Form 42-248/42-1409(6) Rev. 6/22

RECEIVED via e-file MAY 21 2025 incomplete WATER RESOURCES WESTERN REGION

RECEIVED incomplete MAY 19 2025 WATER RESOURCES WESTERN REGION

RECEIVED turned in in-person AUG 11 2025 incomplete WATER RESOURCES WESTERN REGION

RECEIVED MAR 28 2025 incomplete WATER RESOURCES WESTERN REGION

DE

COPY

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

NOTICE OF CHANGE IN WATER RIGHT OWNERSHIP

1. List the numbers of all water rights and/or adjudication claim records to be changed. If you only acquired a portion of the water right or adjudication claim, check "*Yes*" in the "*Split?*" column. If the water right is leased to the Water Supply Bank, check "*Yes*". If you are not sure if the water right is leased to the Water Supply Bank, see #7 of the instructions.

Water Right/Claim No.	Split?	Leased to Water Supply Bank?	Water Right/Claim No.	Split?	Leased to Water Supply Bank?
57-11839	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐

2. Previous Owner's Name: Carol M. Gross / Tim D. Gross
   Name of current water right holder/claimant

3. New Owner(s)/Claimant(s): Brian M. Bullock
   New owner(s) as listed on the conveyance document Name connector ☐ **and** ☐ **or**

10594 Johnston Ln. | Melba | Id | 83641
Mailing address | City | State | Zip

208.866.7036 | Brian_Bllck@Yahoo.com
Telephone | Email

4. If the water rights and/or adjudication claims were split, how did the division occur?
   - ☐ The water rights or claims were divided as specifically identified in a deed, contract, or other conveyance document.
   - ☐ The water rights or claims were divided proportionately based on the portion of their place(s) of use acquired by the new owner.

5. Date you acquired the water rights and/or claims listed above: 4. 2019.

6. Do you own the land identified as the water right place of use? Yes ☒ No ☐
   - If no, attach evidence that written notice of the change of water right ownership has been delivered to the landowner of record.

7. This form must be signed and submitted with the following **REQUIRED** items:
   - ☐ A copy of the conveyance document – warranty deed, quitclaim deed, court decree, contract of sale, etc. The conveyance document must include a legal description of the property or description of the water right(s) if no land is conveyed.
   - ☐ Plat map, survey map or aerial photograph which clearly shows the place of use and point of diversion for each water right and/or claim listed above (if necessary to clarify division of water rights or complex property descriptions).
   - ☐ Filing fee (see instructions for further explanation):
     - $25 per *undivided* water right.
     - $100 per *split* water right.
     - No fee is required for pending adjudication claims.
   - ☐ If water right(s) are leased to the Water Supply Bank AND there are multiple owners, a Lessor Designation form is required.
   - ☐ If water right(s) are leased to the Water Supply Bank, the individual owner or designated lessor must complete, sign and submit an IRS Form W-9.

8. Signature: _____ (Signature of new owner/claimant) _____ (Title, if applicable) _____ (Date)
   Brian M. Bullock
   Print name

   Signature: _____ (Signature of new owner/claimant) _____ (Title, if applicable) _____ (Date)
   _____
   Print name

For IDWR Office Use Only:

Receipted by CC Date 3-28-25 Receipt No. W052447 Receipt Amt. $25.00

Active in the Water Supply Bank? Yes ☐ No ☐ If yes, forward to the State Office for processing W-9 received? Yes ☐ No ☐

Name on W-9_____ Approved by_____ Processed by_____ Date _____

State of Idaho
Department of Water Resources

Water Right

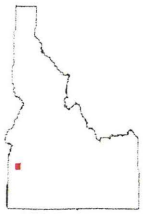
57-11839

IRRIGATION

COPY

The map depicts the place of use for the water use listed above and point(s) of diversion of this right as currently derived from interpretations of the paper records and is used solely for illustrative purposes. Discrepancies between the computer representation and the permanent document file will be resolved in favor of the actual water right documents in the water right file.





0 0.05 0.1 0.2 0.3 0.4
Miles

Date created: 6/28/2024

Legend
- Quarter Quarters
- PLS Sections
- Townships
- Place of Use Boundary
- Point of Diversion

N

State of Idaho
Department of Water Resources

Water Right

COPY

57-11839

IRRIGATION

The map depicts the place of use for the water use listed above and point(s) of diversion of this right as currently derived from interpretations of the paper records and is used solely for illustrative purposes. Discrepancies between the computer representation and the permanent document file will be resolved in favor of the actual water right documents in the water right file.





0 0.02 0.04 0.08 0.12 0.16

Miles

Legend

- Quarter Quarters
- PLS Sections
- Townships
- Place of Use Boundary

N

Date created: 6/28/2024

206 W. 36th

COPY

State Farm Fire and Casualty Company
A Stock Company With Home Offices in Bloomington, Illinois

Po Box 2356
Bloomington IL 61702-2356

StateFarm®

AT3 H-15-0AF2-FA4B F H W
3201

BULLOCK, BRIAN
10594 JOHNSTON LN
MELBA ID 83641-4193

DECLARATIONS

AMOUNT DUE: **None**
Payment is due by TO BE PAID BY MORTGAGEE

Policy Number: 12-BY-Q651-7

Policy Period: 12 Months
Effective Dates: AUG 1 2024 to AUG 1 2025
The policy period begins and ends at 12:01 am standard time at the residence premises.

HOMEOWNERS POLICY

Location of Residence Premises
10594 JOHNSTON LN
MELBA ID 83641-4193

Your State Farm Agent
COLLIN LEINO
4792 W OVERLAND RD STE 300
BOISE ID 83705-2818

Phone: (208) 639-0412

Construction: Frame
Year Built: 2015

Roof Material: Composition Shingle
Roof Installation Year: 2015

Automatic Renewal
If the **POLICY PERIOD** is shown as **12 MONTHS,** this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

3201 15
000082 H
60

PREMIUM

Annual Premium		$ 943.00
Sewer & Drain	15.00	(Included)

Your premium has already been adjusted by the following:
Home/Auto
Utility Rating Cr
Claim Record

Total Premium **$ 943.00**

COPY

State Farm

NAMED INSURED	MORTGAGEE AND ADDITIONAL INTERESTS
BULLOCK, BRIAN	

Mortgagee
MR COOPER
ISAOA/ATIMA
PO BOX 818060
CLEVELAND OH 44181-8060

Loan Number:
9014129733

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	$ 331,000
Other Structures	$ 33,100
B Personal Property	$ 248,250
C Loss of Use	$ 99,300
Additional Coverages	
Arson Reward	$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	$1,000
Debris Removal	Additional 5% available/$1,000 tree debris
Fire Department Service Charge	$500 per occurrence
Fuel Oil Release	$10,000
Locks and Remote Devices	$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	$ 100,000
Damage to the Property of Others	$ 1,000
M Medical Payments to Others (Each Person)	$ 1,000

INFLATION

Inflation Coverage Index: 375.0

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses	$ 1,000

LOSS SETTLEMENT PROVISIONS

A1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

JUL 30 2024

COPY

12-BY-Q651-7

State Farm

FORMS, OPTIONS, AND ENDORSEMENTS

HW-2112	Homeowners Policy
HO-2240.1	Amendatory Endorsement
HO-2444.2	Back-Up Of Sewer Or Drain - 5% of Coverage A/$ 16,550
Option JF	Jewelry and Furs $1,500 Each Article/$2,500 Aggregate
Option ID	Increase Dwlg Up to $ 66,200
Option OL	Ordinance/Law 10%/$ 33,100

ADDITIONAL MESSAGES

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youell
Secretary

Michael T. Tipsord
President

Countersigned BY Kim Cozart Agent

COPY

HOMEOWNERS AMENDATORY ENDORSEMENT (Idaho)

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

DEFINITIONS

Under the definition of "***business***", item d. is replaced by the following:

Business does not include:

d. the ownership, maintenance, or use of systems and equipment used to generate electrical power, if:

(1) the power generated is intended primarily for consumption on the ***residence premises***; and

(2) any resulting income is incidental, including but not limited to:

(a) utility bill credits; or

(b) incidental income;

derived from sending excess power back to the electricity grid; or

The definition of ***"occurrence"*** is replaced by the following:

"occurrence", when used in Section II of this policy, means an accident, including accidental exposure to conditions, which first results in:

a. ***bodily injury***; or

b. ***property damage***;

during the policy period. All ***bodily injury*** and ***property damage*** resulting from one accident, series of related accidents, or from continuous or repeated exposure to the same general conditions is considered to be one ***occurrence***.

SECTION I – PROPERTY COVERAGES

COVERAGE A – DWELLING

Item 3.c. is replaced by the following:

c. systems and equipment used to generate electrical power, unless:

(1) the power generated is intended primarily for consumption on the ***residence premises***; and

(2) any resulting income is incidental, including but not limited to:

(a) utility bill credits; or

(b) incidental income;

derived from sending excess power back to the electricity grid.

SECTION I – ADDITIONAL COVERAGES

The following is added to **Volcanic Action**:

When applicable, the following coverages apply to a loss covered by **Volcanic Action**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

The following is added to **Collapse**:

When applicable, the following coverages apply to a loss covered by **Collapse**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

The following is added to **Fuel Oil Release**:

When applicable, the following coverages apply to a loss covered by **Fuel Oil Release**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

Any payments made for these coverages are included in, and not in addition to, the $10,000 limit of insurance for **Fuel Oil Release**.

SECTION I – CONDITIONS

Suit Against Us is replaced by the following:

Suit Against Us. No action will be brought against ***us*** unless there has been full compliance with all of the policy provisions. Any action by any party must be started within five years from the time the cause of action accrues.

Under **Mortgagee Clause**, paragraph 10.c. is replaced by the following:

c. If ***we*** cancel this policy, the mortgagee will be notified at least 10 days before the date cancellation takes effect.

SECTION II – LIABILITY COVERAGES

SECTION II – ADDITIONAL COVERAGES

The following is added to **Damage to Property of Others**:

d. Under **SECTION II – EXCLUSIONS**, exclusion 2.c. does not apply to the coverage provided by **Damage to Property of Others**.

SECTION II – EXCLUSIONS

Under **SECTION II – EXCLUSIONS**, 1.p. is replaced by the following:

©, Copyright, State Farm Mutual Automobile Insurance Company, 2021

COPY

1. Coverage L and Coverage M do not apply to:
   p. ***bodily injury*** or ***property damage*** arising out of the ownership, maintenance, or use of systems and equipment used to generate electrical power, unless:
      (1) the power generated is intended primarily for consumption on the ***residence premises***; and
      (2) any resulting income is incidental, including but not limited to:
         (a) utility bill credits; or
         (b) incidental income;

      derived from sending excess power back to the electricity grid.

Under **SECTION II – EXCLUSIONS**, 2.a. and 2.c. are replaced by the following:

2. Coverage L does not apply to:
   a. liability:
      (1) for ***your*** share of any loss assessment charged against all members of any type of association of property owners; or
      (2) imposed on or assumed by any ***insured*** through any unwritten or written contract or agreement. This exclusion does not apply to:
         (a) liability for damages that the ***insured*** would have in absence of the contract or agreement; or
         (b) written contracts:
            (i) that directly relate to the ownership, maintenance, or use of any ***insured location***; or
            (ii) when the liability of others is assumed by ***you*** prior to the ***occurrence***;

         unless excluded elsewhere in the policy;
   c. ***property damage*** to property rented to, used or occupied by, or in the care, custody, or control of any ***insured*** at the time of the ***occurrence***. This exclusion does not apply to ***property damage*** caused by:
      (1) fire;
      (2) smoke;
      (3) explosion;
      (4) abrupt and accidental damage from water; or
      (5) household pets, up to $500 in excess of ***your*** security deposit;

SECTION I AND SECTION II – CONDITIONS

Under **Cancellation**, 5.b. is replaced by the following:

b. ***We*** may cancel this policy by providing notice to a named insured shown on the ***Declarations***. The notice will provide the date cancellation is effective.
   (1) When ***you*** have not paid the premium, ***we*** may cancel at any time by providing notice at least 30 days before the date cancellation takes effect. This condition applies whether the premium is payable to ***us*** or ***our*** agent or under any finance or credit plan.
   (2) When this policy has been in effect for less than 60 days and is not a renewal with ***us***, ***we*** may cancel for any reason. ***We*** may cancel by providing notice at least 30 days before the date cancellation takes effect.
   (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with ***us***, ***we*** may cancel:
      (a) if there has been a material misrepresentation of fact that, if known to ***us***, would have caused ***us*** not to issue this policy; or
      (b) if the risk has changed substantially since this policy was issued.

   We may cancel this policy by providing notice at least 30 days before the date cancellation takes effect.
   (4) When this policy is written for a period longer than one year, ***we*** may cancel for any reason at anniversary. ***We*** may cancel by providing notice at least 30 days before the date cancellation takes effect.

Nonrenewal is replaced by the following:

Nonrenewal. If ***we*** decide not to renew this policy, then, at least 30 days before the end of the current policy period, ***we*** will provide a nonrenewal notice to a named insured shown on the ***Declarations***.

Joint and Individual Interests is replaced by the following:

Joint and Individual Interests. If ***you*** consists of more than one person or entity, then each acts for all to change or cancel this policy.

Electronic Delivery is deleted.

OPTIONAL POLICY PROVISIONS

Option ID is replaced by the following:

Option ID – Increased Dwelling Limit. ***We*** will settle losses to damaged ***building structures*** covered under **COVERAGE A – DWELLING** according to the **Loss Settlement Provision** shown in the ***Declarations***.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2021

COPY

1. If the amount ***you*** actually and necessarily spend to repair or replace the damaged ***dwelling*** exceeds the limit of liability shown in the ***Declarations*** for Coverage A – Dwelling, ***we*** will pay the additional amounts not to exceed the Option ID limit shown in the ***Declarations***.
2. If the amount ***you*** actually and necessarily spend to repair or replace damaged ***building structures*** covered under **COVERAGE A – DWELLING, Other Structures** exceeds the limit of liability shown in the ***Declarations*** for Other Structures, ***we*** will pay the additional amounts not to exceed 10% of the Option ID limit shown in the ***Declarations***.

Report Increased Values. ***You*** must notify ***us*** within 90 days of the start of construction on any new ***building structure*** costing $5,000 or more; or any additions to or remodeling of ***building structures*** that increase their values by $5,000 or more. ***You*** must pay any additional premium due for the increased value. ***We*** will not pay more than the applicable limit of liability shown in the ***Declarations*** if ***you*** fail to notify ***us*** of the increased value within 90 days.

All other policy provisions apply.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2021

(CONTINUED)

COPY

BACK-UP OF SEWER OR DRAIN ENDORSEMENT (Homeowners)

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

The following is added to **SECTION I – ADDITIONAL COVERAGES**:

Back-up of Sewer or Drain. ***We*** will pay for accidental direct physical loss to the ***dwelling*** and covered personal property located within the ***dwelling***, caused by back-up of water or sewage, subject to the following:

a. The back-up must be directly and immediately caused solely by water or sewage:

(1) from outside the ***residence premises*** plumbing system that enters through a sewer or drain located inside the interior of the ***dwelling***; or

(2) that enters into and overflows from within a sump pump, sump pump well, or any other system located inside the interior of the ***dwelling*** designed to remove subsurface water drained from the foundation area.

b. Coverage does not apply to:

(1) losses resulting from ***your*** failure to:

(a) keep a sump pump or its related equipment in proper working condition; or

(b) perform the routine maintenance or repair necessary to keep a sewer or drain free from obstructions; or

(2) losses that occur or are in progress within the first 5 days of the inception of this endorsement. This limitation does not apply when:

(a) this endorsement is attached to a newly issued policy; or

(b) this endorsement is attached to replace another Back-Up of Sewer or Drain Endorsement. However, if this endorsement's coverage limits are higher than those of the endorsement it replaces, then the limitation described in (2) above applies only to the increase in coverage limits.

c. If ***you*** request an increase to the coverage limit for this endorsement, the increased coverage limit does not apply to losses that occur or are in progress within the first 5 days of ***your*** request.

d. The total limit of insurance provided by this endorsement will not exceed the amount determined by applying the Back-Up Of Sewer Or Drain percentage (%) shown in the ***Declarations*** to the **COVERAGE A – DWELLING** limit shown in the ***Declarations***, as adjusted by the inflation coverage provisions of this policy. This is an additional amount of insurance.

e. The deductible for each loss under this coverage is the amount shown in the ***Declarations*** under **Section I Deductible** for "Other Losses" or "All Losses", whichever applies.

f. When applicable, the following coverages apply to a loss covered by this endorsement:

(1) **COVERAGE C – LOSS OF USE**;

(2) **SECTION I – ADDITIONAL COVERAGES**; and

(3) **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

Any payments made for these coverages are included in, and not in addition to, the limit of insurance described in item d. above.

For purposes of this endorsement only:

a. **SECTION I – LOSSES INSURED**, item 12.b.(2) is deleted from the policy.

b. **SECTION I – LOSSES NOT INSURED**, **Water** is replaced by:

Water, meaning:

(1) flood;

(2) surface water. This does not include water solely caused by the release of water from a swimming pool, spigot, sprinkler system, hose, or hydrant;

(3) waves (including tidal wave, tsunami, and seiche);

(4) tides or tidal water;

(5) overflow of any body of water (including any release, escape, or rising of any body of water, or any water held, contained, controlled, or diverted by a dam, levee, dike, or any type of water containment, diversion, or flood control device);

(6) spray or surge from any of the items c.(1) through c.(5) described above, all whether driven by wind or not;

(7) water or sewage from outside the ***residence premises*** plumbing system that enters through sewers or drains, or water or sewage that enters into and overflows from within a sump pump, sump pump well, or any other system designed to remove subsurface water that is drained from the foundation area;

except as specifically provided in **SECTION I – ADDITIONAL COVERAGES**, **Back-Up of Sewer or Drain**.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2020

COPY

(8) water or sewage below the surface of the ground, including water or sewage that exerts pressure on, or seeps or leaks through a ***building structure***, sidewalk, driveway, swimming pool, or other structure; or

(9) material carried or otherwise moved by any of the water or sewage, as described in items c.(1) through c.(8) above.

However, ***we*** will pay for any accidental direct physical loss by fire, explosion, or theft resulting from water, provided the resulting loss is itself a ***loss insured***.

c. **SECTION I – CONDITIONS, Other Insurance** is replaced by:

Other Insurance. This coverage is excess over other valid and collectible insurance.

All other policy provisions apply.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2020

Form 42-248/42-1409(6) Rev. 6/22

COPY

STATE OF IDAHO
DEPARTMENT OF WATER RESOURCES

DE

RECEIVED
MAR 28 2025
WATER RESOURCES
WESTERN REGION

NOTICE OF CHANGE IN WATER RIGHT OWNERSHIP

1. List the numbers of all water rights and/or adjudication claim records to be changed. If you only acquired a portion of the water right or adjudication claim, check "*Yes*" in the "*Split?*" column. If the water right is leased to the Water Supply Bank, check "*Yes*". If you are not sure if the water right is leased to the Water Supply Bank, see #7 of the instructions.

Water Right/Claim No.	Split?	Leased to Water Supply Bank?	Water Right/Claim No.	Split?	Leased to Water Supply Bank?
57-11839	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐
	Yes ☐	Yes ☐		Yes ☐	Yes ☐

2. Previous Owner's Name: Carol M. Gross / Tim D. Gross
Name of current water right holder/claimant

3. New Owner(s)/Claimant(s): Brian M. Bullock
New owner(s) as listed on the conveyance document Name connector ☐ **and** ☐ **or**

10594 Johnston Ln. | Melba | Id | 83641
Mailing address | City | State | Zip

208.866.7036 | Brian_Bllck@Yahoo.com
Telephone | Email

4. If the water rights and/or adjudication claims were split, how did the division occur?
   - ☐ The water rights or claims were divided as specifically identified in a deed, contract, or other conveyance document.
   - ☐ The water rights or claims were divided proportionately based on the portion of their place(s) of use acquired by the new owner.

5. Date you acquired the water rights and/or claims listed above: _____.

6. Do you own the land identified as the water right place of use? Yes ☒ No ☐
   - o If no, attach evidence that written notice of the change of water right ownership has been delivered to the landowner of record.

7. This form must be signed and submitted with the following **REQUIRED** items:
   - ☐ A copy of the conveyance document – warranty deed, quitclaim deed, court decree, contract of sale, etc. The conveyance document must include a legal description of the property or description of the water right(s) if no land is conveyed.
   - ☐ Plat map, survey map or aerial photograph which clearly shows the place of use and point of diversion for each water right and/or claim listed above (if necessary to clarify division of water rights or complex property descriptions).
   - ☐ Filing fee (see instructions for further explanation):
     - o $25 per *undivided* water right.
     - o $100 per *split* water right.
     - o No fee is required for pending adjudication claims.
   - ☐ If water right(s) are leased to the Water Supply Bank AND there are multiple owners, a Lessor Designation form is required.
   - ☐ If water right(s) are leased to the Water Supply Bank, the individual owner or designated lessor must complete, sign and submit an IRS Form W-9.

8. Signature: _____ (Signature of new owner/claimant) _____ (Title, if applicable) _____ (Date)
_____ (Print name)

Signature: _____ (Signature of new owner/claimant) _____ (Title, if applicable) _____ (Date)
_____ (Print name)

For IDWR Office Use Only:

Receipted by CC Date 3-28-25 Receipt No. W052447 Receipt Amt. $25.00

Active in the Water Supply Bank? Yes ☐ No ☐ If yes, forward to the State Office for processing W-9 received? Yes ☐ No ☐

Name on W-9 _____ Approved by _____ Processed by _____ Date _____

COPY

After Recording Return To:
NTC - KEY WEST
Attn: HOME POINT FINAL DOCUMENTS
2704 ALT 19 N
PALM HARBOR, FL 34683

Prepared By:
EVA LOVE
HOME POINT FINANCIAL CORPORATION
9 ENTIN ROAD, SUITE 200
PARSIPPANY, NJ 07054
866-901-3425

21424260

[Space Above This Line For Recording Data]

DEED OF TRUST

BULLOCK
Loan #: 7001431801
MIN: 100661190009854198
MERS Phone: 1-888-679-6377
PIN: RP01S03W013020

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated AUGUST 25, 2021, together with all Riders to this document.

(B) "Borrower" is BRIAN BULLOCK, UNMARRIED MAN. Borrower is the trustor under this Security Instrument.

(C) "Lender" is HOME POINT FINANCIAL CORPORATION. Lender is a NEW JERSEY CORPORATION organized and existing under the laws of NEW JERSEY. Lender's address is 9 ENTIN ROAD, SUITE 200, PARSIPPANY, NJ 07054.

(D) "Trustee" is ROBERT W. MCDONALD, ESQ..

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated AUGUST 25, 2021. The Note states that Borrower owes Lender TWO HUNDRED NINETY-THREE THOUSAND AND 00/100 Dollars (U.S. $293,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than SEPTEMBER 1, 2041.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."



COPY

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ Biweekly Payment Rider
☐ 1-4 Family Rider	☐ Other(s) [specify]	

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) 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

COPY

property located in the COUNTY of CANYON:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
which currently has the address of 10594 JOHNSTON LANE, MELBA, ID 83641 ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

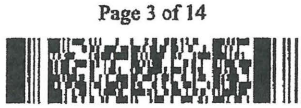
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands,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

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now



State of Idaho
Department of Water Resources

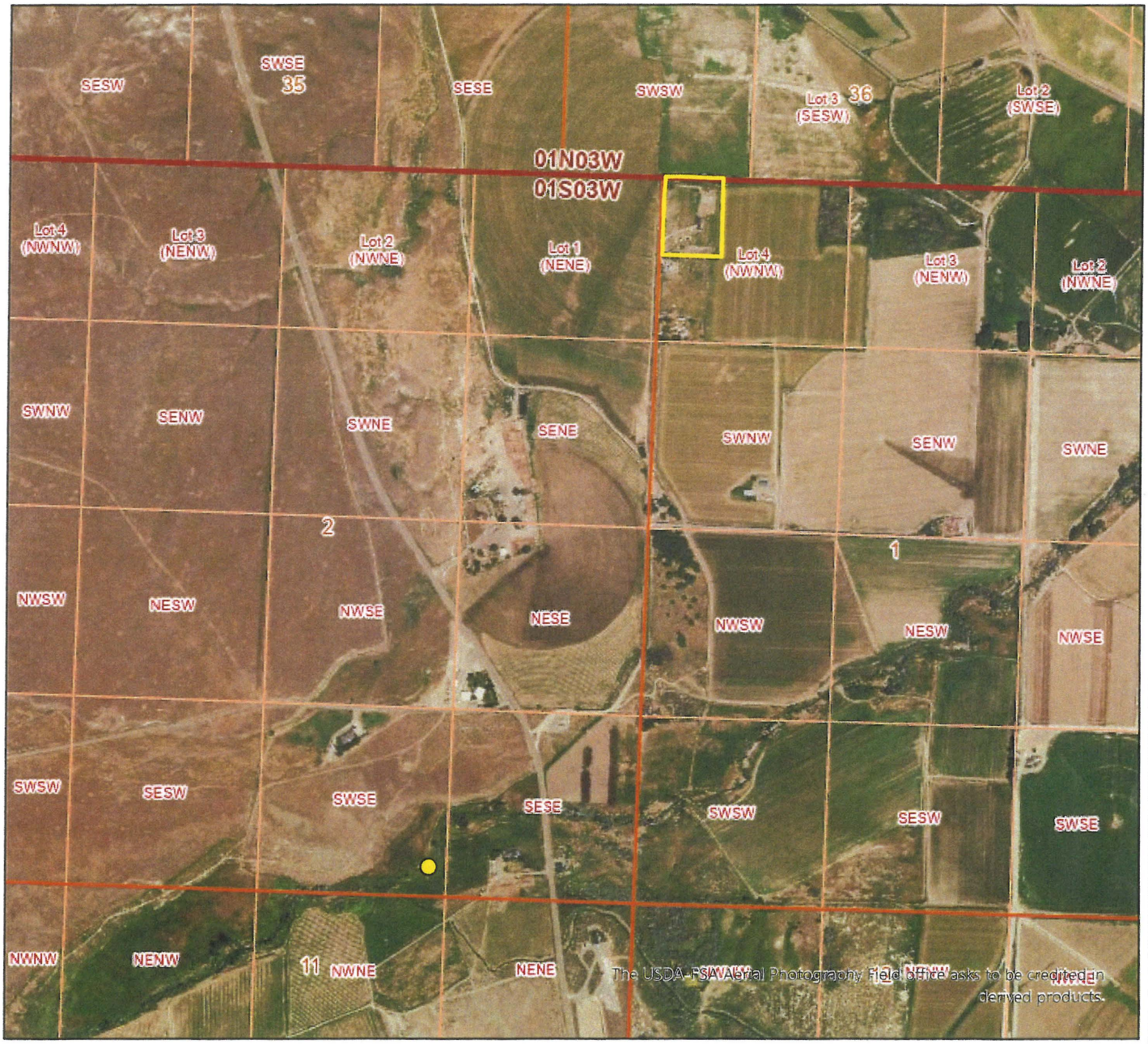
Water Right

57-11839

IRRIGATION

COPY

The map depicts the place of use for the water use listed above and point(s) of diversion of this right as currently derived from interpretations of the paper records and is used solely for illustrative purposes. Discrepancies between the computer representation and the permanent document file will be resolved in favor of the actual water right documents in the water right file.





0 0.05 0.1 0.2 0.3 0.4
Miles

Legend
- Quarter Quarters
- PLS Sections
- Townships
- Place of Use Boundary
- Point of Diversion

N

Date created: 6/28/2024

State of Idaho
Department of Water Resources

Water Right

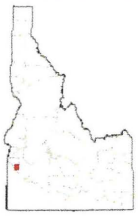
57-11839

IRRIGATION

COPY

The map depicts the place of use for the water use listed above and point(s) of diversion of this right as currently derived from interpretations of the paper records and is used solely for illustrative purposes. Discrepancies between the computer representation and the permanent document file will be resolved in favor of the actual water right documents in the water right file.





0 0.02 0.04 0.08 0.12 0.16

Miles

Legend

- Quarter Quarters
- PLS Sections
- Townships
- Place of Use Boundary

N

Date created: 6/28/2024

Bozdog, Marina

From: Bozdog, Marina
Sent: Wednesday, March 18, 2026 11:18 AM
To: Bradbury, Allen; 'catbullock75@gmail.com'; 'brian_bllck@yahoo.com'
Cc: Storms, Scott
Subject: RE: 10594 Johnston Ln
Attachments: Example Warranty Deed with legal description (Exhibit A) attachment.pdf

If it helps, here is an example of what a warranty deed & legal description attachment looks like. Again, this can be obtained from the title company.

Thank you,

IDAHO DEPARTMENT OF WATER RESOURCES
Marina Bozdog
Technical Records Specialist I
IDWR Western Region
2735 W Airport Way, Boise, ID 83705
Front Desk: (208) 334-2190
Direct Office: (208) 605-4633

From: Bozdog, Marina
Sent: Tuesday, March 17, 2026 11:50 AM
To: Bradbury, Allen <Allen.Bradbury@idwr.idaho.gov>; catbullock75@gmail.com; brian_bllck@yahoo.com
Cc: Storms, Scott <Scott.Storms@idwr.idaho.gov>
Subject: RE: 10594 Johnston Ln

Thanks Allen.

Chad and Brian,
There seems to be some misunderstanding regarding the documentation required Ownership Change for water right # 57-11839. The ownership change has been returned 3 times with a deficiency letter explaining that the mortgage documents, buyer closing paperwork for the property (attached to this email), loan purchase and sales agreement, deed of trust, or the homeowner insurance policy that you previously submitted are not the proper documentation showing property conveyance. The Department ultimately will need a notarized warranty deed with the attached legal description of the property, signed over by Carol M Gross, the property seller and previous property owner (or a personal representative's deed signed by a personal representative if applicable) to Brian M Bullock, the new owner. The warranty deed and legal description attachment is the document that the Department needs to show conveyance of the property title. The warranty deed with the legal description (i.e. title conveyance document) should be able to be obtained through the Pioneer Title Company.

There have been quite a few back and forth correspondences regarding the warranty deed that is needed, yet there still seems to be some confusion. I agree that perhaps it would be more effective and time-efficient if you visited the Western Region office in person to work with the water right agent of the day, and clarify what document you need to provide. The water right agent can help answer any questions as well.

Do you have a day/time in mind that you would like to schedule to come in to the IDWR Western Regional Office? We can make a note of the day/time so we know when to expect you. You may also drop-in.

Thank you,

IDAHO DEPARTMENT OF WATER RESOURCES
Marina Bozdog
Technical Records Specialist I
IDWR Western Region
2735 W Airport Way, Boise, ID 83705
Front Desk: (208) 334-2190
Direct Office: (208) 605-4633

From: Bradbury, Allen <Allen.Bradbury@idwr.idaho.gov>
Sent: Monday, March 16, 2026 10:54 AM
To: Bozdog, Marina <Marina.Bozdog@idwr.idaho.gov>
Subject: FW: 10594 Johnston Ln

Hi Marina,
I believe this paperwork is for an ownership change you may be working on for water right 57-11839, Brian Bullock. If not, let me know, so we can figure out what he needs.
Allen

From: Caruso, Cody <Cody.Caruso@idwr.idaho.gov>
Sent: Monday, March 16, 2026 8:47 AM
To: Bradbury, Allen <Allen.Bradbury@idwr.idaho.gov>
Subject: FW: 10594 Johnston Ln

Hey Allen, received this in the E-file and thought I'd forward it you.

From: Chad A.T. Bullock <catbullock75@gmail.com>
Sent: Saturday, March 14, 2026 9:30 AM
To: IDWR File <file@idwr.idaho.gov>; Chad A.T. Bullock <catbullock75@gmail.com>; BRO <brian_bllck@yahoo.com>
Subject: Re: 10594 Johnston Ln

CAUTION: This email originated outside the State of Idaho network. Verify links and attachments BEFORE you click or open, even if you recognize and/or trust the sender. Contact your agency service desk with any concerns.

Good morning Alan
Can you give me a call at 208-859-4457. I would like to swing and meet on Brian's water rights for his property at 10594 Johnston Lane Melba, ID 83641. We need to get these in place.

Brian and I attached the complete title work document from Pioneer Title Company.
Talk to you soon.
Thanks
Chad A.T. Bullock
208-859-4457
Brian M Bullock
208-866-7036

On Mon, Nov 24, 2025 at 7:14 AM Chad A.T. Bullock <catbullock75@gmail.com> wrote:

> Good morning Alan
> Brian asked me to resend this information to you.
> Please call Brian at 208-866-7036
> Or you can reach me at 208-859-4457
>
> Thanks
> Chad A.T. Bullock
>
> ---------- Forwarded message ---------
> From: **Chad A.T. Bullock** <catbullock75@gmail.com>
> Date: Wed, May 21, 2025, 11:26 AM
> Subject: Fwd: 10594 Johnston Ln
> To: <file@idwr.idaho.gov>, BRO <brian_bllck@yahoo.com>
>
> Attn Mariana Bozdog & Alan
>
> This should complete Brian Bullock's package we discussed on Monday 19th. If you have any questions please call 208-859-4457
> Thanks
> Chad A.T. Bullock
> 208-859-4457
>
> ---------- Forwarded message ---------
> From: **Angela Hobart** <angela.hobart.vafchg@statefarm.com>
> Date: Wed, May 21, 2025, 11:23 AM
> Subject: 10594 Johnston Ln
> To: brian_bllck@yahoo.com <brian_bllck@yahoo.com>
> Cc: catbullock75@gmail.com <catbullock75@gmail.com>

Angela Hobart

Office Manager

Collin Leino State Farm

4792 W Overland Rd Ste 300

Boise, ID 83705

(208)639-0412

--
Thanks
Chad A.T. Bullock

Hobson, Susy

From: Chad A.T. Bullock <catbullock75@gmail.com>
Sent: Monday, November 24, 2025 7:14 AM
To: BRO; file@idwr.idaho.gov
Subject: Fwd: 10594 Johnston Ln
Attachments: Bullock HO.pdf

CAUTION: This email originated outside the State of Idaho network. Verify links and attachments BEFORE you click or open, even if you recognize and/or trust the sender. Contact your agency service desk with any concerns.

Good morning Alan
Brian asked me to resend this information to you.
Please call Brian at 208-866-7036
Or you can reach me at 208-859-4457

Thanks
Chad A.T. Bullock

---------- Forwarded message ---------
From: **Chad A.T. Bullock** <catbullock75@gmail.com>
Date: Wed, May 21, 2025, 11:26 AM
Subject: Fwd: 10594 Johnston Ln
To: <file@idwr.idaho.gov>, BRO <brian_bllck@yahoo.com>

Attn Mariana Bozdog & Alan

This should complete Brian Bullock's package we discussed on Monday 19th. If you have any questions please call 208-859-4457
Thanks
Chad A.T. Bullock
208-859-4457

---------- Forwarded message ---------
From: **Angela Hobart** <angela.hobart.vafchg@statefarm.com>
Date: Wed, May 21, 2025, 11:23 AM
Subject: 10594 Johnston Ln
To: brian_bllck@yahoo.com <brian_bllck@yahoo.com>
Cc: catbullock75@gmail.com <catbullock75@gmail.com>

Angela Hobart

Office Manager

Collin Leino State Farm

4792 W Overland Rd Ste 300

Boise, ID 83705

(208)639-0412

RECEIVED
NOV 24 2025
WATER RESOURCES
WESTERN REGION

State Farm Fire and Casualty Company
A Stock Company With Home Offices in Bloomington, Illinois

Po Box 2356
Bloomington IL 61702-2356

RECEIVED
Nov 24, 2025
DEPARTMENT OF
WATER RESOURCES

AT3 H-15-0AF2-FA4B F H W
3201

BULLOCK, BRIAN
10594 JOHNSTON LN
MELBA ID 83641-4193

DECLARATIONS

AMOUNT DUE: **None**
Payment is due by **TO BE PAID BY MORTGAGEE**

Policy Number: 12-BY-Q651-7

Policy Period: 12 Months
Effective Dates: AUG 1 2024 to AUG 1 2025
The policy period begins and ends at 12:01 am standard time at the residence premises.

HOMEOWNERS POLICY

Location of Residence Premises
10594 JOHNSTON LN
MELBA ID 83641-4193

Your State Farm Agent
COLLIN LEINO
4792 W OVERLAND RD STE 300
BOISE ID 83705-2818

Phone: (208) 639-0412

Construction: Frame
Year Built: 2015

Roof Material: Composition Shingle
Roof Installation Year: 2015

Automatic Renewal
If the **POLICY PERIOD** is shown as **12 MONTHS,** this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

3201 15
000082 H
60

PREMIUM

Annual Premium		$ 943.00
Sewer & Drain	15.00	(Included)

Your premium has already been adjusted by the following:
Home/Auto
Utility Rating Cr
Claim Record

Total Premium **$ 943.00**

StateFarm®

NAMED INSURED

BULLOCK, BRIAN

MORTGAGEE AND ADDITIONAL INTERESTS

Mortgagee
MR COOPER
ISAOA/ATIMA
PO BOX 818060
CLEVELAND OH 44181-8060

Loan Number:
9014129733

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	$ 331,000
Other Structures	$ 33,100
B Personal Property	$ 248,250
C Loss of Use	$ 99,300
Additional Coverages	
Arson Reward	$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	$1,000
Debris Removal	Additional 5% available/$1,000 tree debris
Fire Department Service Charge	$500 per occurrence
Fuel Oil Release	$10,000
Locks and Remote Devices	$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	$ 100,000
Damage to the Property of Others	$ 1,000
M Medical Payments to Others (Each Person)	$ 1,000

INFLATION

Inflation Coverage Index: 375.0

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses	$ 1,000

LOSS SETTLEMENT PROVISIONS

A1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

JUL 30 2024

FORMS, OPTIONS, AND ENDORSEMENTS

HW-2112	Homeowners Policy
HO-2240.1	Amendatory Endorsement
HO-2444.2	Back-Up Of Sewer Or Drain - 5% of Coverage A/$ 16,550
Option JF	Jewelry and Furs $1,500 Each Article/$2,500 Aggregate
Option ID	Increase Dwlg Up to $ 66,200
Option OL	Ordinance/Law 10%/$ 33,100

ADDITIONAL MESSAGES

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youell
Secretary

Michael T. Tipsord
President

o1f1083A

Countersigned Kim Cozart
BY_____Agent

HOMEOWNERS AMENDATORY ENDORSEMENT (Idaho)

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

DEFINITIONS

Under the definition of "***business***", item d. is replaced by the following:

Business does not include:

d. the ownership, maintenance, or use of systems and equipment used to generate electrical power, if:

(1) the power generated is intended primarily for consumption on the ***residence premises***; and

(2) any resulting income is incidental, including but not limited to:

(a) utility bill credits; or

(b) incidental income;

derived from sending excess power back to the electricity grid; or

The definition of ***"occurrence"*** is replaced by the following:

"occurrence", when used in Section II of this policy, means an accident, including accidental exposure to conditions, which first results in:

a. ***bodily injury***; or

b. ***property damage***;

during the policy period. All ***bodily injury*** and ***property damage*** resulting from one accident, series of related accidents, or from continuous or repeated exposure to the same general conditions is considered to be one ***occurrence***.

SECTION I – PROPERTY COVERAGES

COVERAGE A – DWELLING

Item 3.c. is replaced by the following:

c. systems and equipment used to generate electrical power, unless:

(1) the power generated is intended primarily for consumption on the ***residence premises***; and

(2) any resulting income is incidental, including but not limited to:

(a) utility bill credits; or

(b) incidental income;

derived from sending excess power back to the electricity grid.

SECTION I – ADDITIONAL COVERAGES

The following is added to **Volcanic Action**:

When applicable, the following coverages apply to a loss covered by **Volcanic Action**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

The following is added to **Collapse**:

When applicable, the following coverages apply to a loss covered by **Collapse**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

The following is added to **Fuel Oil Release**:

When applicable, the following coverages apply to a loss covered by **Fuel Oil Release**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

Any payments made for these coverages are included in, and not in addition to, the $10,000 limit of insurance for **Fuel Oil Release**.

SECTION I – CONDITIONS

Suit Against Us is replaced by the following:

Suit Against Us. No action will be brought against ***us*** unless there has been full compliance with all of the policy provisions. Any action by any party must be started within five years from the time the cause of action accrues.

Under **Mortgagee Clause**, paragraph 10.c. is replaced by the following:

c. If ***we*** cancel this policy, the mortgagee will be notified at least 10 days before the date cancellation takes effect.

SECTION II – LIABILITY COVERAGES

SECTION II – ADDITIONAL COVERAGES

The following is added to **Damage to Property of Others**:

d. Under **SECTION II – EXCLUSIONS**, exclusion 2.c. does not apply to the coverage provided by **Damage to Property of Others**.

SECTION II – EXCLUSIONS

Under **SECTION II – EXCLUSIONS**, 1.p. is replaced by the following:

©, Copyright, State Farm Mutual Automobile Insurance Company, 2021

1. Coverage L and Coverage M do not apply to:

   p. ***bodily injury*** or ***property damage*** arising out of the ownership, maintenance, or use of systems and equipment used to generate electrical power, unless:

      (1) the power generated is intended primarily for consumption on the ***residence premises***; and

      (2) any resulting income is incidental, including but not limited to:

         (a) utility bill credits; or

         (b) incidental income;

         derived from sending excess power back to the electricity grid.

Under **SECTION II – EXCLUSIONS**, 2.a. and 2.c. are replaced by the following:

2. Coverage L does not apply to:

   a. liability:

      (1) for ***your*** share of any loss assessment charged against all members of any type of association of property owners; or

      (2) imposed on or assumed by any ***insured*** through any unwritten or written contract or agreement. This exclusion does not apply to:

         (a) liability for damages that the ***insured*** would have in absence of the contract or agreement; or

         (b) written contracts:

            (i) that directly relate to the ownership, maintenance, or use of any ***insured location***; or

            (ii) when the liability of others is assumed by ***you*** prior to the ***occurrence***;

         unless excluded elsewhere in the policy;

   c. ***property damage*** to property rented to, used or occupied by, or in the care, custody, or control of any ***insured*** at the time of the ***occurrence***. This exclusion does not apply to ***property damage*** caused by:

      (1) fire;

      (2) smoke;

      (3) explosion;

      (4) abrupt and accidental damage from water; or

      (5) household pets, up to $500 in excess of ***your*** security deposit;

SECTION I AND SECTION II – CONDITIONS

Under **Cancellation**, 5.b. is replaced by the following:

   b. ***We*** may cancel this policy by providing notice to a named insured shown on the ***Declarations***. The notice will provide the date cancellation is effective.

      (1) When ***you*** have not paid the premium, ***we*** may cancel at any time by providing notice at least 30 days before the date cancellation takes effect. This condition applies whether the premium is payable to ***us*** or ***our*** agent or under any finance or credit plan.

      (2) When this policy has been in effect for less than 60 days and is not a renewal with ***us***, ***we*** may cancel for any reason. ***We*** may cancel by providing notice at least 30 days before the date cancellation takes effect.

      (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with ***us***, ***we*** may cancel:

         (a) if there has been a material misrepresentation of fact that, if known to ***us***, would have caused ***us*** not to issue this policy; or

         (b) if the risk has changed substantially since this policy was issued.

         We may cancel this policy by providing notice at least 30 days before the date cancellation takes effect.

      (4) When this policy is written for a period longer than one year, ***we*** may cancel for any reason at anniversary. ***We*** may cancel by providing notice at least 30 days before the date cancellation takes effect.

Nonrenewal is replaced by the following:

Nonrenewal. If ***we*** decide not to renew this policy, then, at least 30 days before the end of the current policy period, ***we*** will provide a nonrenewal notice to a named insured shown on the ***Declarations***.

Joint and Individual Interests is replaced by the following:

Joint and Individual Interests. If ***you*** consists of more than one person or entity, then each acts for all to change or cancel this policy.

Electronic Delivery is deleted.

OPTIONAL POLICY PROVISIONS

Option ID is replaced by the following:

Option ID – Increased Dwelling Limit. ***We*** will settle losses to damaged ***building structures*** covered under **COVERAGE A – DWELLING** according to the **Loss Settlement Provision** shown in the ***Declarations***.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2021

1. If the amount ***you*** actually and necessarily spend to repair or replace the damaged ***dwelling*** exceeds the limit of liability shown in the ***Declarations*** for Coverage A – Dwelling, ***we*** will pay the additional amounts not to exceed the Option ID limit shown in the ***Declarations***.
2. If the amount ***you*** actually and necessarily spend to repair or replace damaged ***building structures*** covered under **COVERAGE A – DWELLING**, **Other Structures** exceeds the limit of liability shown in the ***Declarations*** for Other Structures, ***we*** will pay the additional amounts not to exceed 10% of the Option ID limit shown in the ***Declarations***.

Report Increased Values. ***You*** must notify ***us*** within 90 days of the start of construction on any new ***building structure*** costing $5,000 or more; or any additions to or remodeling of ***building structures*** that increase their values by $5,000 or more. ***You*** must pay any additional premium due for the increased value. ***We*** will not pay more than the applicable limit of liability shown in the ***Declarations*** if ***you*** fail to notify ***us*** of the increased value within 90 days.

All other policy provisions apply.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2021

(CONTINUED)

BACK-UP OF SEWER OR DRAIN ENDORSEMENT (Homeowners)

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

The following is added to **SECTION I – ADDITIONAL COVERAGES**:

Back-up of Sewer or Drain. ***We*** will pay for accidental direct physical loss to the ***dwelling*** and covered personal property located within the ***dwelling***, caused by back-up of water or sewage, subject to the following:

a. The back-up must be directly and immediately caused solely by water or sewage:

(1) from outside the ***residence premises*** plumbing system that enters through a sewer or drain located inside the interior of the ***dwelling***; or

(2) that enters into and overflows from within a sump pump, sump pump well, or any other system located inside the interior of the ***dwelling*** designed to remove subsurface water drained from the foundation area.

b. Coverage does not apply to:

(1) losses resulting from ***your*** failure to:

(a) keep a sump pump or its related equipment in proper working condition; or

(b) perform the routine maintenance or repair necessary to keep a sewer or drain free from obstructions; or

(2) losses that occur or are in progress within the first 5 days of the inception of this endorsement. This limitation does not apply when:

(a) this endorsement is attached to a newly issued policy; or

(b) this endorsement is attached to replace another Back-Up of Sewer or Drain Endorsement. However, if this endorsement's coverage limits are higher than those of the endorsement it replaces, then the limitation described in (2) above applies only to the increase in coverage limits.

c. If ***you*** request an increase to the coverage limit for this endorsement, the increased coverage limit does not apply to losses that occur or are in progress within the first 5 days of ***your*** request.

d. The total limit of insurance provided by this endorsement will not exceed the amount determined by applying the Back-Up Of Sewer Or Drain percentage (%) shown in the ***Declarations*** to the **COVERAGE A – DWELLING** limit shown in the ***Declarations***, as adjusted by the inflation coverage provisions of this policy. This is an additional amount of insurance.

e. The deductible for each loss under this coverage is the amount shown in the ***Declarations*** under **Section I Deductible** for "Other Losses" or "All Losses", whichever applies.

f. When applicable, the following coverages apply to a loss covered by this endorsement:

(1) **COVERAGE C – LOSS OF USE**;

(2) **SECTION I – ADDITIONAL COVERAGES**; and

(3) **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

Any payments made for these coverages are included in, and not in addition to, the limit of insurance described in item d. above.

For purposes of this endorsement only:

a. **SECTION I – LOSSES INSURED**, item 12.b.(2) is deleted from the policy.

b. **SECTION I – LOSSES NOT INSURED**, **Water** is replaced by:

Water, meaning:

(1) flood;

(2) surface water. This does not include water solely caused by the release of water from a swimming pool, spigot, sprinkler system, hose, or hydrant;

(3) waves (including tidal wave, tsunami, and seiche);

(4) tides or tidal water;

(5) overflow of any body of water (including any release, escape, or rising of any body of water, or any water held, contained, controlled, or diverted by a dam, levee, dike, or any type of water containment, diversion, or flood control device);

(6) spray or surge from any of the items c.(1) through c.(5) described above, all whether driven by wind or not;

(7) water or sewage from outside the ***residence premises*** plumbing system that enters through sewers or drains, or water or sewage that enters into and overflows from within a sump pump, sump pump well, or any other system designed to remove subsurface water that is drained from the foundation area;

except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Back-Up of Sewer or Drain**.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2020

(8) water or sewage below the surface of the ground, including water or sewage that exerts pressure on, or seeps or leaks through a ***building structure***, sidewalk, driveway, swimming pool, or other structure; or

(9) material carried or otherwise moved by any of the water or sewage, as described in items c.(1) through c.(8) above.

However, ***we*** will pay for any accidental direct physical loss by fire, explosion, or theft resulting from water, provided the resulting loss is itself a ***loss insured***.

c. **SECTION I – CONDITIONS**, **Other Insurance** is replaced by:

Other Insurance. This coverage is excess over other valid and collectible insurance.

All other policy provisions apply.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2020

12-BY-Q651-7 000539

553-4380

IMPORTANT NOTICE

About Your Policy Declarations Page

Thank you for choosing State Farm® to provide your insurance.

Your Declarations Page and applicable endorsements are enclosed. **PLEASE REVIEW YOUR COVERAGE SELECTIONS CAREFULLY. If you have any questions concerning the coverage listed on your Declarations Page, or you believe any information is incorrect, please contact your State Farm agent immediately.**

By payment of the applicable premium and acceptance of this coverage, you agree to the terms and conditions of the policy and acknowledge that the Declarations Page accurately represents your choices of the types and amounts of coverage desired.

The Declarations Page replaces the Binder you recently received. You should keep the Binder, Declarations Page, and Policy Booklet with your important papers.

Again, thank you for choosing State Farm!

This message is only a general description of coverage and/or coverage changes and is not a statement of contract. All coverages are subject to all policy provisions and applicable endorsements.

553-4380

IDAHO DEPARTMENT OF
WATER RESOURCES

Western Region • 2735 W Airport Way • Boise, ID 83705-5082
Phone: 208-334-2190 • Fax: 208-334-2348 • Email: westerninfo@idwr.idaho.gov • Web: idwr.idaho.gov

Governor Brad Little Director Mathew Weaver

November 12, 2025

BRIAN BULLOCK
10594 JOHNSTON LN
MELBA ID 83641-4193

RE: Change in Ownership for Water Right No(s): 57-11839

Dear Interested Parties:

The Department of Water Resources (Department) acknowledges receipt of your Notice of Change in Water Right Ownership (Notice).

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

- **Evidence of Water Right Ownership:** Please submit a copy of a Warranty Deed, Title Insurance Policy, or other legal conveyance document indicating your ownership of the property and/or water rights in question. The State Farm Homeowner's Insurance Policy or Deed of Trust that you submitted are not valid conveyance documents that prove your ownership of the property where the water right place of use is located. The conveyance document must be notarized and show that the property and/or water right was conveyed from the current water right owners on file to Brian Bullock. The best conveyance document to submit as evidence of your ownership is a Warranty Deed. **The Deed must include an "Exhibit A" attachment containing the legal description of the conveyed land.**

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

Also, please note that water right holders are required to report any change of ownership and/or mailing address to the Department within 120 days of the change. Forms to update ownership or update your address are available from any office of the Department or on the Department's website.

If you have any questions regarding this matter, please contact me at 1(208) 605-4633.

Sincerely,

Marina Bozdog

Marina Bozdog
Technical Records Specialist 1

Enclosure(s)

IDAHO DEPARTMENT OF
WATER RESOURCES

Western Region • 2735 W Airport Way • Boise, ID 83705-5082
Phone: 208-334-2190 • Fax: 208-334-2348 • Email: westerninfo@idwr.idaho.gov • Web: idwr.idaho.gov

Governor Brad Little Director Mathew Weaver

May 29, 2025

BRIAN BULLOCK
10594 JOHNSTON LN
MELBA ID 83641-4193

RE: Change in Ownership for Water Right No(s): 57-11839

Dear Interested Parties:

The Department of Water Resources (Department) acknowledges receipt of your Notice of Change in Water Right Ownership (Notice).

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

- **Date of water right acquisition:** Please fill in the date that you acquired the property/water right, as required in Item #5. Please complete the original notice form enclosed and return the original notice form to the IDWR Western Region Office.

- **Evidence of Water Right Ownership:** Please submit a copy of a Warranty Deed, Title Insurance Policy, or other legal conveyance document indicating your ownership of the property and/or water rights in question. The State Farm Homeowner's Insurance Policy or Deed of Trust that you submitted are not valid conveyance documents that prove your ownership of the property where the water right place of use is located. The conveyance document must be notarized and show that the property and/or water right was conveyed from the current water right owners on file to Brian Bullock. The best conveyance document to submit as evidence of your ownership is a Warranty Deed. **The Deed must include an "Exhibit A" attachment containing the legal description of the conveyed land.**

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

Also, please note that water right holders are required to report any change of ownership and/or mailing address to the Department within 120 days of the change. Forms to update ownership or update your address are available from any office of the Department or on the Department's website.

If you have any questions regarding this matter, please contact me at 1(208) 605-4633.

Sincerely,

Marina Bozdog

Marina Bozdog
Technical Records Specialist 1

Enclosure(s)

Caruso, Cody

RECEIVED
MAY 21 2025
WATER RESOURCES
WESTERN REGION

From: Chad A.T. Bullock <catbullock75@gmail.com>
Sent: Wednesday, May 21, 2025 11:26 AM
To: IDWR File; BRO
Subject: Fwd: 10594 Johnston Ln
Attachments: Bullock HO.pdf

CAUTION: This email originated outside the State of Idaho network. Verify links and attachments BEFORE you click or open, even if you recognize and/or trust the sender. Contact your agency service desk with any concerns.

Attn Mariana Bozdog & Alan

This should complete Brian Bullock's package we discussed on Monday 19th. If you have any questions please call 208-859-4457
Thanks
Chad A.T. Bullock
208-859-4457

---------- Forwarded message ---------
From: **Angela Hobart** <angela.hobart.vafchg@statefarm.com>
Date: Wed, May 21, 2025, 11:23 AM
Subject: 10594 Johnston Ln
To: brian_bllck@yahoo.com <brian_bllck@yahoo.com>
Cc: catbullock75@gmail.com <catbullock75@gmail.com>

Angela Hobart

Office Manager

Collin Leino State Farm

4792 W Overland Rd Ste 300

Boise, ID 83705

(208)639-0412

RECEIVED
MAY 21 2025
WATER RESOURCES
WESTERN REGION

RECEIVED
May 21, 2025
DEPARTMENT OF
WATER RESOURCES

State Farm Fire and Casualty Company
A Stock Company With Home Offices in Bloomington, Illinois

Po Box 2356
Bloomington IL 61702-2356

AT3 H-15-0AF2-FA4B F H W
3201

BULLOCK, BRIAN
10594 JOHNSTON LN
MELBA ID 83641-4193

DECLARATIONS

AMOUNT DUE: **None**
Payment is due by TO BE PAID BY MORTGAGEE

Policy Number: 12-BY-Q651-7

Policy Period: 12 Months
Effective Dates: AUG 1 2024 to AUG 1 2025
The policy period begins and ends at 12:01 am standard time at the residence premises.

HOMEOWNERS POLICY

Location of Residence Premises
10594 JOHNSTON LN
MELBA ID 83641-4193

Your State Farm Agent
COLLIN LEINO
4792 W OVERLAND RD STE 300
BOISE ID 83705-2818

Phone: (208) 639-0412

Construction: Frame
Year Built: 2015

Roof Material: Composition Shingle
Roof Installation Year: 2015

Automatic Renewal
If the **POLICY PERIOD** is shown as **12 MONTHS,** this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

3201 15
000082 H
60

PREMIUM

Annual Premium		$ 943.00
Sewer & Drain	15.00	(Included)

Your premium has already been adjusted by the following:
Home/Auto
Utility Rating Cr
Claim Record

Total Premium **$ 943.00**

StateFarm®

NAMED INSURED	MORTGAGEE AND ADDITIONAL INTERESTS
BULLOCK, BRIAN	

Mortgagee
MR COOPER
ISAOA/ATIMA
PO BOX 818060
CLEVELAND OH 44181-8060

Loan Number:
9014129733

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	$ 331,000
Other Structures	$ 33,100
B Personal Property	$ 248,250
C Loss of Use	$ 99,300
Additional Coverages	
Arson Reward	$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	$1,000
Debris Removal	Additional 5% available/$1,000 tree debris
Fire Department Service Charge	$500 per occurrence
Fuel Oil Release	$10,000
Locks and Remote Devices	$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	$ 100,000
Damage to the Property of Others	$ 1,000
M Medical Payments to Others (Each Person)	$ 1,000

INFLATION

Inflation Coverage Index: 375.0

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses	$ 1,000

LOSS SETTLEMENT PROVISIONS

A1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

JUL 30 2024

oIF10611A

HO 2000

FORMS, OPTIONS, AND ENDORSEMENTS

HW-2112	Homeowners Policy
HO-2240.1	Amendatory Endorsement
HO-2444.2	Back-Up Of Sewer Or Drain - 5% of Coverage A/$ 16,550
Option JF	Jewelry and Furs $1,500 Each Article/$2,500 Aggregate
Option ID	Increase Dwlg Up to $ 66,200
Option OL	Ordinance/Law 10%/$ 33,100

ADDITIONAL MESSAGES

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Yousell
Secretary

Michael J. Tipsord
President

o1f1083A

Countersigned BY Kim Cozart Agent

HOMEOWNERS AMENDATORY ENDORSEMENT (Idaho)

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

DEFINITIONS

Under the definition of "***business***", item d. is replaced by the following:

Business does not include:

d. the ownership, maintenance, or use of systems and equipment used to generate electrical power, if:

(1) the power generated is intended primarily for consumption on the ***residence premises***; and

(2) any resulting income is incidental, including but not limited to:

(a) utility bill credits; or

(b) incidental income;

derived from sending excess power back to the electricity grid; or

The definition of ***"occurrence"*** is replaced by the following:

"occurrence", when used in Section II of this policy, means an accident, including accidental exposure to conditions, which first results in:

a. ***bodily injury***; or

b. ***property damage***;

during the policy period. All ***bodily injury*** and ***property damage*** resulting from one accident, series of related accidents, or from continuous or repeated exposure to the same general conditions is considered to be one ***occurrence***.

SECTION I – PROPERTY COVERAGES

COVERAGE A – DWELLING

Item 3.c. is replaced by the following:

c. systems and equipment used to generate electrical power, unless:

(1) the power generated is intended primarily for consumption on the ***residence premises***; and

(2) any resulting income is incidental, including but not limited to:

(a) utility bill credits; or

(b) incidental income;

derived from sending excess power back to the electricity grid.

SECTION I – ADDITIONAL COVERAGES

The following is added to **Volcanic Action**:

When applicable, the following coverages apply to a loss covered by **Volcanic Action**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

The following is added to **Collapse**:

When applicable, the following coverages apply to a loss covered by **Collapse**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

The following is added to **Fuel Oil Release**:

When applicable, the following coverages apply to a loss covered by **Fuel Oil Release**:

a. **COVERAGE C – LOSS OF USE**;

b. **SECTION I – ADDITIONAL COVERAGES**; and

c. **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

Any payments made for these coverages are included in, and not in addition to, the $10,000 limit of insurance for **Fuel Oil Release**.

SECTION I – CONDITIONS

Suit Against Us is replaced by the following:

Suit Against Us. No action will be brought against ***us*** unless there has been full compliance with all of the policy provisions. Any action by any party must be started within five years from the time the cause of action accrues.

Under **Mortgagee Clause**, paragraph 10.c. is replaced by the following:

c. If ***we*** cancel this policy, the mortgagee will be notified at least 10 days before the date cancellation takes effect.

SECTION II – LIABILITY COVERAGES

SECTION II – ADDITIONAL COVERAGES

The following is added to **Damage to Property of Others**:

d. Under **SECTION II – EXCLUSIONS**, exclusion 2.c. does not apply to the coverage provided by **Damage to Property of Others**.

SECTION II – EXCLUSIONS

Under **SECTION II – EXCLUSIONS**, 1.p. is replaced by the following:

©, Copyright, State Farm Mutual Automobile Insurance Company, 2021

1. Coverage L and Coverage M do not apply to:

   p. ***bodily injury*** or ***property damage*** arising out of the ownership, maintenance, or use of systems and equipment used to generate electrical power, unless:

      (1) the power generated is intended primarily for consumption on the ***residence premises***; and

      (2) any resulting income is incidental, including but not limited to:

         (a) utility bill credits; or

         (b) incidental income;

         derived from sending excess power back to the electricity grid.

Under **SECTION II – EXCLUSIONS**, 2.a. and 2.c. are replaced by the following:

2. Coverage L does not apply to:

   a. liability:

      (1) for ***your*** share of any loss assessment charged against all members of any type of association of property owners; or

      (2) imposed on or assumed by any ***insured*** through any unwritten or written contract or agreement. This exclusion does not apply to:

         (a) liability for damages that the ***insured*** would have in absence of the contract or agreement; or

         (b) written contracts:

            (i) that directly relate to the ownership, maintenance, or use of any ***insured location***; or

            (ii) when the liability of others is assumed by ***you*** prior to the ***occurrence***;

         unless excluded elsewhere in the policy;

   c. ***property damage*** to property rented to, used or occupied by, or in the care, custody, or control of any ***insured*** at the time of the ***occurrence***. This exclusion does not apply to ***property damage*** caused by:

      (1) fire;

      (2) smoke;

      (3) explosion;

      (4) abrupt and accidental damage from water; or

      (5) household pets, up to $500 in excess of ***your*** security deposit;

SECTION I AND SECTION II – CONDITIONS

Under **Cancellation**, 5.b. is replaced by the following:

   b. ***We*** may cancel this policy by providing notice to a named insured shown on the ***Declarations***. The notice will provide the date cancellation is effective.

      (1) When ***you*** have not paid the premium, ***we*** may cancel at any time by providing notice at least 30 days before the date cancellation takes effect. This condition applies whether the premium is payable to ***us*** or ***our*** agent or under any finance or credit plan.

      (2) When this policy has been in effect for less than 60 days and is not a renewal with ***us***, ***we*** may cancel for any reason. ***We*** may cancel by providing notice at least 30 days before the date cancellation takes effect.

      (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with ***us***, ***we*** may cancel:

         (a) if there has been a material misrepresentation of fact that, if known to ***us***, would have caused ***us*** not to issue this policy; or

         (b) if the risk has changed substantially since this policy was issued.

         We may cancel this policy by providing notice at least 30 days before the date cancellation takes effect.

      (4) When this policy is written for a period longer than one year, ***we*** may cancel for any reason at anniversary. ***We*** may cancel by providing notice at least 30 days before the date cancellation takes effect.

Nonrenewal is replaced by the following:

Nonrenewal. If ***we*** decide not to renew this policy, then, at least 30 days before the end of the current policy period, ***we*** will provide a nonrenewal notice to a named insured shown on the ***Declarations***.

Joint and Individual Interests is replaced by the following:

Joint and Individual Interests. If ***you*** consists of more than one person or entity, then each acts for all to change or cancel this policy.

Electronic Delivery is deleted.

OPTIONAL POLICY PROVISIONS

Option ID is replaced by the following:

Option ID – Increased Dwelling Limit. ***We*** will settle losses to damaged ***building structures*** covered under **COVERAGE A – DWELLING** according to the **Loss Settlement Provision** shown in the ***Declarations***.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2021

1. If the amount ***you*** actually and necessarily spend to repair or replace the damaged ***dwelling*** exceeds the limit of liability shown in the ***Declarations*** for Coverage A – Dwelling, ***we*** will pay the additional amounts not to exceed the Option ID limit shown in the ***Declarations***.
2. If the amount ***you*** actually and necessarily spend to repair or replace damaged ***building structures*** covered under **COVERAGE A – DWELLING**, **Other Structures** exceeds the limit of liability shown in the ***Declarations*** for Other Structures, ***we*** will pay the additional amounts not to exceed 10% of the Option ID limit shown in the ***Declarations***.

Report Increased Values. ***You*** must notify ***us*** within 90 days of the start of construction on any new ***building structure*** costing $5,000 or more; or any additions to or remodeling of ***building structures*** that increase their values by $5,000 or more. ***You*** must pay any additional premium due for the increased value. ***We*** will not pay more than the applicable limit of liability shown in the ***Declarations*** if ***you*** fail to notify ***us*** of the increased value within 90 days.

All other policy provisions apply.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2021

(CONTINUED)

BACK-UP OF SEWER OR DRAIN ENDORSEMENT (Homeowners)

This endorsement modifies insurance provided under the following: HOMEOWNERS POLICY

The following is added to **SECTION I – ADDITIONAL COVERAGES**:

Back-up of Sewer or Drain. ***We*** will pay for accidental direct physical loss to the ***dwelling*** and covered personal property located within the ***dwelling***, caused by back-up of water or sewage, subject to the following:

a. The back-up must be directly and immediately caused solely by water or sewage:

(1) from outside the ***residence premises*** plumbing system that enters through a sewer or drain located inside the interior of the ***dwelling***; or

(2) that enters into and overflows from within a sump pump, sump pump well, or any other system located inside the interior of the ***dwelling*** designed to remove subsurface water drained from the foundation area.

b. Coverage does not apply to:

(1) losses resulting from ***your*** failure to:

(a) keep a sump pump or its related equipment in proper working condition; or

(b) perform the routine maintenance or repair necessary to keep a sewer or drain free from obstructions; or

(2) losses that occur or are in progress within the first 5 days of the inception of this endorsement. This limitation does not apply when:

(a) this endorsement is attached to a newly issued policy; or

(b) this endorsement is attached to replace another Back-Up of Sewer or Drain Endorsement. However, if this endorsement's coverage limits are higher than those of the endorsement it replaces, then the limitation described in (2) above applies only to the increase in coverage limits.

c. If ***you*** request an increase to the coverage limit for this endorsement, the increased coverage limit does not apply to losses that occur or are in progress within the first 5 days of ***your*** request.

d. The total limit of insurance provided by this endorsement will not exceed the amount determined by applying the Back-Up Of Sewer Or Drain percentage (%) shown in the ***Declarations*** to the **COVERAGE A – DWELLING** limit shown in the ***Declarations***, as adjusted by the inflation coverage provisions of this policy. This is an additional amount of insurance.

e. The deductible for each loss under this coverage is the amount shown in the ***Declarations*** under **Section I Deductible** for "Other Losses" or "All Losses", whichever applies.

f. When applicable, the following coverages apply to a loss covered by this endorsement:

(1) **COVERAGE C – LOSS OF USE**;

(2) **SECTION I – ADDITIONAL COVERAGES**; and

(3) **Option OL – Building Ordinance or Law**, only if this option is shown in the ***Declarations***.

Any payments made for these coverages are included in, and not in addition to, the limit of insurance described in item d. above.

For purposes of this endorsement only:

a. **SECTION I – LOSSES INSURED**, item 12.b.(2) is deleted from the policy.

b. **SECTION I – LOSSES NOT INSURED**, **Water** is replaced by:

Water, meaning:

(1) flood;

(2) surface water. This does not include water solely caused by the release of water from a swimming pool, spigot, sprinkler system, hose, or hydrant;

(3) waves (including tidal wave, tsunami, and seiche);

(4) tides or tidal water;

(5) overflow of any body of water (including any release, escape, or rising of any body of water, or any water held, contained, controlled, or diverted by a dam, levee, dike, or any type of water containment, diversion, or flood control device);

(6) spray or surge from any of the items c.(1) through c.(5) described above, all whether driven by wind or not;

(7) water or sewage from outside the ***residence premises*** plumbing system that enters through sewers or drains, or water or sewage that enters into and overflows from within a sump pump, sump pump well, or any other system designed to remove subsurface water that is drained from the foundation area;

except as specifically provided in **SECTION I – ADDITIONAL COVERAGES, Back-Up of Sewer or Drain**.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2020

(8) water or sewage below the surface of the ground, including water or sewage that exerts pressure on, or seeps or leaks through a ***building structure***, sidewalk, driveway, swimming pool, or other structure; or

(9) material carried or otherwise moved by any of the water or sewage, as described in items c.(1) through c.(8) above.

However, ***we*** will pay for any accidental direct physical loss by fire, explosion, or theft resulting from water, provided the resulting loss is itself a ***loss insured***.

c. **SECTION I – CONDITIONS**, **Other Insurance** is replaced by:

Other Insurance. This coverage is excess over other valid and collectible insurance.

All other policy provisions apply.

©, Copyright, State Farm Mutual Automobile Insurance Company, 2020

12-BY-Q651-7 000539

553-4380

IMPORTANT NOTICE

About Your Policy Declarations Page

Thank you for choosing State Farm® to provide your insurance.

Your Declarations Page and applicable endorsements are enclosed. **PLEASE REVIEW YOUR COVERAGE SELECTIONS CAREFULLY. If you have any questions concerning the coverage listed on your Declarations Page, or you believe any information is incorrect, please contact your State Farm agent immediately.**

By payment of the applicable premium and acceptance of this coverage, you agree to the terms and conditions of the policy and acknowledge that the Declarations Page accurately represents your choices of the types and amounts of coverage desired.

The Declarations Page replaces the Binder you recently received. You should keep the Binder, Declarations Page, and Policy Booklet with your important papers.

Again, thank you for choosing State Farm!

This message is only a general description of coverage and/or coverage changes and is not a statement of contract. All coverages are subject to all policy provisions and applicable endorsements.

553-4380

IDAHO DEPARTMENT OF
WATER RESOURCES

Western Region • 2735 W Airport Way • Boise, ID 83705-5082
Phone: 208-334-2190 • Fax: 208-334-2348 • Email: westerninfo@idwr.idaho.gov • Web: idwr.idaho.gov

Governor Brad Little

Director Mathew Weaver

April 24, 2025

BRIAN BULLOCK
10594 JOHNSTON LN
MELBA ID 83641-4193

RE: Change in Ownership for Water Right No(s): 57-11839

Dear Interested Parties:

The Department of Water Resources (Department) acknowledges receipt of your Notice of Change in Water Right Ownership (Notice).

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

- **Date of Water Right Acquisition** – Please fill out the date that you acquired the water right, as required in item #5.

- **Signature** – Please sign the original ownership change form as required for Item #8.

- **Evidence of Water Right Ownership: copy of Warranty Deed, Title Policy, Contract of Sale, or other legal document indicating your ownership of the property and/or water rights in question** – Since you are requesting an ownership change for this water right, IDWR will need supporting documentation that shows that you are the owner of the property where the water right is located. This is shown through a conveyance document such as a Warranty Deed. **The Deed must include an "Exhibit A" attachment containing the legal description of the conveyed land.**

  The Deed of Trust document that you submitted is not acceptable as proof of ownership of land. A Deed of Trust is used as evidence of a Security Interest in the property or water right in question. If you meant to submit a Notice of Security Interest instead, please complete the Notice of Security Interest form on our website under the "Forms>Water Rights>Ownership" menu, and mail it back to us.

- **Plat of Property or Survey Map (usually on file with the county)** – Please attach a copy of the plat map of the property that is being conveyed to the new owner, as required in Item #7.

Enclosed is the original Notice Form requiring signature and the Instructions for filing. Please make the necessary corrections and mail the original form back to the IDWR Western Region Office. Because the Department cannot process the Notice without the proper documentation, we will hold any action on your notice pending receipt of the necessary information. If we do not receive the necessary information within 30 days, we will refund your $25.00 filing fee for the notice, and your

notice will not be processed.

Also, please note that water right holders are required to report any change of ownership and/or mailing address to the Department within 120 days of the change. Forms to update ownership or update your address are available from any office of the Department or on the Department's website.

If you have any questions regarding this matter, please contact me at 1 (208) 605-4633.

Sincerely,

Marina Bozdog

Marina Bozdog
Technical Records Specialist 1

Enclosure(s): Original Notice of Change in Water Right Ownership; Filing Instructions

IDAHO DEPARTMENT OF
WATER RESOURCES

Western Region • 2735 W Airport Way • Boise, ID 83705-5082
Phone: 208-334-2190 • Fax: 208-334-2348 • Email: westerninfo@idwr.idaho.gov • Web: idwr.idaho.gov

Governor Brad Little

Director Mathew Weaver

October 06, 2026

BRIAN BULLOCK
10594 JOHNSTON LN
MELBA ID 83641-4193

RE: Returned Change in Ownership for Water Right No(s): 57-11839

Dear Interested Parties:

The Idaho Department of Water Resources (Department) received a Notice of Change in Water Right Ownership (Notice) from you on March 28, 2025 for the above referenced water rights. The Notice could not be processed because the correct supporting documentation was not submitted.

The Department returned the Notice with a deficiency letter three times, requesting the required warranty deed conveyance document from you. As of the date of this letter, the Department has not received the required information.

The Department is returning your Notice of Change in Water Right Ownership and the attachments. A refund of $25.00 has been requested and will be mailed to BRIAN M BULLOCK under separate cover from the Idaho State Controller's Office. You may re-submit your request with the appropriate documents and fees.

If you have any questions regarding this matter, please contact the IDWR Western Region Front Desk at 208-334-2190.

Sincerely,

Marina Bozdog

Marina Bozdog
Technical Records Specialist 1

Enclosure(s): Original Notice

MEMORANDUM

TO: IDWR Payable

FROM: Marina Bozdog

DATE: 10/6/2026

RE: Refund Request for Brian Bullock: Ownership Change 57-11839

Brian Bullock submitted a Change in Water Right Ownership for a water right (57-11839) on March 28, 2025. However, he did not submit the correct supporting document/conveyance document, despite the Ownership Change being sent back with a deficiency letter 3 times. The last correspondence with the applicant was an email that I sent on 3/17/2026 explaining the supporting documentation that is required, but the applicant has not responded since that date. A full refund for the Ownership Change filing fee should be issued.

Please issue a refund of $25.00 to the Payer as listed Below:

BRIAN M BULLOCK
10594 JOHNSTON LN
MELBA ID 83641-4193

RECEIPT #: W052447

TEL #: (208) 866-7036

Idaho Department of Water Resources Receipt

Receipt ID: W052447

Payment Amount	$25.00	Date Received	3/28/2025	Region	WESTERN
Payment Type	Charge Card				
Payer	BULLOCK, BRIAN				

Comments

CHANGE IN WATER RIGHT OWNERSHIP FOR BRIAN BULLOCK
FOR WR NO: 57-11839
ORDERID: 70620434
LOCAL REFID: sCstRNpSh0K2gsi0SRD8bw==
TOTAL PAID: $26.63(FEEs: $1.63)
AUTH_CODE: 060753
REC DATE: 3/28/2025 04:07:52 PM MDT

Fee Details

Amount	Description	PCA	Fund	Fund Detail	Subsidiary	Object
$25.00	OWNERSHIP CHANGES/SECURITY INTERESTS	62140	0229	21		1155

CC

Signature Line (Department Representative)