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WATER RESOURCES
WESTERN REGION

Edward Hyne
Assistant Vice President
Legal Department

July 31, 2007

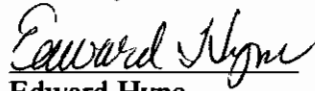
Daniel A. Nelson
State of Idaho
Department of Water Resources
2735 Airport Way
Boise, ID 83705-5082

Re: *Application For Transfer On Water Right 63-3016N*
Property Owners: Robert N. and Deanna C. Ward
705 W. Quarter Drive
Eagle, ID 83616

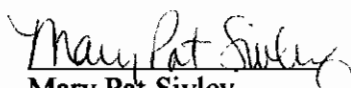
Dear Mr. Nelson:

Please be advised that First Horizon Home Loans has no objection to the transfer/processing of water rights in the Snake River Basin Adjudication to the Ward's property.

Sincerely,


Edward Hyne

Subscribed and sworn to before the undersigned on the 31st day of July 2007.


Mary Pat Sivley

Notary Public in and for
The State of Texas

My Commission expires 11-25-2007



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