agent *Patey Kinde* Date 11-9-07

If marked, the following riders are attached: (For use when one or more parties are not present at closing.)

() Certification of Buyer () Certification of Seller(s)

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.

TAX AUTHORIZATION LETTER

Loan Number: 2028534

Mortgagor(s): Kevin L. Lloyd
Anna F. Lloyd

Property Address: 660 Rod & Gun Club Loop
Challis, ID 83226

Legal Description: Lot: Block:
Parcel: RN 14N 19E 171 820 A

Dear Tax Collector:

I/We hereby authorize you to forward all tax bills in care of Weichert Financial Services to:

First American
8435 N, Stemmons Freeway
Dallas, TX 75247-3907

I/We further authorize that in the event that the loan is assigned to another paying agent that my/our tax bills will be immediately forwarded to said paying agent upon notification from Weichert Financial Services .

NOTE: THIS FORM IS TO BE FULLY COMPLETED AND SIGNED BY THE CLOSING ATTORNEY. IF TAXES ARE DUE THEY MUST BE PAID IN FULL AND RECEIPTED TAX BILLS MUST BE SUPPLIED TO THIS OFFICE.

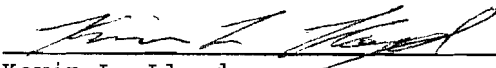
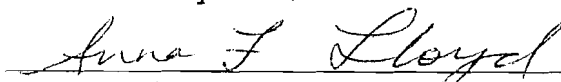
I hereby certify that the real estate taxes for the above captioned property have been paid through the closing date.

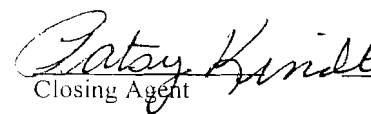
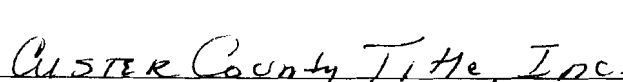
THE FOLLOWING TAXES HAVE BEEN PAID TO:

The Municipality of Challis, County of Custer

0	Months school tax escrow in the amount of	\$0.00	has been deposited in the mortgagors escrow account.
2	Months county tax escrow in the amount of	\$26.68	has been deposited in the mortgagors escrow account.
0	Months city tax escrow in the amount of	\$0.00	has been deposited in the mortgagors escrow account.

BANK CODE #0660


Kevin L. Lloyd

Anna F. Lloyd


Closing Agent

CUSTER COUNTY TITLE, INC.

ESCROW CLOSING INSTRUCTIONS, Page 5
ESCROW NO. 12006

SELLER:

I/we approve of the foregoing instructions, agree to be bound thereof, and agree to sell and will deliver to you papers, instructions and/or funds required from me within the time limits specified herein, which you are authorized to deliver when you can issue your policy of title insurance as set forth above. You are instructed to use the money and record the instruments to comply with said escrow instructions and to pay all encumbrances of record necessary, without further approval including prepayment penalties to show title as herein provided. I agree to pay your usual Sellers escrow fee, drawing of documents and such other charges which are advanced for my account regardless of the consummation of this escrow. I also agree to pay the policy of title insurance premium and recording fees which are properly chargeable to me.

At the close of this transaction, you are authorized to pay commissions as follows:

\$7,500.00	TO: WAY OUT WEST REALTY
\$7,500.00	TO: PAIGE OEDING REAL ESTATE

At the close of this escrow, you are to mail any documents and your check or checks payable to the Seller.

Transfer of Water Rights, will be handled between the Buyer and Seller.



ROY INSKEEP SELLER

ADDRESS: 582 W. BOISE
ABERDEEN ID, 83210



DORIS INSKEEP SELLER

ADDRESS: same

ESCROW CLOSING INSTRUCTIONS, Page 4
ESCROW NO. 12006

costs, or judgements incurred and/or awarded in connection with the release of taxpayer identification numbers.

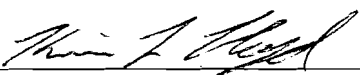
PENALTIES

Penalties for failure to comply will most likely be assessed against the individual taxpayers for failure to provide the information.

Any amendments of and/or supplement to any instruction must be in writing. If any "Earnest Money Agreements", "Receipt and Agreements to Purchase" or the like are attached to these instructions and one or more terms of said agreements conflict with or vary from these instructions, these instructions shall, nevertheless, control.

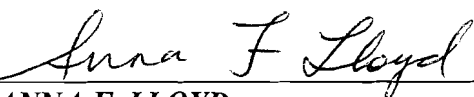
Transfer of Water Rights, will be handled between the Buyer and Seller.

The Seller agrees to sell and the Buyer agrees to buy the property described upon the terms hereof.



KEVIN L. LLOYD **BUYER**

HC 63 Box 1548 Challis ID 83226
or
ADDRESS: 660 Rod & Gun Club Loop Challis ID



ANNA F. LLOYD **BUYER**

ADDRESS: Same

BUYER

ADDRESS: _____

BUYER

ADDRESS: _____



4.2 irrigated acres - excludes house area
points of diversion = circles

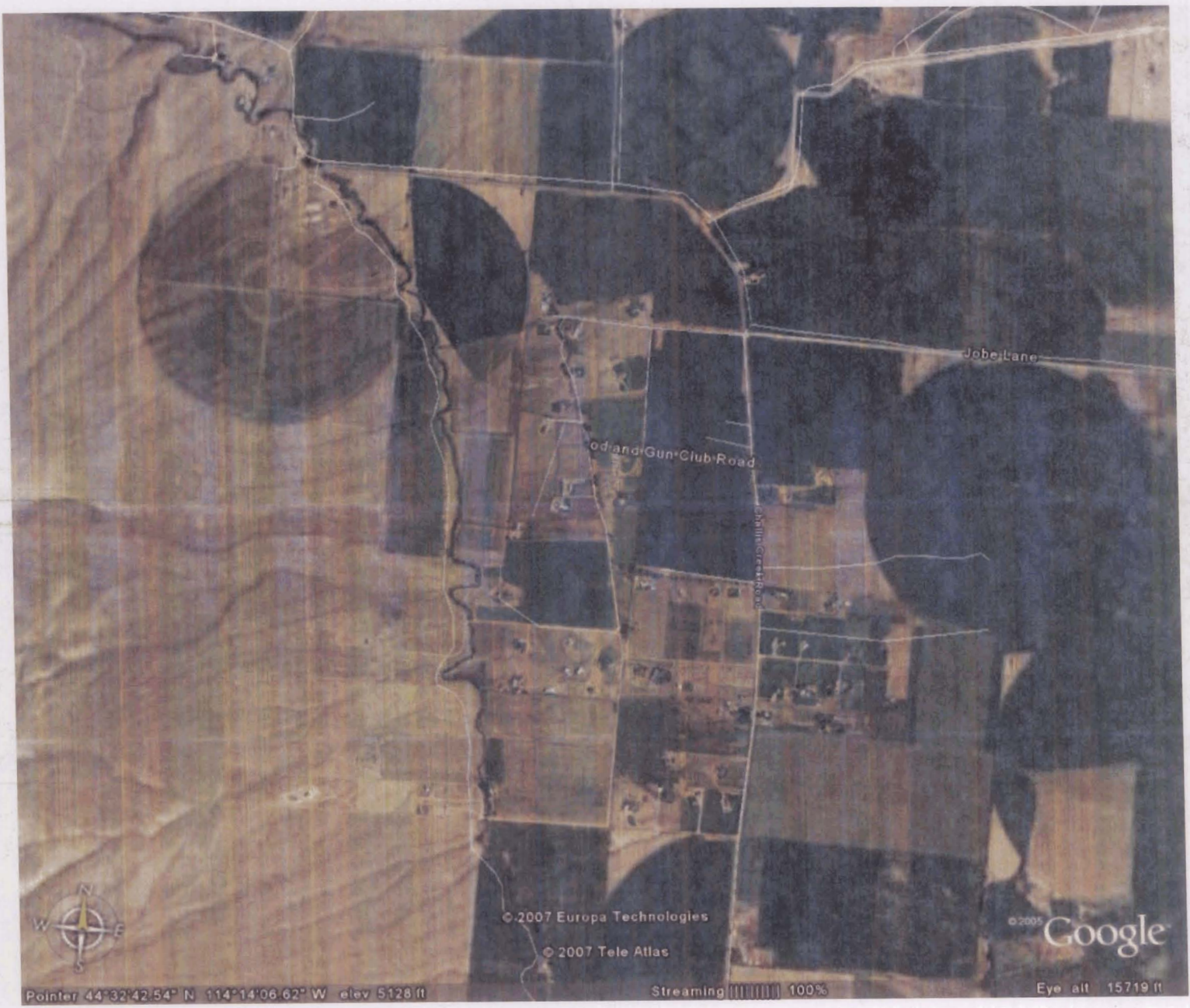


Rodland Gun Club Road

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© 2005 Google

Pointer 44°32'43.40" N 114°14'10.10" W elev 5137 ft Streaming ||||| 100% Eye alt 7617 ft



Jobe Lane

Hodland Gun Club Road

Challenger Road



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© 2005 Google

Pointer 44°32'42.54" N 114°14'06.62" W elev 5128 ft

Streaming [|||||] 100%

Eye alt 15719 ft