

Clearwater National Forest
Kamiah Ranger Station
Rt. 2, Box 191
Kamiah, ID 83536

208-935-2513
208-935-4275 (Fax)

Date: 8/24/06

To: KARA A ALDEIR

Fax # 78

Affiliation: Water R # 8110222

From: CARMEN MORRIS HOWARD

4

Pages (excluding cover sheet)

Message:

Here are the pag. for the correction
From the Title Company please let me
know if I need any other paper
w/ack

+ you enough

441244

RE-RECORDED TO CORRECT LEGAL DESCRIPTION

440079DEED OF TRUST**COPY**

THIS DEED OF TRUST is made on December 16, 2004. The Grantor is CARMEN MORRIS HOWARD. The Trustee is IDAHO COUNTY TITLE COMPANY, INC. The beneficiary is KAMIAH COMMUNITY CREDIT UNION, which is organized and existing under the laws of Idaho, and whose address is P. O. Box 68, Kamiah, ID 83536. Borrower owes Lender the principal sum of Fifty Thousand Dollars (\$50,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on December 16, 2009. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in Idaho, County, Idaho:

See Exhibit "A" attached hereto and hereby incorporated by this reference.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORMED COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the

1 Adjustable Rate Rider Condominium Rider
 2 Graduated Payment Rider Planned Unit Development Rider 2-
 3 4 Family Rider Other(s) [specify]

3 BY SIGNING BELOW, Borrower accepts and agrees to the terms and
 4 covenants contained in this Security Instrument and in any rider(s)
 5 executed by Borrower and recorded with it.

5 *Carmen Morris Howard*
 6 CARMEN MORRIS HOWARD

7 STATE OF IDAHO)
 8 County of Lewis) ss.

9 On this 16 day of December 2004, before me,
 10 Jackie S Leach a Notary for the said County and
 11 State, personally appeared CARMEN MORRIS HOWARD, known or identified to
 12 me to be the person whose name is subscribed to the within instrument,
 13 and she acknowledged to me that she freely executed the same.

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



14 *Jackie S Leach*
 15 Notary Public for State of Idaho,
 16 Residing at Kootenai, therein.
 17 My Commission Expires on:
 18 07/20/2010

EXHIBIT A

STATE of IDAHO	
County of Idaho	
Recorded at request of	
IDAHO COUNTY TITLE CO.	
at 4:00 p.m.	on 2-11-05
ROSE E. GEHRING	
By <i>Rose E. Gehring</i>	Recorder
Fee \$ 22.00	Deputy

Township 32 North, Range 4 East, Boise Meridian, Idaho County, Idaho
 Section 25: A parcel of land lying South of the County Road, more particularly described as follows:

THAT PORTION OF THE FOLLOWING PARCEL THAT LIES SOUTH OF THE COUNTY ROAD:
 Beginning at a fence corner post, from which post the
 Southeast Corner of said Section 25 bears S 29°29' E,
 3070 feet;
 thence N 87°59' W, 913.6 feet along a wire fence to a
 3/4"x24" iron pin;
 thence S 33°10' W, 490 feet to the center of Clear Creek,
 from which point a 1 1/4" iron pipe bears N 33°10' E, 30
 feet;
 thence S 76°17' E, 1181 feet along the center of Clear
 Creek;
 thence N 02°56' E, 658 feet along a wire fence to the
 Place of Beginning.
 Sometimes known as Assessor's Tax No. 132.

STATE of IDAHO	
County of Idaho	
Recorded at request of	
IDAHO COUNTY TITLE CO.	
at 4:30 p.m.	on 4-26-05
ROSE E. GEHRING	
By <i>Sandy Davis</i>	Recorder
Fee \$ 27.00	Deputy