

Local Government

Athol, 30355 N. 3 rd St, Athol	208-683-2101
Coeur d'Alene City Hall, 710 E. Mullan Ave, Cd'A	208-769-2300
Dalton Gardens, 6360 N. 4 th St, Dalton	208-772-3698
Harrison, 100 E. Frederick Ave, Harrison	208-689-3212
Hauser City Hall, 11837 N. Hauser Lake Rd, Hauser	208-777-9315
Hayden City Hall, 8930 N. Gov't Way, Hayden	208-772-4411
Hayden Lake, 9393 N. Strahorn Rd, Hayden Lake	208-772-2161
Kootenai County, 501 N. Gov't Way, Cd'A	208-446-1000
Assessor 446-1500 Personal Prop 446-1525 Timber/Ag 446-1526	
Community Development (Formerly Planning & Zoning) 446-1070	
DMV Cd'A 446-1580 Recorder 446-1480	
DMV PF 446-1590 Treasurer 446-1005 Surveyor 446-1570	
Voter Registration/Elections, 1808 N. 3 rd St, Cd'A 446-1030	
Post Falls City Hall, 408 N. Spokane, PF	208-773-3511
Rathdrum, 8047 N. Main St, Rathdrum	208-687-0261
Spirit Lake, 6042 W. Maine St, Spirit Lake	208-623-2131
State Line, City of, 6891 W. Seltice Way, PF	208-773-8779
Worley, 9936 W. E St, Worley	208-686-1258

Utilities

UNDERGROUND UTILITIES LOCATING SERVICE	800-428-4950
Cable TV / Telephone:	
AT & T	866-861-6075
Intermax, 2740 N. Mineral Dr, Cd'A	208-762-8065
Spectrum, 2305 W. Kathleen Ave, Cd'A (Support 855-707-7328)	855-860-9068
TDS Fiber, 2834221 N. Ramsey Rd, Unit 109, Cd'A	855-259-8577
Ziply Fiber, 2115 N. Gov't Way, Cd'A	866-699-4759

Gas & Electric:

Avista Corp, 1735 N. 15 th St, Cd'A	800-227-9187
Kootenai Electric, 9014 W. Lancaster Rd, Rathdrum	208-765-1200
Northern Lights, 421 Chevy St, Sagle	208-263-5141

Refuse & Garbage Collection:

Cd'A Garbage / PF Sanitation, 1820 N. Hwy 41, PF	208-457-1820
KC Solid Waste, 3330 N. Ramsey Rd, Cd'A	208-446-1430
KC Solid Waste, 15580 W. Prairie Ave, PF	208-446-1430
Panhandle Waste Services, 28299 N. Panhandle Rd, Athol	208-683-1777
Waste Mgmt. of ID, 4902 Industrial Loop, Cd'A	208-765-4968

Water Department:

Alpine Meadows Water & Sewer PO Box 526, Hayden Lake	208-772-5313
Avondale Irrigation Dist., 207 E. Hayden Ave, Hayden	208-772-5657
Bayview Water & Sewer, 16401 E. Emerson Dr, Bayview	208-683-3948
Coeur d'Alene Water Dept, 3145 N. Howard St, Cd'A	208-769-2210
Dalton Water Assoc, 6360 4 th St, Dalton	208-772-5639
Garwood Water Coop, 1223 W. Hayden Ave, Hayden	800-947-4451
Greenferry Water & Sewer, 9191 W. Michael Way, Cd'A	208-773-5510
Hayden Lake Irrigation, 2160 W. Dakota, Hayden	208-772-2612
Kootenai County Water Dist #1, 5866 E. Sunnyside Rd, Cd'A	208-667-0340
North Kootenai Water Dist, 13649 N. Meyer Rd, Rathdrum	208-687-6593
Post Falls Water Dept, 2002 E. Seltice Way, PF	208-777-9857
East Greenacres 2772 N. McGuire Rd, PF	208-773-7579
Ross Point Water Dist, 8584 W. Prairie Ave, PF	208-773-1120
City of Rathdrum, 8047 W. Main St, Rathdrum	208-687-0261

Law Enforcement

POLICE & FIRE EMERGENCY	911
NON-EMERGENCY / ANIMAL CONTROL	208-446-1300
Coeur d'Alene Police Dept. 3818 N. Schreiber Way, Cd'A	208-769-2320
Coeur d'Alene Tribal Police 125 S. 10th St, Plummer	208-686-2099
Coeur d'Alene Tribal Police (Non-Emergency)	208-686-2050
Hayden Lake Police Dept. 9393 N. Strahorn Rd, Hayden Lake	208-772-2161
Idaho State Police Dept. 615 W. Wilbur Ave, Cd'A	208-772-6055
Kootenai County Sheriff 5500 N. Gov't Way, Cd'A	208-446-1300
Post Falls Police Dept. 1717 E. Polston Ave, PF	208-773-3517
Rathdrum Police Dept. 8178 W. Main St, Rathdrum	208-687-0711
Spirit Lake Police Dept. 6159 W. Maine St, Spirit Lake	208-623-2701

Government Agencies

Coeur d'Alene Tribe, 850 A St, Plummer	208-686-1800
Dept. of Lands, 3284 W. Industrial Loop, Cd'A	208-769-1525
Dept. of Water Resources, 7600 N. Mineral Dr, Cd'A	208-762-2800
Fish & Game Dept., 2885 W. Kathleen Ave, Cd'A	208-769-1414
Forest Service, 3232 W. Nursery Rd, Cd'A	208-765-7223
Health & Welfare, 1120 W. Ironwood Dr, Cd'A	208-769-1456
Panhandle Health Dist., 8500 N. Atlas Rd, Hayden	208-415-5100
Social Security, 7400 N. Mineral Dr #100, Cd'A	866-931-2523
Veterans Admin, 915 W. Emma Ave, Cd'A	509-413-9058 / 208-665-1700

Licenses

Boat Reg. & License, 2885 W. Kathleen Ave, Ste#1, Cd'A	208-769-1511
Drivers License, 451 N. Gov't Way, Cd'A	208-446-1340
Vehicle License (Cd'A), 451 N. Gov't Way, Cd'A	208-446-1580
Vehicle License (PF), 120 E. Railroad, PF	208-446-1590

Post Offices

Athol, 29777 N. Old Hwy 95, Athol	208-683-1320
Bayview, 20157 E. Perimeter Rd, Bayview	208-683-2733
Coeur d'Alene, 111 N. 7 th St, Cd'A	208-765-3741
Harrison, 103 S. Cd'A Ave, Harrison	208-689-3413
Hayden, 109 W. Honeysuckle Ave, Hayden	208-762-1038
Post Falls, 405 N. Greensferry Rd, PF	208-777-4073
Rathdrum, 13867 W. Hwy 53, Rathdrum	208-687-3415
Spirit Lake, 6087 E. Maine St, Spirit Lake	208-623-4121
Worley, 29801 S. 3 rd St, Worley	208-686-1452

Schools

Idaho.gov/education/k12	
Coeur d'Alene District #271 cdaschools.org	
Admin Office, 1400 N. Northwood Center Ct, Cd'A	208-664-8241
Kootenai Joint School District #274 sd274.com	
Admin Office, 13030 E. O'Gara Rd, Harrison	208-689-3631
Lakeland District #272 sd272.org	
Admin Office, 15506 N. Washington St, Rathdrum	208-687-0431
NI STEM Charter Academy District #480 northidahostemcharteracademy.org	
15633 N. Meyer Rd, Rathdrum	208-687-8002
Post Falls District #273 pfsd.com	
Admin Office, 206 W. Mullan Ave, PF	208-773-1658
Accelerated & Alternative Schools:	

Cd'A Charter Academy, 4904 N. Duncan, Cd'A	208-676-1667
Christian Center School, 3639 W. Prairie Ave, Hayden	208-772-7542
Classical Christian Academy, 6068 W. Hayden Ave, Rathdrum	208-777-4400
Cornerstone Christian Academy, 810 N. Chase Rd, PF	208-773-5200
Genesis Prep Academy, 1866 N. Cecil Rd, PF	208-691-0712
Hayden Canyon Charter, 13590 N. Gov't Way, Hayden	208-477-1812
Holy Family Catholic School, 3005 W. Kathleen Ave, Cd'A	208-765-4327
Kootenai Bridge Academy, 637 Park Dr, Cd'A	208-930-4515
Kootenai Tech Edu Campus, 6838 W. Lancaster Rd, Rathdrum	208-712-4733
Lake City Jr. Academy, 125 E. Locust Ave, Cd'A	208-667-0877
Mountain View Alternative High, 7802 W. Main St, Rathdrum	208-687-0025
New Vision Alternative School, 201 W. Mullan Ave, PF	208-773-3541
North Idaho Christian School, 251 W. Miles Ave, Hayden	208-772-7546
St Dominic's Girls School, 20274 W. Riverview Dr, PF	208-773-7598
Summit Christian Academy, 5350 N. 4 th St, Cd'A	208-765-8238
Venture High School, 1619 N. 9 th St, Cd'A	208-667-7460

Colleges:

Gonzaga University, 502 E. Boone, Spokane, WA	509-328-4220
Lewis-Clark State College, 901 W. Rice Ave, Cd'A	208-292-1378
North Idaho College, 1000 W. Garden Ave., Cd'A	208-769-3300
University of Idaho, 1031 N. Academic Way, Ste 242, Cd'A	208-667-2588

Medical Facilities

Kootenai Cancer Center, 700 W. Ironwood Dr, Cd'A	208-625-4700
Kootenai Health, 2003 Kootenai Health Way, Cd'A	208-625-4000
Kootenai Health ER 625-5700	
Kootenai Urgent Care, 700 W. Ironwood Dr, Ste 120E, Cd'A	208-625-3600
Kootenai Urgent Care, 566 W. Prairie Ave, Hayden	208-625-3600
Kootenai Urgent Care, 1300 E. Mullan Ave, Ste 600, PF	208-625-3600
Lakeland Immediate Care, 15622 N. Hwy 41, Rathdrum	208-687-4878
North Idaho Advanced Care, 600 N. Cecil Rd, PF	208-262-2800
Northwest Specialty Hospital, 1593 E. Polston Ave, PF	208-262-2300
Northwest Urgent Care, 7173 E. Super I Lp, Athol	208-561-9970
Northwest Urgent Care, 750 N. Syringa St, PF	208-262-2600
Sterling Urgent Care, Suites 2&3, 900 ID-41, PF	208-457-7100

100 E. Wallace Avenue Coeur d'Alene, ID 83814 P: (208) 664-8254

pioneertitleco.com





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Kootenai County Parcel Information



Property Address: 14074 N Peony Ct
Hayden ID 83835

Owner Information

Name: Lake Jody
Lake Trish
Address: 1605 Milano Villa Ave
City State ZIP: Henderson NV 89052

Assessor Information

Property ID #: 0808000B021A
Tax ID #: 116867
Section: 51N03W03
Instrument: 1468740
TCA Code: 118000
Legal Description: TAYLORS TERRACE, TX#17244 IN LT 21 BLK B 0351N03W
Property Class: 537 - Imp res rural sub
Neighborhood Code: 3504 HAYDEN FRONTAGE GEO 4, TAYLORS
Acres: 0.55
Taxes: \$7,601.03 - 2024

Assessments

Description	Value
Total Market Value	\$2,028,299.00
Assessed Land Value	\$647,680.00
Assessed Improvement Value	\$1,380,619.00
Total Assessed Value	\$2,028,299.00
Exemption:	
Net Taxable Value (2025)	\$2,028,299.00

Value Details

Dwl	Ext	Type	Category	Value
0	R01	ATTGAR	37H Res imp on 15	\$94,447.00
0	R01	SITEIMP	37H Res imp on 15	\$38,544.00
0	R01	PAV	37H Res imp on 15	\$3,781.00
0	R01	BOATD	37H Res imp on 15	\$34,120.00
0	R01	PIER	37H Res imp on 15	\$1,650.00
1	R01	DWELL	37H Res imp on 15	\$1,208,077.00

Land Information

Land Use / Land Use Standard: 537 - Imp res rural sub / 1001 - Single Family Residential
Zoning: County-RESRES - Restricted Residential
Sewer Available:
Waterfront: 46 - Hayden
Watershed: 1701030501 - Hayden Lake
Recreation:

Property Picture



Improvement Information

Improvement Type: DWELL
Year Built: 2002
Stories: 1.5
Heat: Radiant - floor
Central Air: Yes
Foundation: Formed conc
Construction Type:
Finished Sq. Ft. 3,392 SqFt
Commercial Sq. Ft.

Improvements by Floor

Dwl	Ext	Flr	BR	Full Bath	Half Bath	LR	DR	GR	Kit	Den	Oth	Base Area	Fin. Area
1	R01	1.0	3	3	0	1	0	1	1	0	1	2,628	2,628
1	R01	1.5	0	0	0	0	0	0	0	0	1	1,068	764

 General Information

Owner: Lake Jody, Lake Trish	Parcel ID (PIN): 0808000B021A
Mailing Address: 1605 Milano Villa Ave Henderson Nv 89052	Alternate ID (AIN): 116867
Property Address: 14074 N Peony Ct	Property Class: 537- Imp Res Rural Sub
Neighborhood: 3504 Hayden Frontage Taylors Ter	Deeded Acres: 0.5500
District (TCA): 118000	

Last updated: 7/23/2025 01:53:42 AM

 Legal Descriptions

Description
TAYLORS TERRACE, TX#17244 IN LT 21 BLK B
03 51N 03W

 Net Taxable Value

Tax Year	Value
2025	\$2,028,299.00
2024	\$1,972,953.00
2023	\$1,972,953.00
2022	\$1,844,702.00
2021	\$1,190,019.00
2020	\$806,593.00

 Value History

Year	Reason	Land Value	Improvement Value	Total Value
2025	Assessment Update	\$647,680.00	\$1,380,619.00	\$2,028,299.00
2024	Assessment Update	\$588,800.00	\$1,384,153.00	\$1,972,953.00
2023	Assessment Update	\$588,800.00	\$1,384,153.00	\$1,972,953.00
2022	Assessment Update	\$594,688.00	\$1,250,014.00	\$1,844,702.00
2021	Assessment Update	\$374,065.00	\$815,954.00	\$1,190,019.00

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 Exemption History

Effective Year	Exemption Type	Percent	Total Value	Exemption Value	Net Taxable Value
No modifier data is available for this record.					

 Land Details

Land Type	Acres	Total Value
Waterfront Homesite	0.55	\$647,680

Improvements

Property Record	Improvement ID	Use Code	Description	Year Built	Length (ft.)	Width (ft.)	Area	Area Units
R01	D	DWELL	Dwelling	2002	n/a	n/a	3392	Fin SF
R01	02	PAV	Residential Paving	2005	n/a	n/a	1500	SF
R01	G01	ATTGAR	Attached Garage	2002	11.00	10.00	773	SF
R01	01	BOATD	Waterfront Boat Dock	2002	n/a	n/a	825	SF
R01	03	SITEIMP	Residential Site Improvements	2002	n/a	n/a	1	IT

◀ ◁ 1 2 ▶ ▷ 5 ▾ items per page

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Additional Commercial Info.

Property Record	Use Code	Description	Gross Square Footage
No additional commercial improvements data present.			

Permits

Filing Date	Sq Ft	Permit Description
No permits data is available.		

Sales History

Document Number	Date	Owner	Grantee	Type
2823571 CORR 2773456	7/31/20	Multiple Owners	Lake Jody	Multiple Parcel Transfer
2567933	10/19/16	Thomas Douglas J	Douglas Jensen Thomas And Deann Thom	Single Parcel Transfer
2555844	7/29/16	Family Fiduciary Services Consvr Of	Thomas Douglas J	Multiple Parcel Transfer
2504107	6/26/15	Multiple Owners	Family Fiduciary Services Consvr Of	Multiple Parcel Transfer
2432252	10/11/13	Samson Diane	Family Fiduciary Services Inc	Single Parcel Transfer

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Building Detail | Public Access

ASSESSOR ► PROPERTY SEARCH ► DETAIL ► BUILDING DETAIL

[← Return](#)

Improvements

Property Record	Improvement ID	Use Code	Description	Year Built	Length	Width	Area	Area Units
R01	D	DWELL	Dwelling	2002	0	0.00	3,392	Fin SF
R01	02	PAV	Residential Paving	2005	0	0.00	1,500	SF
R01	G01	ATTGAR	Attached Garage	2002	11	10.00	773	SF
R01	01	BOATD	Waterfront Boat Dock	2002	0	0.00	825	SF
R01	03	SITEIMP	Residential Site Improvements	2002	0	0.00	1	IT

1 2 5 items per page

1 - 5 of 6 items

Dwelling Attributes

Floor	Attribute	Detail
-	Type	64 Very Gd 2 Story >=1989
-	Occupancy	Single family
-	Roof Structure	Gable
-	Roof Cover	Enamel steel
-	Heating	Radiant - floor
-	A/C	Central air
-	Stories	1.0
-	Bedrooms	3
-	Bathrooms	3
-	Feature	Basic allowance

1

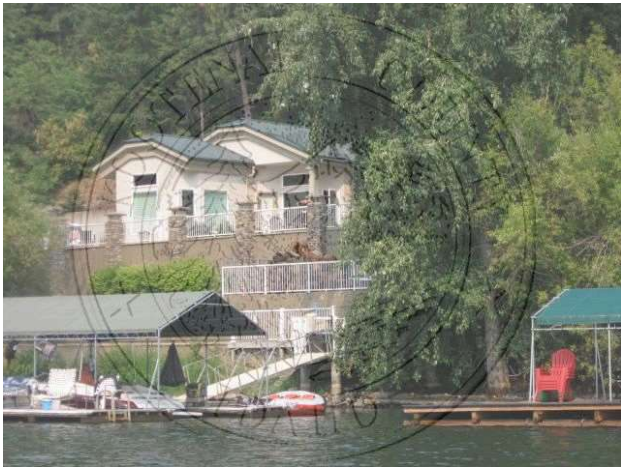
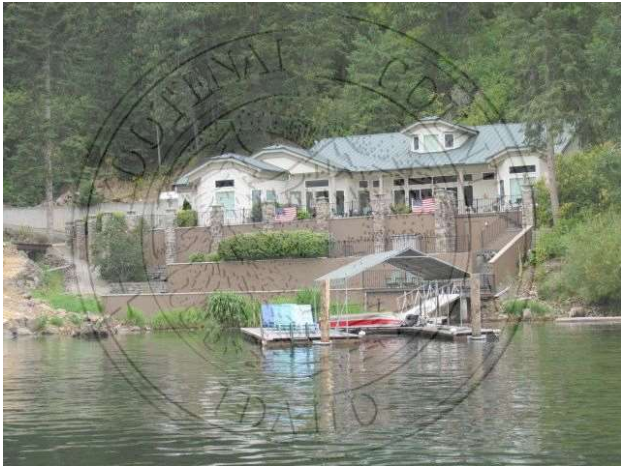
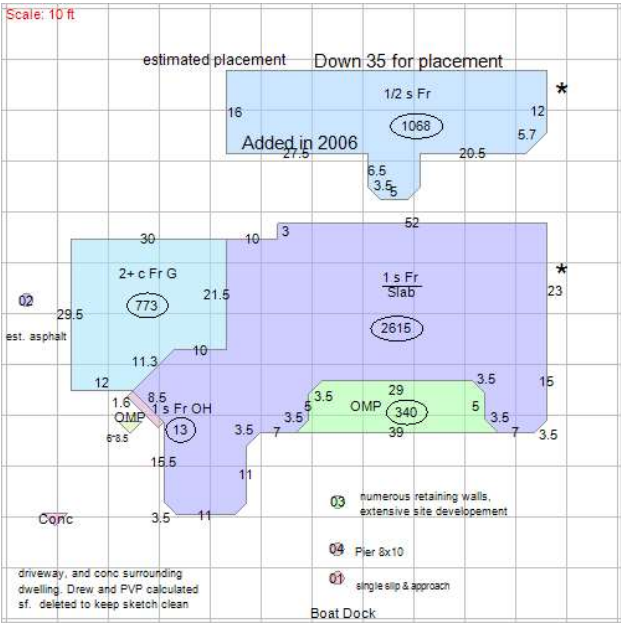
Exterior Features

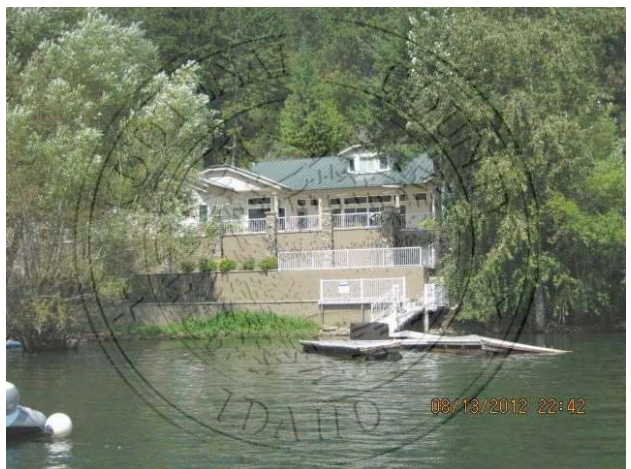
Code	Description	Area sq. ft.	Construction
CONCP	Concrete patio		
OMP	Open masonry porch	51	
OMP	Open masonry porch	340	

Floor Information

Floor Key	Construction Type Desc	Living Rm	Dining Rm	Great Rm	Kitchen	Den	Bedroom	Full Bath	Half Bath	Other Rms	Base Area	Finish Area
1.0	Wood frame w/sheathing	1	0	1	1	0	3	3	0	1	2628	2628

Floor Key	Construction Type Desc	Living Rm	Dining Rm	Great Rm	Kitchen	Den	Bedroom	Full Bath	Half Bath	Other Rms	Base Area	Finish Area
1.5	Wood frame w/sheathing	0	0	0	0	0	0	0	0	1	1068	764
		1	0	1	1	0	3	3	0	2	3696	3392









Taxing District Charges

PIN: 0808000B021A Owner: LAKE JODY	AIN: 116867 TAG: 118000	Tax Roll: Real Property
For Tax Year: 2024 Net Tax: \$7,601.03	Bill Number: 223938	Tax Bill ID: 4358117

For questions regarding your property value or exemptions, please call the Assessor's Office at 208-446-1500. Contact the applicable taxing district with inquiries about levy rates.

▲ Authority : 1-KOOTENAI CO

Fund	Exemption	Taxable Value	Rate	State Credit	HOE Savings	Net Tax
Airport	\$0.00	\$1,972,953.00	0.000000000	\$0.00	\$0.00	\$0.00
County Fair	\$0.00	\$1,972,953.00	0.000000000	\$0.00	\$0.00	\$0.00
Current Expense	\$0.00	\$1,972,953.00	0.000197086	\$0.00	\$0.00	\$388.84
District Court	\$0.00	\$1,972,953.00	0.000168556	\$0.00	\$0.00	\$332.55
Health Unit	\$0.00	\$1,972,953.00	0.000035021	\$0.00	\$0.00	\$69.09
Historical Society	\$0.00	\$1,972,953.00	0.000000203	\$0.00	\$0.00	\$0.40
Indigent	\$0.00	\$1,972,953.00	0.000000000	\$0.00	\$0.00	\$0.00
Justice Fund	\$0.00	\$1,972,953.00	0.000783868	\$0.00	\$0.00	\$1,546.53
Liability Insurance	\$0.00	\$1,972,953.00	0.000026019	\$0.00	\$0.00	\$51.33
Noxious Weeds	\$0.00	\$1,972,953.00	0.000008815	\$0.00	\$0.00	\$17.39
Parks & Rec	\$0.00	\$1,972,953.00	0.000013279	\$0.00	\$0.00	\$26.20
Revaluation	\$0.00	\$1,972,953.00	0.000089601	\$0.00	\$0.00	\$176.78
				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$2,609.11

▼ Authority : 227-LAKES HIGHWAY #2

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$557.55

▼ Authority : 230-SCHOOL DIST #271-BOND

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$0.00

▼ Authority : 230-SCHOOL DIST #271-OTHER

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$15.96

▼ Authority : 230-SCHOOL DIST #271-SUPP

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$1,643.72

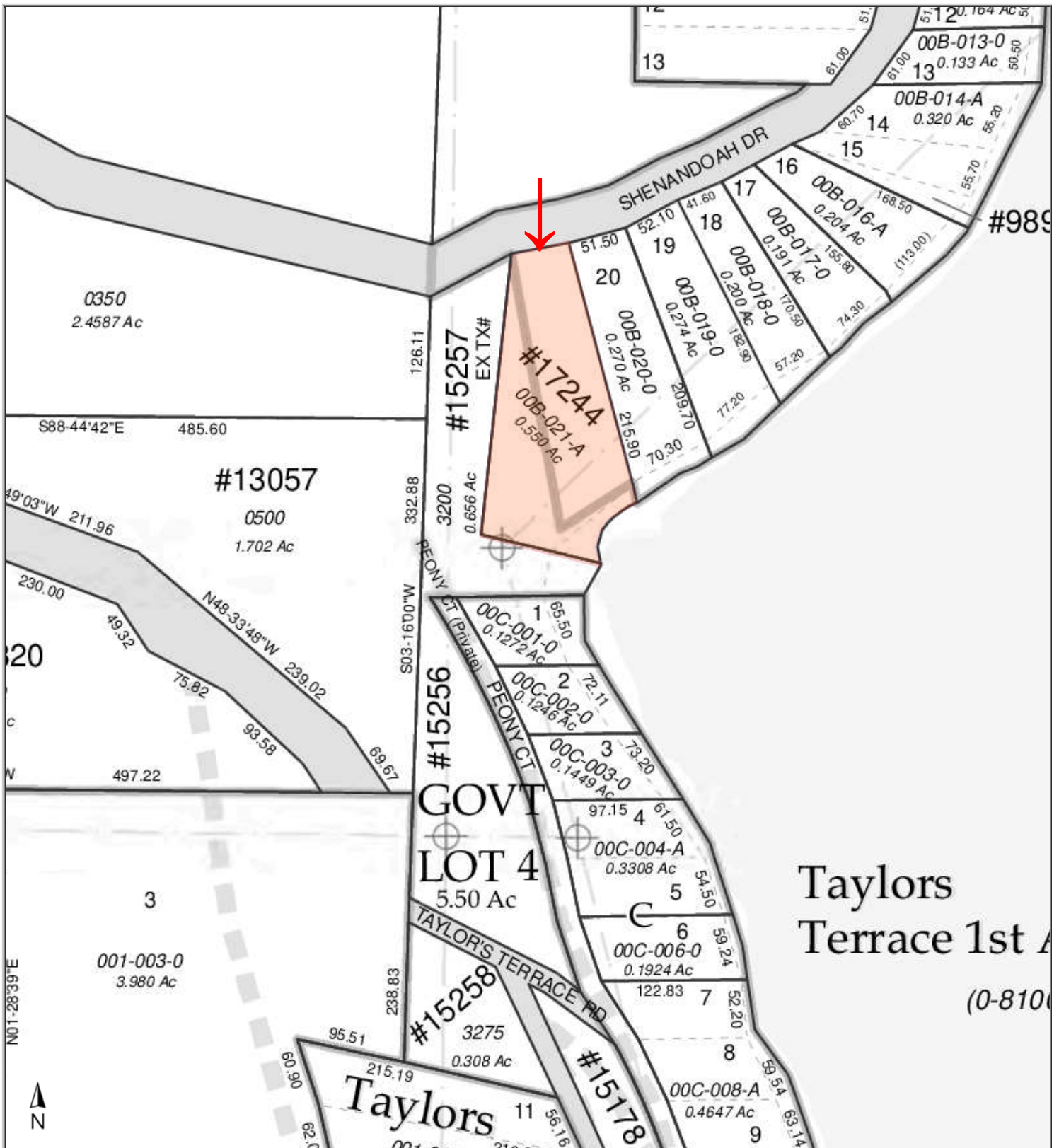
▼ Authority : 254-NORTHERN LAKES FIRE

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$1,286.57

▼ Authority : 271-COMM LIBRARY NET J

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$282.97

▼ Authority : 272-COMM LIB NET-BOND J



Pioneer Title Co.
GOING BEYOND

ParcelID: 51N03W033200

Tax Account #: 131434

, ID 83835

This map/plat is being furnished as an aid in locating the herein described land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.



JIM BRANNON 6 P 2823571000
KOOTENAI COUNTY RECORDER
CMK 4/2/2021 11:13 AM
REQ OF NORTH IDAHO TITLE COMPANY-
COEUR D' ALENE- RW
RECORDING FEE: \$15.00 DD
Electronically Recorded

JIM BRANNON 2 P 2767541000
KOOTENAI COUNTY RECORDER
MRR 7/31/2020 10:19 AM
REQ OF NORTH IDAHO TITLE COMPANY-
COEUR D' ALENE- RW
RECORDING FEE: \$15.00 DD
Electronically Recorded

JIM BRANNON 5 P 2773456000
KOOTENAI COUNTY RECORDER
MMS 8/26/2020 1:47 PM
REQ OF NORTH IDAHO TITLE COMPANY-
COEUR D' ALENE- RW
RECORDING FEE: \$15.00 DD
Electronically Recorded

Escrow No.: N-52594

THIS DEED IS BEING RE-RECORDED AGAIN TO CORRECT
GRANTORS VESTING OUT
re-recorded to attach exhibit A legal description

WARRANTY DEED

FOR VALUE RECEIVED, **Douglas J. Thomas and DeAnn Thomas, Trustees of the Douglas Jensen Thomas and DeAnn Thomas Joint Living Trust,**

Hereinafter called Grantor, does hereby grant, bargain, sell and convey unto **Jody Lake and Trish Lake, husband and wife,** as community property with right of survivorship
Grantee, whose address

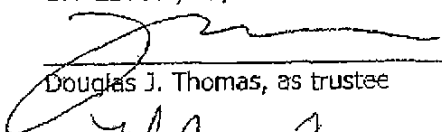
is: 1605 Milano Villa Avenue, Henderson, NV 89052

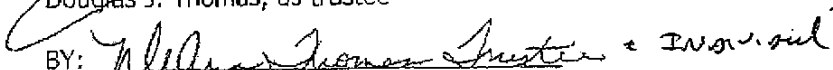
, the following described premises, County of Kootenai, State of Idaho to-wit:

"AS PER EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF."

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee(s), his/her/their heirs and assigns forever. And the said Grantor(s) does (do) hereby covenant to and with the said Grantee(s), that he/she/they is/are the owner(s) in fee simple of said premises; that they are free from all encumbrances EXCEPT those to which this conveyance is expressly made subject to those made, suffered or done by the Grantee(s); current taxes, levies, assessments, easements, reservations and rights of way of view and covenants, conditions, restrictions, easements, reservations, dedications, rights of way and agreements of record and that he/she/they will warrant and defend the same from all lawful claims whatsoever.

DATED. July 29, 2020

 *TRUSTEE & INDEPENDENT*
Douglas J. Thomas, as trustee

BY:  *TRUSTEE & INDEPENDENT*
DeAnn Thomas, as trustee

Escrow No.: N-52594 THIS DEED IS BEING RE-RECORDED AGAIN TO CORRECT
GRANTORS VESTING OUT
re-recorded to attach exhibit A legal description

WARRANTY DEED

FOR VALUE RECEIVED, **Douglas J. Thomas and DeAnn Thomas, Trustees of the Douglas Jensen Thomas and DeAnn Thomas Joint Living Trust,** Hereinafter called Grantor, does hereby grant, bargain, sell and convey unto **Jody Lake and Trish Lake, husband and wife**, as community property with right of survivorship Grantee, whose address

is: 1605 Milano Villa Avenue, Henderson, NV 89052
, the following described premises, County of Kootenai, State of Idaho to-wit:

"AS PER EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF."

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee(s), his/her/their heirs and assigns forever. And the said Grantor(s) does (do) hereby covenant to and with the said Grantee(s), that he/she/they is/are the owner(s) in fee simple of said premises; that they are free from all encumbrances EXCEPT those to which this conveyance is expressly made subject to those made, suffered or done by the Grantee(s); current taxes, levies, assessments, easements, reservations and rights of way of view and covenants, conditions, restrictions, easements, reservations, dedications, rights of way and agreements of record and that he/she/they will warrant and defend the same from all lawful claims whatsoever.

DATED, July 29, 2020

 TRUSTEE & Endorsed
Douglas J. Thomas, as trustee

BY:  TRUSTEE & Endorsed
DeAnn Thomas, as trustee

This document is now recorded electronically with the County Recorder. Attached to this original document is a copy of the recorder stamp as it appears of record.

Escrow No.: N-52594 THIS DEED IS BEING RE-RECORDED AGAIN TO CORRECT
GRANTORS VESTING OUT
re-recorded to attach exhibit A legal description

WARRANTY DEED

FOR VALUE RECEIVED, **Douglas J. Thomas and DeAnn Thomas, Trustees of the Douglas Jensen Thomas and DeAnn Thomas Joint Living Trust,**

Hereinafter called Grantor, does hereby grant, bargain, sell and convey unto **Jody Lake and Trish Lake, husband and wife**, as community property with right of survivorship
Grantee, whose address

is: 1605 Milano Villa Avenue, Henderson, NV 89052

, the following described premises, County of Kootenai, State of Idaho to-wit:

"AS PER EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF."

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee(s), his/her/their heirs and assigns forever. And the said Grantor(s) does (do) hereby covenant to and with the said Grantee(s), that he/she/they is/are the owner(s) in fee simple of said premises; that they are free from all encumbrances EXCEPT those to which this conveyance is expressly made subject to those made, suffered or done by the Grantee(s); current taxes, levies, assessments, easements, reservations and rights of way and covenants, conditions, restrictions, easements, reservations, dedications, rights of way and agreements of record and that he/she/they will warrant and defend the same from all lawful claims whatsoever.

DATED. July 29, 2020

 TRUSTEE & Individual
Douglas J. Thomas, as trustee

BY:  TRUSTEE & Individual
DeAnn Thomas, as trustee

STATE OF IDAHO

COUNTY OF KOOTENAI)
) ss.

On this 30 day of July, 2020, before me,
a Notary Public in and for said State, personally appeared

Douglas J. Thomas and DeAnn Thomas and

as individuals

known or identified to me to be the person(s) whose name is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same, as trustees of the

Douglas Jensen Thomas and DeAnn Thomas Joint Living Trust and
as individuals

Notary in and for said County and State

Residing at: Hansen ID

Commission Exp.: 2-4-22

JACQUELINE SERGEANT
COMMISSION #29426
NOTARY PUBLIC
STATE OF IDAHO

EXHIBIT "A"
LEGAL DESCRIPTION

Parcel I:

Lot 21, Block "B", as shown on the plat of Taylor's Terrace, according to the plat recorded in the office of the recorder, County of Kootenai in Book "D" of Plats at Page 18 and a portion of Government Lot 3 of Section 3, Township 51 North, Range 3 West, Boise Meridian, and more particularly described as follows:

Commencing at the Northwest corner of said Lot 21, said corner being also the True Point of Beginning of that certain parcel of land hereinafter described;

thence along the Northerly line of said Lot 21, North 77°58'45" East, a distance of 51.41 feet to the Northeasterly corner of said Lot 21;

thence along the Easterly line of said Lot 21, South 14°20'59" East, a distance of 221.91 feet to the Southeasterly corner of said Lot 21;

thence South 50°22'34" West, a distance of 93.00 feet;

thence North 76°46'57" West, a distance of 63.00 feet;

thence North 06°20'20" East, a distance of 250.72 feet to the True Point of Beginning.

Parcel II:

All that portion of Government Lots 3 and 4 of Section 3, Township 51 North, Range 3 West, Boise Meridian, Kootenai County, State of Idaho, more particularly described as follows:

Commencing at the Northwest corner of Lot 1, Block "C" of the First Addition to Taylor's Terrace filed for record in the office of the County Recorder of Kootenai County, in Book "D" of Plats, Page 100;

thence Westerly extension of the North line of said Lot 1, Block "C", a distance of 22.76 feet to the True Point of Beginning of this description, said point being located on the Westerly boundary line of a 20 foot private road shown on said plat of First Addition to Taylor's Terrace;

thence in a Southerly direction along the Westerly boundary line of said 20 foot private road (following the actual bearings shown on said plat), a distance of 339.00 feet;

thence along a line in a Southwesterly direction to a point of intersection with the Northerly line of a county road (unnamed), said point being 35 feet Northwesterly from the intersection of the Westerly line of said 20 foot private road with the Northerly line of the (unnamed) County Road;

thence in a Northwesterly direction along the Northerly line of a County Road (unnamed) to a point on the West line of Government Lot 4 of said Section 3, Township 51 North, Range 3 West;

thence Northerly along the West line of said Government Lots 4 and 3 to a point of intersection with a line drawn 12.93 feet West from the Point of Beginning;

thence East 12.93 feet to the Point of Beginning.

Parcel III:

All that portion of Government Lot 3, Section 3, Township 51 North, Range 3 West, Boise Meridian, Kootenai County, State of Idaho, lying Westerly and Southerly of the Westerly and Southerly lines of Lot 21, Block "B", of Taylor's Terrace, filed for record in Book "D" of Plats, Page 18, and lying Southerly of the Southerly line of private road within said Taylor's Terrace, and lying Northerly of the North line of Lot 1, Block "C" and its Westerly extension thereof of First Addition to Taylor's Terrace, filed for record in Book "D" of Plats, Page 100, and Westerly of Hayden Lake;

LESS AND EXCEPT any portion lying within all that certain real property situated in the County of Kootenai, State of Idaho, more particularly described as follows:

Lot 21, Block "B", as shown on the plat of Taylor's Terrace, according to the plat recorded in the office of the recorder, County of Kootenai in Book "D" of Plats at Page 18 and a portion of Government Lot 3 of Section 3, Township 51 North, Range 3 West, Boise Meridian, and more particularly described as follows:

Commencing at the Northwest corner of said Lot 21, said corner being also the True Point of Beginning of that certain parcel of land hereinafter described;

thence along the Northerly line of said Lot 21, North 77°58'45" East, a distance of 51.41 feet to the Northeasterly corner of said Lot 21;

thence along the Easterly line of said Lot 21, South 14°20'59" East, a distance of 221.91 feet to the Southeasterly corner of said Lot 21;

thence South 50°22'34" West, a distance of 93.00 feet;

thence North 76°46'57" West, a distance of 63.00 feet;

thence North 06°20'20" East, a distance of 250.72 feet to the True Point of Beginning.

JENNIFER LOCKE 24 P 2939819000
KOOTENAI COUNTY RECORDER
MRR 6/20/2023 1:05 PM
REQ OF FLYING S TITLE AND ESCROW -
CD'A
RECORDING FEE: \$45.00 MD
Electronically Recorded

Return To: Wells Fargo Bank, N.A.
FINAL DOCS F0012-01B
800 Walnut St
DES MOINES, IA 50309

Prepared By: Melinda Luke
1500 S DALE MABRY HWY
FLOOR 02
TAMPA, FL 33629-5809

Deed of Trust

1096441

Definitions. Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) "*Borrower*" is JODY Lake and TRISH Lake, husband and wife; as ~~Joint Tenancy~~ ^{Community Property} with Right of Survivorship, currently residing at 1605 MILANO VILLA AVE, HENDERSON, NV 89052-4160. Borrower is the trustor under this Security Instrument.

(B) "*Lender*" is Wells Fargo Bank, N.A.. Lender is a corporation organized and existing under the laws of United States of America. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the beneficiary under this Security Instrument. The term "*Lender*" includes any successors and assigns of Lender.

HCFG-01221
IDAHO-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

2023061917.1.1.4575-J20180529Y

409767723211
Form 3013 07/2021
12/22
Page 1 of 18



(C) "Trustee" is Pioneer Title Company of Ada County. Trustee's address is 8151 W. Rifleman St., Boise, ID 83704. The term "Trustee" includes any substitute/successor Trustee.

Documents

(D) "Note" means the promissory note dated June 20, 2023, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender seven hundred twenty six thousand and 00/100 Dollars (U.S. \$726,000.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than July 1, 2053.

(E) "Riders" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

- | | | |
|---|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Other(s) [specify] |
| <input type="checkbox"/> 1-4 Family Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider | |
| <input checked="" type="checkbox"/> Second Home Rider | <input type="checkbox"/> VA Rider | |

(F) "Security Instrument" means this document, which is dated June 20, 2023, together with all Riders to this document.

Additional Definitions

(G) "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.

(H) "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.

(I) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

(J) "Electronic Fund 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 or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.

(K) "Electronic Signature" means an "Electronic Signature" as defined in the UETA or E-SIGN, as applicable.

(L) "E-SIGN" means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.



(M) "*Escrow Items*" means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.

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

(O) "*Loan Servicer*" means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

(P) "*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.

(Q) "*Mortgage Insurance*" means insurance protecting Lender against the nonpayment of, or Default on, the Loan.

(R) "*Partial Payment*" means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

(S) "*Periodic Payment*" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.

(T) "*Property*" means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

(U) "*Rents*" means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

(V) "*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 may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(W) "*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.

(X) "*UETA*" means the *Uniform Electronic Transactions Act*, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

Transfer of Rights in the Property. 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 property located in the County of Kootenai:

SEE ATTACHED LEGAL DESCRIPTION

Parcel ID Number(s): 51N03W033200; 0808000B021A



which currently has the address of 14074 N Peony CT Hayden, Idaho 83835-7639 ("*Property Address*");

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to grant and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Idaho state requirements 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 will pay each Periodic Payment when due. Borrower will also pay any prepayment charges and late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. 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 U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund 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 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Acceptance and Application of Payments or Proceeds.

(a) Acceptance and Application of Partial Payments. Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.



(b) Order of Application of Partial Payments and Periodic Payments. Except as otherwise described in this Section 2, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole discretion, to a future Periodic Payment or to reduce the principal balance of the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

(c) Voluntary Prepayments. Voluntary prepayments will be applied as described in the Note.

(d) No Change to Payment Schedule. Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items.

(a) Escrow Requirement; Escrow Items. Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "*Funds*"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

(b) Payment of Funds; Waiver. Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 16; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

(c) Amount of Funds; Application of Funds. Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.



(d) Surplus; Shortage and Deficiency of Funds. In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

Upon payment in full of all sums secured by this Security Instrument, Lender will promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

5. Property Insurance.

(a) Insurance Requirement; Coverages. Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

(b) Failure to Maintain Insurance. If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(c) Insurance Policies. All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as



mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

(d) Proof of Loss; Application of Proceeds. In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(e) Insurance Settlements; Assignment of Proceeds. If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower must occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and must continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent will not be unreasonably withheld, or unless extenuating circumstances exist that are beyond Borrower's control.

7. Preservation, Maintenance, and Protection of the Property; Inspections. Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from



deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

Lender may make reasonable entries upon and inspections of the Property. If Lender has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender will give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

(a) Protection of Lender's Interest. If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.



(c) **Additional Amounts Secured.** Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(d) **Leasehold Terms.** If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title will not merge unless Lender agrees to the merger in writing.

10. Assignment of Rents.

(a) **Assignment of Rents.** If the Property is leased to, used by, or occupied by a third party ("*Tenant*"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

(b) **Notice of Default.** If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

(c) **Funds Paid by Lender.** If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

(d) **Limitation on Collection of Rents.** Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

(e) **No Other Assignment of Rents.** Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

(f) **Control and Maintenance of the Property.** Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

(g) **Additional Provisions.** Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

11. Mortgage Insurance.



(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

(b) Mortgage Insurance Agreements. Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 et seq.), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

(a) Assignment of Miscellaneous Proceeds. Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

(b) Application of Miscellaneous Proceeds upon Damage to Property. If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or



repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property. In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property (each, a "*Partial Devaluation*") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

(d) Settlement of Claims. Lender is authorized to collect and apply the Miscellaneous Proceeds either to the sums secured by this Security Instrument, whether or not then due, or to restoration or repair of the Property, if Borrower (i) abandons the Property, or (ii) fails to respond to Lender within 30 days after the date Lender notifies Borrower that the Opposing Party (as defined in the next sentence) offers to settle a claim for damages. "*Opposing Party*" means the third party that owes Borrower the Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to the Miscellaneous Proceeds.

(e) Proceeding Affecting Lender's Interest in the Property. Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 20, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).



13. Borrower Not Released; Forbearance by Lender Not a Waiver. Borrower or any Successor in Interest of Borrower will not be released from liability under this Security Instrument if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will not be required to commence proceedings against any Successor in Interest of Borrower, or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument, by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities, or Successors in Interest of Borrower or in amounts less than the amount then due, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

14. Joint and Several Liability; Signatories; Successors and Assigns Bound. Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

15. Loan Charges.

(a) Tax and Flood Determination Fees. Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) either (A) a one-time charge for flood zone determination, certification, and tracking services, or (B) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

(b) Default Charges. If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

(c) Permissibility of Fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

(d) Savings Clause. If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). To the extent permitted by Applicable Law,



Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

16. Notices; Borrower's Physical Address. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

(a) Notices to Borrower. Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(b) Electronic Notice to Borrower. Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("*Electronic Communication*") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("*Electronic Address*"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

(c) Borrower's Notice Address. The address to which Lender will send Borrower notice ("*Notice Address*") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

(d) Notices to Lender. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(e) Borrower's Physical Address. In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

17. Governing Law; Severability; Rules of Construction. This Security Instrument is governed by federal law and the law of the State of Idaho. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement



by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

18. Borrower's Copy. One Borrower will be given one copy of the Note and of this Security Instrument.

19. Transfer of the Property or a Beneficial Interest in Borrower. For purposes of this Section 19 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

20. Borrower's Right to Reinstate the Loan after Acceleration. If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the later of (a) five days before any foreclosure sale of the Property, or (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) 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 U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

21. Sale of Note. The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.



22. Loan Servicer. Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

23. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 23. The notification of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

24. Hazardous Substances.

(a) Definitions. As used in this Section 24: (i) "*Environmental Law*" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "*Hazardous Substances*" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "*Environmental Cleanup*" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "*Environmental Condition*" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

(b) Restrictions on Use of Hazardous Substances. Borrower will not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower will not do, nor allow anyone else to do, anything affecting the Property that: (i) violates Environmental Law; (ii) creates an Environmental Condition; or (iii) due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects or could adversely affect the value of the Property. The preceding two sentences will not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

(c) Notices; Remedial Actions. Borrower will promptly give Lender written notice of: (i) any investigation, claim, demand, lawsuit, or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.



25. Electronic Note Signed with Borrower's Electronic Signature. If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("*Borrower's Electronic Signature*") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

26. Acceleration; Remedies.

(a) Notification of Default. Lender will give a notification of Default to Borrower prior to acceleration following Borrower's Default, except that such notification of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notification will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notification is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notification may result in acceleration of the sums secured by this Security Instrument and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to bring a court action to deny the existence of a Default or to assert any other defense of Borrower to acceleration and sale.

(b) Acceleration; Power of Sale; Expenses. If the Default is not cured on or before the date specified in the notification, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26, including, but not limited to: (i) reasonable attorneys' fees and costs, and other fees and costs associated with the enforcement of this Security Instrument, including but not limited to, foreclosure trustee's and sheriff's fees and costs and title costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument, unless prohibited by Applicable Law.

(c) Notice of Sale; Sale of Property. If Lender invokes the power of sale, Lender will send notice to Trustee of the occurrence of an event of Default and of Lender's election to cause the Property to be sold. Trustee and/or Lender will take such action regarding any required notices and will give such notices to Borrower and to other recipients as Applicable Law may require. At a time permitted in accordance with Applicable Law, and after publication of the notice of sale, Trustee, without further demand on Borrower, will sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may submit a credit bid and may purchase the Property at any sale.

(d) Trustee's Deed; Proceeds of Sale. Trustee will deliver to the purchaser a Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed will be prima facie evidence of the truth of the statements made in that deed. Trustee will apply the proceeds of the sale in the following order: (i) to all expenses of the sale, including, but not limited to, reasonable Trustee's and reasonable attorneys' fees; (ii) to all sums secured by this Security Instrument; (iii) to any persons having recorded liens subsequent to the interest of the Trustee in the Security Instrument as their interest may appear; and (iv) the surplus, if any, to the Borrower of the Security Instrument or to Borrower's successor in interest entitled to such surplus.

27. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender will request Trustee to reconvey the Property and will surrender this Security Instrument and all Notes evidencing the debt secured by this



Security Instrument to Trustee. Upon such request, Trustee will reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons will pay any recordation costs associated with such release. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law.


28. Substitute Trustee. Lender may, from time to time, by itself or through the Loan Servicer, remove Trustee and appoint a successor trustee to any Trustee appointed under this Security Instrument. Without conveyance of the Property, the successor trustee will succeed to all the rights, title, power, and duties conferred upon Trustee in this Security Instrument and by Applicable Law.

29. Area and Location of Property. The Property is: (a) located within an incorporated city or village; (b) not more than 80 acres, regardless of its location, provided it is not principally used for the agricultural production of crops, livestock, dairy, or aquatic goods; or (c) not more than 40 acres, regardless of its use or location.

30. Attorneys' and Others' Fees. Lender will be entitled to recover its reasonable attorneys' fees and costs and any other fees and costs associated with the enforcement of this Security Instrument, including but not limited to, foreclosure trustee and sheriff's fees and costs in any action or proceeding to construe or enforce any term of this Security Instrument unless prohibited or restricted by Applicable Law. The term "attorneys' fees," whenever used in this Security Instrument, includes without limitation, attorneys' fees incurred by Lender in any bankruptcy proceeding or appellate proceedings.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider signed by Borrower and recorded with it.

Borrower


JOBY Lake
06/20/2023
Date
Seal


TRISH Lake
6/20/2023
Date
Seal



Acknowledgment

State of Idaho

County of Kootenai

On June 20, 2023 before me Melissa Hensley, a Notary Public in and for said County and State, personally appeared

Jody Lake and Trish Lake

known or identified to me to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he, she or they executed the same.

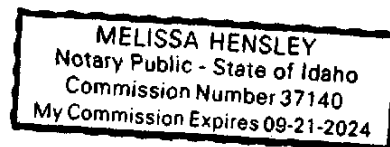
Melissa Hensley
Notary Public

My commission expires:

9/21/24

Residing at

Hayden, ID 83835



Loan Origination Organization: Wells Fargo
Bank N.A.

NMLSR ID: 399801

Loan Originator: Joe Lobosco

NMLSR ID: 422695

HCFG-01221

IDAHO-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

2023061917.1.1.4575-J20180529Y

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XXXXXX1667

Applicable Law

All interest, fees and other amounts charged or accruing with regard to this loan which are considered "interest" under Section 85 of the National Bank Act (12 U.S.C. §85) as implemented by 12 C.F.R. §7.4001(a), as amended from time to time, shall be governed by and interpreted under the usury and other applicable laws of South Dakota. In all other respects, the loan, as well as the rights, remedies, and duties of the Note Holder and the Borrower(s), shall be governed and interpreted by federal law relating and applicable to national banks and, to the extent not preempted by federal law, by applicable state and local laws of the state where the real estate securing the loan is located.



PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 20th day of June, 2023, and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "*Security Instrument*") of the same date, given by the undersigned (the "*Borrower*") to secure Borrower's Note to Wells Fargo Bank, N.A. (the "*Lender*") of the same date and covering the Property described in the Security Instrument and located at:

14074 N Peony CT, Hayden, ID 83835-7639

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in COVENANTS, CONDITIONS AND RESTRICTIONS (the "*Declaration*"). The Property is a part of a planned unit development known as

Hayden Lake

[Name of Planned Unit Development]

(the "*PUD*"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "*Owners Association*") and the uses, benefits, and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

(A) PUD Obligations. Borrower will perform all of Borrower's obligations under the PUD's Constituent Documents. The "*Constituent Documents*" are the: (i) Declaration; (ii) articles of incorporation, trust instrument, or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower will promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

(B) Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance, then (i) Lender waives the provision in Section 3 for

HCFG-01208

MULTISTATE PLANNED UNIT DEVELOPMENT RIDER - Single Family -
Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

2023061917.1.1.4575-J20180529Y

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Form 3150 07/2021

03/22
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the portion of the Periodic Payment made to Lender consisting of the yearly premium installments for property insurance on the Property, and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower will give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and will be paid to Lender. Lender will apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

(C) Public Liability Insurance. Borrower will take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

(D) Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and will be paid to Lender. Such proceeds will be applied by Lender to the sums secured by the Security Instrument as provided in Section 12.

(E) Lender's Prior Consent. Borrower will not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents unless the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.


(F) Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F will become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts will bear interest from the date of disbursement at the Note rate and will be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

Borrower


JODY Lake

06/20/2023
Date
Seal


TRISH Lake

6/20/2023
Date
Seal



Second Home Rider

THIS SECOND HOME RIDER is made this 20th day of June, 2023, and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "*Security Instrument*") of the same date given by the undersigned (the "*Borrower*," whether there are one or more persons undersigned) to secure Borrower's Note to Wells Fargo Bank, N.A. (the "*Lender*") of the same date and covering the Property described in the Security Instrument (the "*Property*"), which is located at:

14074 N Peony CT, Hayden, ID 83835-7639

[Property Address]

In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

6. Occupancy. Borrower must occupy and use the Property as Borrower's second home. Borrower will maintain exclusive control over the occupancy of the Property, including short-term rentals, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person or entity any control over the occupancy or use of the Property. Borrower will keep the Property available primarily as a residence for Borrower's personal use and enjoyment for at least one year after the date of this Security Instrument, unless Lender otherwise agrees in writing, which consent will not be unreasonably withheld, or unless extenuating circumstances exist that are beyond Borrower's control.

8. Borrower's Loan Application. Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's second home.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.

Borrower


JODY Lake

06/20/2023
Date
Seal


TRISH Lake

6/20/2023
Date
Seal

HCFG-01213

MULTISTATE SECOND HOME RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

2023061917.1.1.4575-J20180529Y

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03/22

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EXHIBIT 'A'

File No.: **1096441-C (mh)**

Property: **14074 N. Peony Court, Hayden, ID 83835**

PARCEL 1 :

Lot 21, Block B, as shown on the plat of TAYLOR'S TERRACE, according to the plat recorded in the office of the recorder, County of Kootenai in Book D of Plats at Page 18 and a portion of Government Lot 3 of Section 3, Township 51 North, Range 3 West, Boise Meridian, and more particularly described as follows:

COMMENCING at the Northwest corner of said Lot 21, said corner being also the TRUE POINT OF BEGINNING of that certain parcel of land hereinafter described; thence

Along the Northerly line of said Lot 21, North 77°58'45" East, a distance of 51.41 feet to the Northeasterly corner of said Lot 21; thence

Along the Easterly line of said Lot 21, South 14°20'59" East, a distance of 221.91 feet to the Southeasterly corner of said Lot 21; thence

South 50°22'34" West, a distance of 93.00 feet; thence

North 76°46'57" West, a distance of 63.00 feet; thence

North 06°20'20" East, a distance of 250.72 feet to the TRUE POINT OF BEGINNING.

PARCEL II:

All that portion of Government Lots 3 and 4 of Section 3, Township 51 North, Range 3 West, Boise Meridian, Kootenai County, State of Idaho, more particularly described as follows:

COMMENCING at the Northwest corner of Lot 1, Block C of the FIRST ADDITION TO TAYLOR'S TERRACE filed for record in the office of the County Recorder of Kootenai County, in Book D of Plats, Page 100; thence

Westerly extension of the North line of said Lot 1, Block C, a distance of 22.76 feet to the TRUE POINT OF BEGINNING of this description, said point being located on the Westerly boundary line of a 20 foot private road shown on said plat of FIRST ADDITION TO TAYLOR'S TERRACE; thence

In a Southerly direction along the Westerly boundary line of said 20 foot private road (following the actual bearings shown on said plat), a distance of 339.00 feet, thence

Along a line in a Southwesterly direction to a point of intersection with the Northerly line of a county road (unnamed), said point being 35 feet Northwesterly from the intersection of the Westerly line of said 20 foot private road with the Northerly line of the (unnamed) County Road; thence

In a Northwesterly direction along the Northerly line of a County Road (unnamed) to a point

on the West line of Government Lot 4 of said Section 3, Township 51 North, Range 3 West;
thence

Northerly along the West line of said Government Lots 4 and 3 to a point of intersection with
a line drawn 12.93 feet West from the POINT OF BEGINNING; thence

East 12.93 feet to the POINT OF BEGINNING.

PARCEL III:

All that portion of Government Lot 3, Section 3, Township 51 North, Range 3 West, Boise Meridian, Kootenai County, State of Idaho, lying Westerly and Southerly of the Westerly and Southerly lines of Lot 21, Block B, of TAYLOR'S TERRACE, filed for record in Book D of Plats, Page 18, and lying Southerly of the Southerly line of private road within said TAYLOR'S TERRACE; and lying Northerly of the North line of Lot 1, Block C and its Westerly extension thereof of FIRST ADDITION TO TAYLOR'S ADDITION, filed for record in Book D of Plats, Page 100, and Westerly of Hayden Lake.

LESS AND EXCEPT any portion lying within all that certain real property situated in the County of Kootenai, State of Idaho, more particularly described as follows:

Lot 21, Block B, as shown on the plat of TAYLOR'S TERRACE, according to the plat recorded in the office of the recorder, County of Kootenai in Book D of Plats at Page 18 and a portion of Government Lot 3 of Section 3, Township 51 North, Range 3 West, Boise Meridian, and more particularly described as follows:

COMMENCING at the Northwest corner of said Lot 21, said corner being also the TRUE POINT OF BEGINNING of that certain parcel of land hereinafter described; thence

Along the Northerly line of said Lot 21, North 77°58'45" East, a distance of 51.41 feet to the Northeasterly corner of said Lot 21; thence

Along the Easterly line of said Lot 21, South 14°20'59" East, a distance of 221.91 feet to the Southeasterly corner of said Lot 21; thence

South 50°22'34" West, a distance of 93.00 feet; thence

North 76°46'57" West, a distance of 63.00 feet; thence

North 06°20'20" East, a distance of 250.72 feet to the TRUE POINT OF BEGINNING.

A.P.N. 0808000B021A

CLAIM OF LIEN

NOTICE OF CLAIM OF LIEN IS HEREBY GIVEN that on or about the 6th day of December, 2024 Right Now Heating, Cooling & Plumbing LLC DBA Trademark Heating & Air, an Idaho corporation, at the request of Jody Lake, performed labor and/or furnished materials to be used in construction and improvements upon the building(s) and/or property located 14074 North Peony Court, Kootenai County, Hayden, Idaho 83835, more particularly described as follows:

Parcel ID: **0808000B021A**

Legal Description: **Taylors Terrace, TX#17244 IN LT 21 BLK B**

The owner, or reputed owner, of the above-described property is Jody Lake. The performance of said labor and/or the furnishing of materials on the above-described real property ceased on December 11th, 2024.

The total amount of labor and/or materials applied to the property, after deducting all just credits and offsets, is Three Thousand One Hundred Forty-Five Dollars 00/100 Dollars (\$3,145.00).

Dated this day 14th day of January 2025.

Right Now Heating, Cooling & Plumbing LLC DBA


Trademark Heating & Air

By: 

Mark R. Gamba

[illegible]

That I am the Bookkeeper of Right Now Heating, Cooling & Plumbing LLC DBA Trademark Heating & Air, that I verify and state I have read the foregoing CLAIM OF LIEN and believe the contents thereof to be true and correct to the best of my knowledge and belief; and that the amounts identified above are due, owing, and just.


Mark R. Gamba

Roger Handerson
Notary Public for Idaho

Residing at Middleton, Idaho

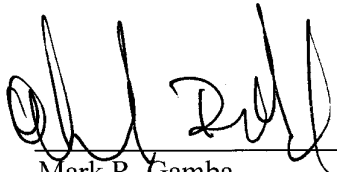
My commission Expires: 9-22-29

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on the 14th day of, November 2025, I caused to be served a true and correct copy of the foregoing Claim of Lien by the method indicated below, and addressed to the following:

Jody & Trish Lake
14074 North Peony Rd
Hayden, ID 83835

X Certified Mail, Return Receipt No.
9589 0710 5270 2347 7763 24



Mark R. Gamba

Property Address:

ID 83835

Owner Information**Name:**

Lake Jody

Lake Trish

Address:

1605 Milano Villa Ave

City State ZIP:

Henderson NV 89052

Assessor Information**Property ID #:**

0808000B0200

Tax ID #:

125671

Section:

51N03W03

Instrument:

1711107

TCA Code:

118000

Legal Description:TAYLORS TERRACE, LT 20 BLK B
0351N03W**Property Class:**

537 - Imp res rural sub

Neighborhood Code:3504 HAYDEN FRONTAGE GEO 4,
TAYLORS**Acres:**

0.27

Taxes:

\$535.34 - 2024

Assessments

Description	Value
Total Market Value	\$136,537.00
Assessed Land Value	\$110,462.00
Assessed Improvement Value	\$26,075.00
Total Assessed Value	\$136,537.00
Exemption:	
Net Taxable Value (2025)	\$136,537.00

Value Details

Dwl	Ext	Type	Category	Value
0	R01	BOATD	37H Res imp on 15	\$24,922.00
0	R01	PIER	37H Res imp on 15	\$1,153.00

Land Information**Land Use / Land Use Standard:**537 - Imp res rural sub / 1000 -
Residential (General) (Single)**Zoning:**County-RESRES - Restricted
Residential**Sewer Available:****Waterfront:**

70 - Hayden

Watershed:

1701030501 - Hayden Lake

Recreation:**Property Picture****Improvement Information****Improvement Type:****Year Built:**

1980

Stories:**Heat:****Central Air:****Foundation:****Construction Type:****Finished Sq. Ft.**

676 SqFt

Commercial Sq. Ft.

 General Information

Owner: Lake Jody, Lake Trish	Parcel ID (PIN): 0808000B0200
Mailing Address: 1605 Milano Villa Ave Henderson Nv 89052	Alternate ID (AIN): 125671
Property Address: Not Available	Property Class: 537- Imp Res Rural Sub
Neighborhood: 3504 Hayden Frontage Taylors Ter	Deeded Acres: 0.2700
District (TCA): 118000	

Last updated: 7/23/2025 01:53:42 AM

 Legal Descriptions

Description
TAYLORS TERRACE, LT 20 BLK B
03 51N 03W

 Net Taxable Value

Tax Year	Value
2025	\$136,537.00
2024	\$128,657.00
2023	\$128,657.00
2022	\$125,238.00
2021	\$87,004.00
2020	\$74,708.00

 Value History

Year	Reason	Land Value	Improvement Value	Total Value
2025	Assessment Update	\$110,462.00	\$26,075.00	\$136,537.00
2024	Assessment Update	\$100,420.00	\$28,237.00	\$128,657.00
2023	Assessment Update	\$100,420.00	\$28,237.00	\$128,657.00
2022	Assessment Update	\$99,709.00	\$25,529.00	\$125,238.00
2021	Assessment Update	\$64,957.00	\$22,047.00	\$87,004.00

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 Exemption History

Effective Year	Exemption Type	Percent	Total Value	Exemption Value	Net Taxable Value
No modifier data is available for this record.					

 Land Details

Land Type	Acres	Total Value
Waterfront Vacant Non-Buildable	0.27	\$79,200
Waterfront Vacant Non-Buildable	0.00	\$31,262

Improvements

Property Record	Improvement ID	Use Code	Description	Year Built	Length (ft.)	Width (ft.)	Area	Area Units
R01	01	BOATD	Waterfront Boat Dock	1980	n/a	n/a	620	SF
R01	02	PIER	Waterfront Pier	1980	14.00	4.00	56	SF

Additional Commercial Info.

Property Record	Use Code	Description	Gross Square Footage
No additional commercial improvements data present.			

Permits

Filing Date	Sq Ft	Permit Description
No permits data is available.		

Sales History

Document Number	Date	Owner	Grantee	Type
2939998	6/21/23	Stephen And Debra Woody Living Trust	Lake Jody	Single Parcel Transfer
2541670	1/1/16	Multiple Owners	Stephen And Debra Woody Living Trust	Multiple Parcel Transfer
1711107	12/24/01	Smith, Delores J Etvir	Woody, Stephen L Etux	Single Parcel Transfer



Building Detail | Public Access

Return

Improvements

Property Record	Improvement ID	Use Code	Description	Year Built	Length	Width	Area	Area Units
R01	01	BOATD	Waterfront Boat Dock	1980	0	0.00	620	SF
R01	02	PIER	Waterfront Pier	1980	14	4.00	56	SF

Dwelling Attributes

Floor	Attribute	Detail
No dwelling attributes available.		

ASSESSOR | PROPERTY SEARCH | DETAIL | BUILDING DETAIL

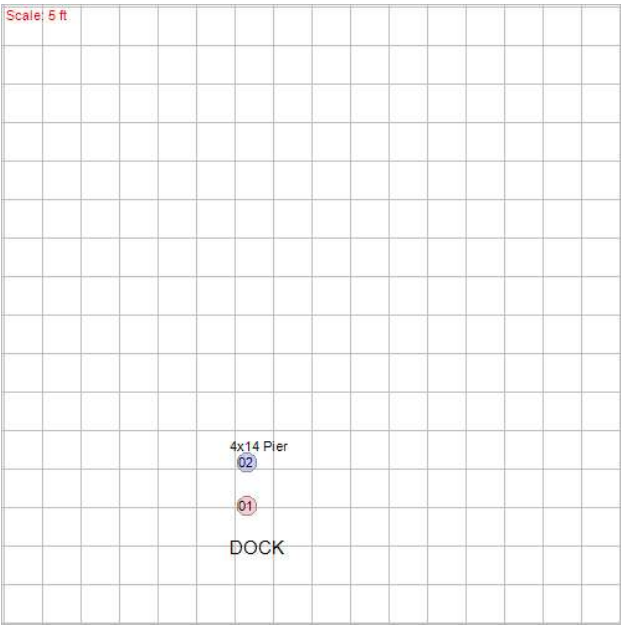
Exterior Features

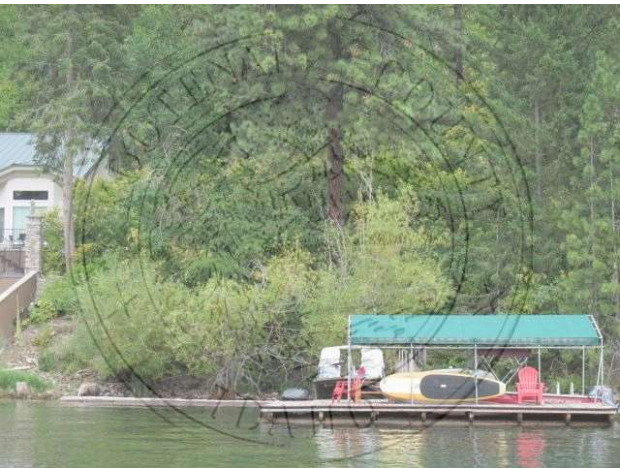
Code	Description	Area sq. ft.	Construction
No exterior features data exists.			



Floor Information

Floor Key	Construction Type Desc	Living Rm	Dining Rm	Great Rm	Kitchen	Den	Bedroom	Full Bath	Half Bath	Other Rms	Base Area	Finish Area
No residential floor data is available.												





 Account Information

PIN: 0808000B0200 Owner: LAKE JODY	AIN: 125671 TAG: 118000 Mailing Address: 1605 Milano Villa Ave Henderson Nv 89052	Tax Roll: Real Property Lender: None. Legal Descr.: TAYLORS TERRACE, LT 20 BLK B
Last updated: 7/23/2025 01:53:42 AM		

 Tax Bills

 Per ID Code 63-1002, payment will be applied to the oldest taxes due.






Total Payable: **\$1,197.59** [ADD ALL TO CART](#) Min. Due: **\$1,197.59** [ADD TO CART](#)

Pay Partial: [ADD TO CART](#)






 Bills Due

2024 BILL: 223402 REAL PROPERTY PAST DUE \$559.00
--

[ADD TO CART](#)

 A partial payment is applied to the oldest due installment first. "Min. Due" is the amount due for all past due bills. Taxing District Charge Breakdown					
Status	Installment	Due Date	Taxes And Charges	Paid	Owed
 Past Due	1	12/20/24	 \$267.67	\$0.00	\$267.67
 Past Due	2	6/20/25	 \$291.33	\$0.00	\$291.33
2023 BILL: 123512 REAL PROPERTY PAST DUE \$638.59					

[ADD TO CART](#)

 A partial payment is applied to the oldest due installment first. "Min. Due" is the amount due for all past due bills. Taxing District Charge Breakdown					
Status	Installment	Due Date	Taxes And Charges	Paid	Owed
 Past Due	1	12/20/23	 \$319.30	\$0.00	\$319.30
 Past Due	2	6/20/24	 \$319.29	\$0.00	\$319.29

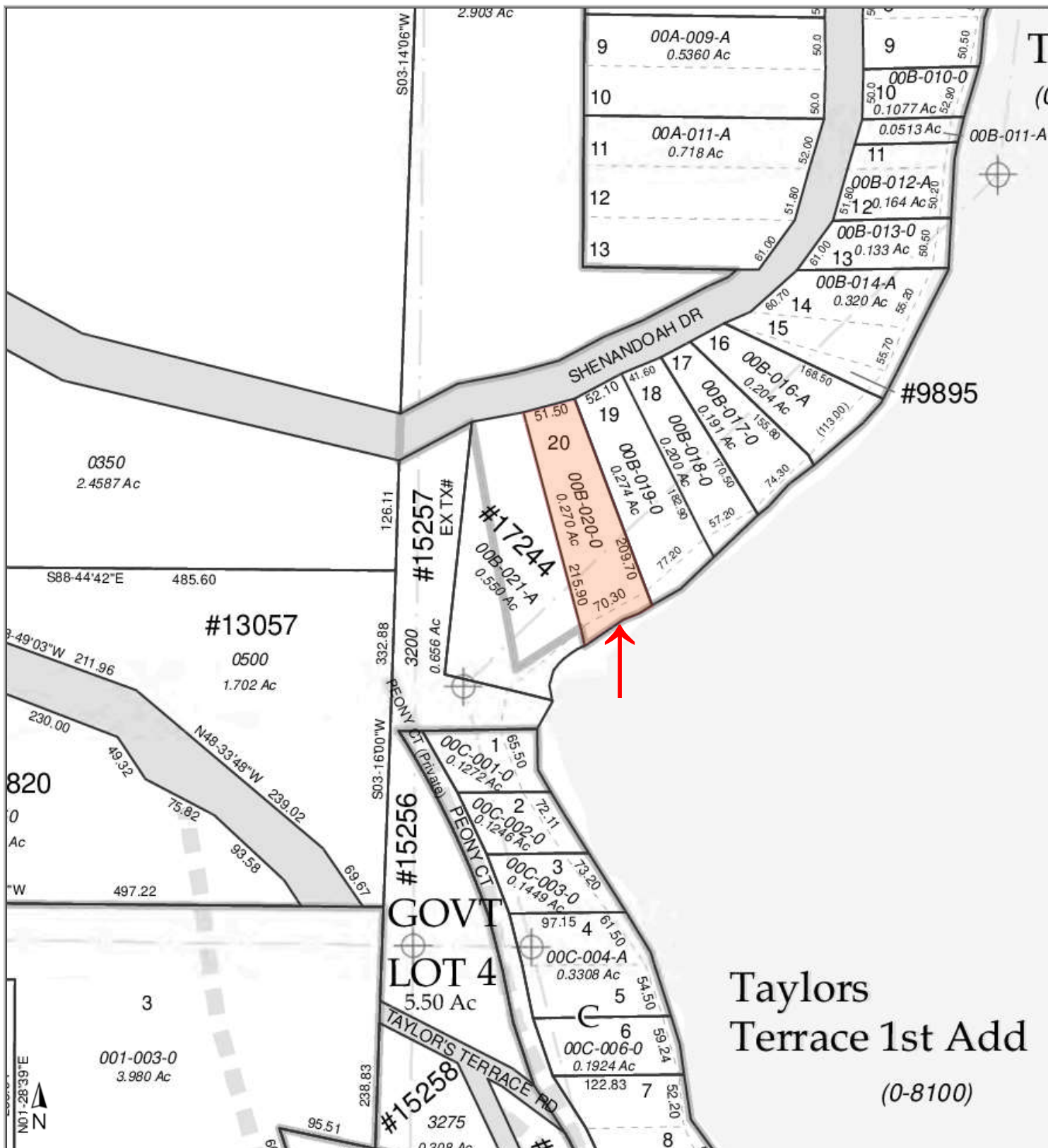
 Tax Charge History

 Payment History

Select the "Tax Year" link to **View Tax Assessment Values** for the entire tax year.

Tax Year	Bill Number	Date Paid	Paid By	Receipt Number	Amount Paid
2022	224489	6/20/23	Stephen And Debra Woody Living Trust	B22.43525	\$256.14
2022	224489	12/20/22	Stephen And Debra Woody Living Trust	B22.25010	\$256.14
2021	233350	6/20/22	Stephen And Debra Woody Living Trust	U21.33801	\$287.69
2021	233350	12/20/21	Stephen And Debra Woody Living Trust	B21.7827	\$287.70
2020	251371	6/21/21	Stephen And Debra Woody Living Trust	B20.41744	\$282.46

Tax Year	Bill Number	Date Paid	Paid By	Receipt Number	Amount Paid
2020	251371	12/21/20	Stephen And Debra Woody Living Trust	B20.27884	\$282.46
2019	399164	6/22/20	Stephen And Debra Woody Living Trust	U19.41749	\$302.61
2019	399164	12/20/19	Stephen And Debra Woody Living Trust	B19.15744	\$302.62
2018	133029	6/14/19	Debra Woody	U18.40041	\$334.36
2018	133029	12/20/18	Stephen And Debra Woody Living Trust	B18.18222	\$334.37



Taylor's
Terrace 1st Add
(0-8100)



Pioneer Title Co.
GOING BEYOND

ParcelID: 0808000B0200

Tax Account #: 125671

, ID 83835

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RECORDING REQUESTED BY
Flying S Title and Escrow of Idaho, Inc.

AND WHEN RECORDED MAIL TO:
Flying S Title and Escrow of Idaho, Inc.
1866 North Lakewood Drive
Coeur d'Alene, ID 83814

JENNIFER LOCKE 2 P 2939998000
KOOTENAI COUNTY RECORDER
EDK 6/21/2023 1:33 PM
REQ OF FLYING S TITLE AND ESCROW -
CD'A
RECORDING FEE: \$15.00 DD
Electronically Recorded

Space Above This Line for Recorder's Use Only

WARRANTY DEED

File No.: **1096225-C (mh)**

Date: **June 19, 2023**

For Value Received, **Stephen L. Woody and Debra D. Woody, as Trustees of the Stephen and Debra Woody Living Trust, dated April 5, 2016**, hereinafter called the Grantor, hereby grants, bargains, sells and conveys unto **Jody Lake and Trish Lake, husband and wife as community property with right of survivorship**, hereinafter called the Grantee, whose current address is **1605 Milano Villa Avenue, Henderson, NV 89052**, the following described premises, situated in **Kootenai County, Idaho**, to-wit:

LOT 20, BLOCK B, TAYLOR'S TERRACE, ACCORDING TO THE PLAT RECORDED IN BOOK D OF PLATS, PAGE 18, RECORDS OF KOOTENAI COUNTY, IDAHO.

SUBJECT TO all easements, right of ways, covenants, restrictions, reservations, applicable building and zoning ordinances and use regulations and restrictions of record, and payment of accruing present year taxes and assessments as agreed to by parties above.

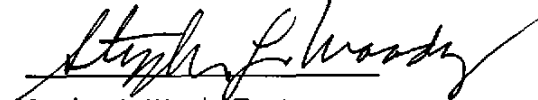
TO HAVE AND TO HOLD the said premises, with its appurtenances, unto the said Grantee, and to the Grantee's heirs and assigns forever. And the said Grantor does hereby covenant to and with the said Grantee, that the Grantor is the owner in fee simple of said premises; that said premises are free from all encumbrances except current years taxes, levies, and assessments, and except U.S. Patent reservations, restrictions, easements of record and easements visible upon the premises, and that Grantor will warrant and defend the same from all claims whatsoever.

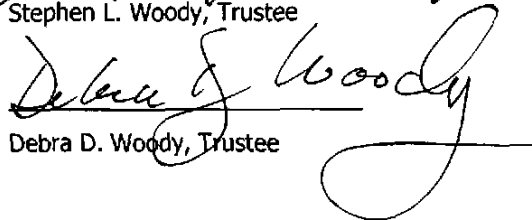
Date: 06/19/2023

Warranty Deed
- continued

File No.: 1096225-C (mh)

Stephen and Debra Woody Living Trust

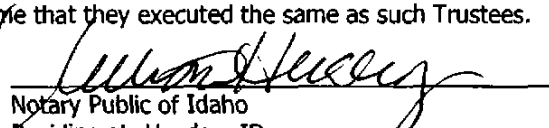

Stephen L. Woody, Trustee


Debra D. Woody, Trustee

STATE OF Idaho)
COUNTY OF Kootenai)
20 June 2023

On this ~~Twenty-first~~ day of June, 2023, before me, a Notary Public in and for said State, personally appeared **Stephen L. Woody and Debra D. Woody**, known or identified to me to be the person(s) whose name(s) are subscribed to the within instrument as Trustees of the **the Stephen and Debra Woody Living Trust** Trust, and acknowledged to me that they executed the same as such Trustees.

MELISSA HENSLEY
Notary Public - State of Idaho
Commission Number 37140
My Commission Expires 09-21-2024


Notary Public of Idaho
Residing at: Hayden, ID
Commission Expires: 9/21/24

Property Address:

ID 83835

Owner Information

Name: Lake Jody
Lake Trish

Address: 1605 Milano Villa Ave

City State ZIP: Henderson NV 89052

Assessor Information

Property ID #: 51N03W033200

Tax ID #: 131434

Section: 51N03W03

Instrument: 1468740

TCA Code: 118000

Legal Description: TX#15256, TX#15257 EX TX#17244 [IN NW-NW] 0351N03W

Property Class: 512 - Rural residential tract

Neighborhood Code: 3504 HAYDEN FRONTAGE GEO 4, TAYLORS

Acres: 0.78

Taxes: \$246.99 - 2024

Assessments

Description	Value
Total Market Value	\$67,584.00
Assessed Land Value	\$67,584.00
Assessed Improvement Value	
Total Assessed Value	\$67,584.00
Exemption:	
Net Taxable Value (2025)	\$67,584.00

Land Information

Land Use / Land Use Standard: 512 - Rural residential tract / 8001 - Residential-Vacant Land

Zoning: County-RESRES - Restricted Residential

Sewer Available:

Waterfront: 32

Watershed: 1701030501 - Hayden Lake

Recreation:**Property Picture****Improvement Information**

Improvement Type:

Year Built:

Stories:

Heat:

Central Air:

Foundation:

Construction Type:

Finished Sq. Ft.

Commercial Sq. Ft.

 General Information

Owner: Lake Jody, Lake Trish	Parcel ID (PIN): 51N03W033200
Mailing Address: 1605 Milano Villa Ave Henderson Nv 89052	Alternate ID (AIN): 131434
Property Address: Not Available	Property Class: 512- Res Rural Tract
Neighborhood: 3504 Hayden Frontage Taylors Ter	Deeded Acres: 0.7790
District (TCA): 118000	

Last updated: 7/23/2025 01:53:42 AM

 Legal Descriptions

Description
TX#15256, TX#15257 EX TX#17244 [IN NW-NW]
03 51N 03W

 Net Taxable Value

Tax Year	Value
2025	\$67,584.00
2024	\$61,440.00
2023	\$61,440.00
2022	\$61,440.00
2021	\$39,424.00
2020	\$22,400.00

 Value History

Year	Reason	Land Value	Improvement Value	Total Value
2025	Assessment Update	\$67,584.00	\$0.00	\$67,584.00
2024	Assessment Update	\$61,440.00	\$0.00	\$61,440.00
2023	Assessment Update	\$61,440.00	\$0.00	\$61,440.00
2022	Assessment Update	\$61,440.00	\$0.00	\$61,440.00
2021	Assessment Update	\$39,424.00	\$0.00	\$39,424.00

<div><div><div>◀</div><div>▶</div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>▶</div><div>▶▶</div></div><div>5</div><div>▼</div></div> items per page	1 - 5 of 24 items
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 Exemption History

Effective Year	Exemption Type	Percent	Total Value	Exemption Value	Net Taxable Value
No modifier data is available for this record.					

 Land Details

Land Type	Acres	Total Value
Waterfront Vacant Non-Buildable	0.78	\$67,584

Improvements

Property Record	Improvement ID	Use Code	Description	Year Built	Length (ft.)	Width (ft.)	Area	Area Units
No improvements data present.								

Additional Commercial Info.

Property Record	Use Code	Description	Gross Square Footage
No additional commercial improvements data present.			

Permits

Filing Date	Sq Ft	Permit Description
No permits data is available.		

Sales History

Document Number	Date	Owner	Grantee	Type
2823571 CORR 2773456	7/31/20	Multiple Owners	Lake Jody	Multiple Parcel Transfer
2555844	7/29/16	Family Fiduciary Services Consvr Of	Thomas Douglas J	Multiple Parcel Transfer
2504107	6/26/15	Multiple Owners	Family Fiduciary Services Consvr Of	Multiple Parcel Transfer
2176659	1/1/08	Dirkmaat Dwight E Etux	Aldinger Ruby Jean	Single Parcel Transfer

Taxing District Charges

PIN: 51N03W033200 Owner: LAKE JODY	AIN: 131434 TAG: 118000	Tax Roll: Real Property
For Tax Year: 2024 Net Tax: \$246.99	Bill Number: 223732	Tax Bill ID: 4358471

For questions regarding your property value or exemptions, please call the Assessor's Office at 208-446-1500. Contact the applicable taxing district with inquiries about levy rates.

▲ Authority : 1-KOOTENAI CO

Fund	Exemption	Taxable Value	Rate	State Credit	HOE Savings	Net Tax
Airport	\$0.00	\$61,440.00	0.000000000	\$0.00	\$0.00	\$0.00
County Fair	\$0.00	\$61,440.00	0.000000000	\$0.00	\$0.00	\$0.00
Current Expense	\$0.00	\$61,440.00	0.000197086	\$0.00	\$0.00	\$12.11
District Court	\$0.00	\$61,440.00	0.000168556	\$0.00	\$0.00	\$10.36
Health Unit	\$0.00	\$61,440.00	0.000035021	\$0.00	\$0.00	\$2.15
Historical Society	\$0.00	\$61,440.00	0.000000203	\$0.00	\$0.00	\$0.01
Indigent	\$0.00	\$61,440.00	0.000000000	\$0.00	\$0.00	\$0.00
Justice Fund	\$0.00	\$61,440.00	0.000783868	\$0.00	\$0.00	\$48.16
Liability Insurance	\$0.00	\$61,440.00	0.000026019	\$0.00	\$0.00	\$1.60
Noxious Weeds	\$0.00	\$61,440.00	0.000008815	\$0.00	\$0.00	\$0.54
Parks & Rec	\$0.00	\$61,440.00	0.000013279	\$0.00	\$0.00	\$0.82
Revaluation	\$0.00	\$61,440.00	0.000089601	\$0.00	\$0.00	\$5.51
				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$81.26

▼ Authority : 227-LAKES HIGHWAY #2

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$17.36

▼ Authority : 230-SCHOOL DIST #271-BOND

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$0.00

▼ Authority : 230-SCHOOL DIST #271-OTHER

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$0.50

▼ Authority : 230-SCHOOL DIST #271-SUPP

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$51.19

▼ Authority : 254-NORTHERN LAKES FIRE

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$40.07

▼ Authority : 271-COMM LIBRARY NET J

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$8.81

▼ Authority : 272-COMM LIB NET-BOND J

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$0.59

▼ Authority : 283-HAYDEN SEWER

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$1.55

▼ Authority : 345-HAYDEN LK WTRSHD IMP

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$2.63

▼ Authority : 351-N ID COLLEGE

			State Credit	HOE Savings	Net Tax
			\$0.00	\$0.00	\$22.97

▼ Authority : 351-N ID COLLEGE TORT

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$0.66

▼ Authority : 354-KOOTENAI-EMS

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$4.78

▼ Authority : 452-S/A-MICA FP

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$7.30

▼ Authority : 482-S/A-MICA FPA

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$1.58

▼ Authority : 490-S/A-Aquifer Prot District

				State Credit	HOE Savings	Net Tax
				\$0.00	\$0.00	\$5.74



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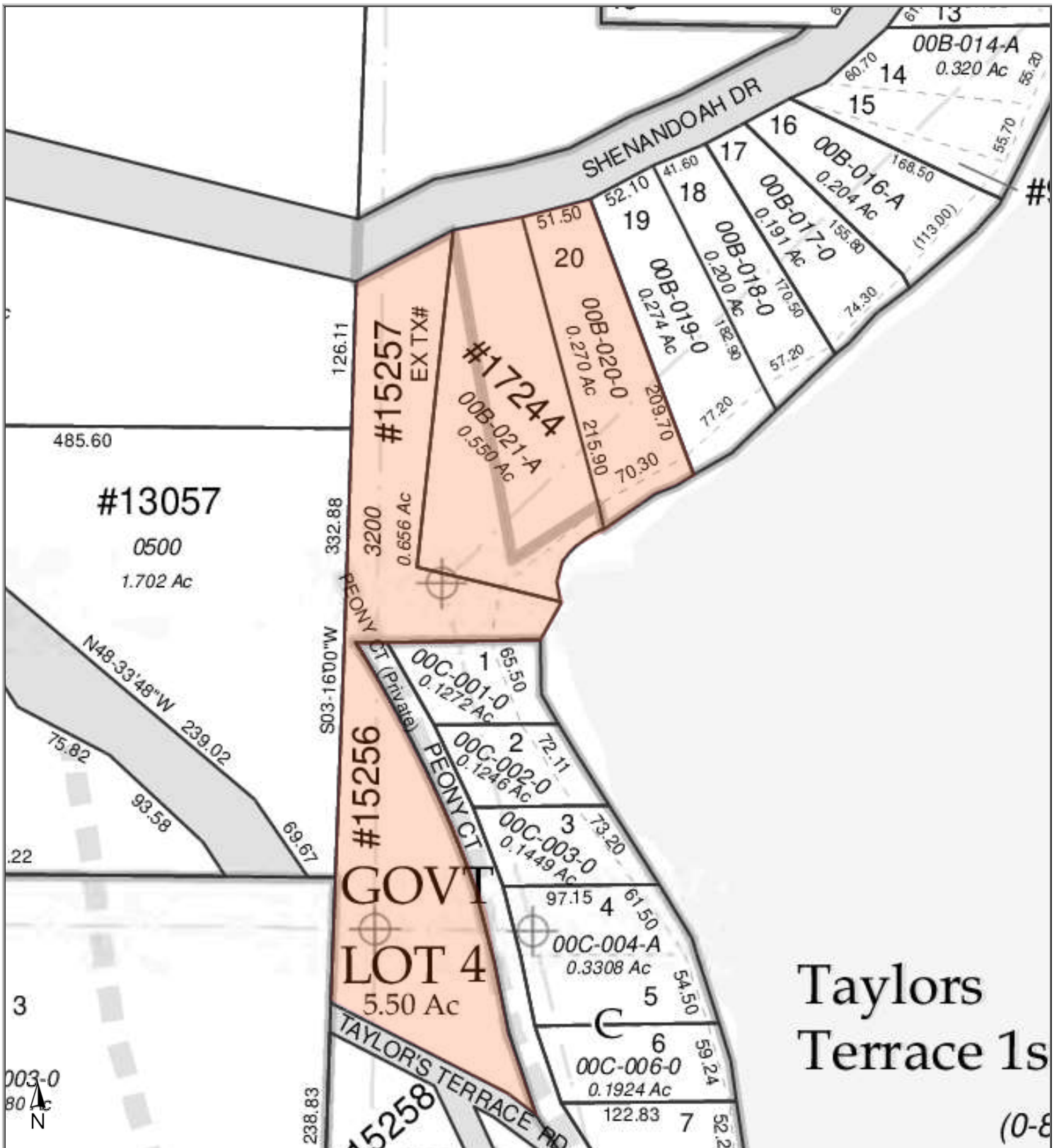
ParcelID: 51N03W033200

Tax Account #: 131434

, ID 83835

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Taylors
Terrace 1s



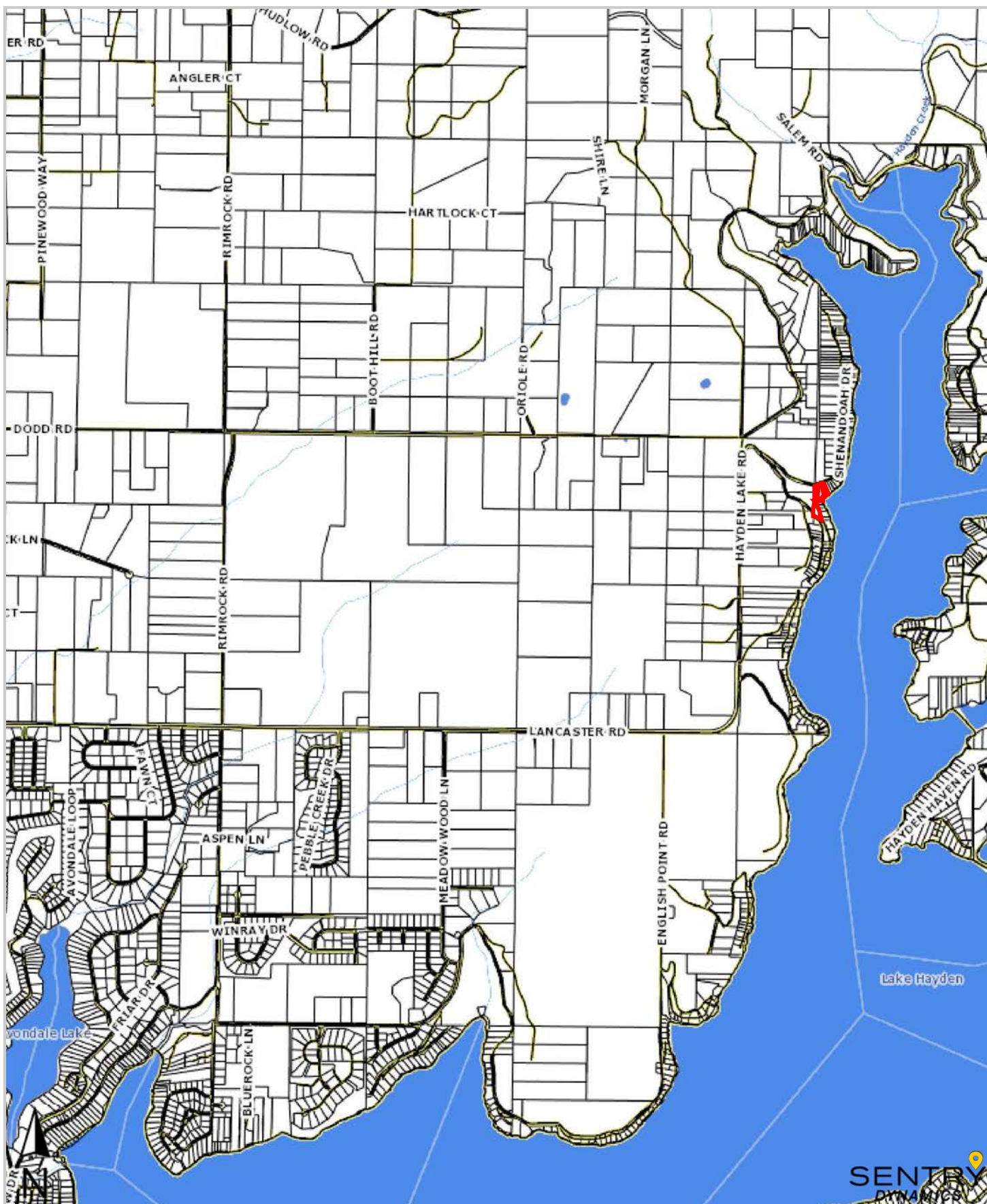
Pioneer Title Co.
GOING BEYOND

ParcelID: 51N03W033200

Tax Account #: 131434

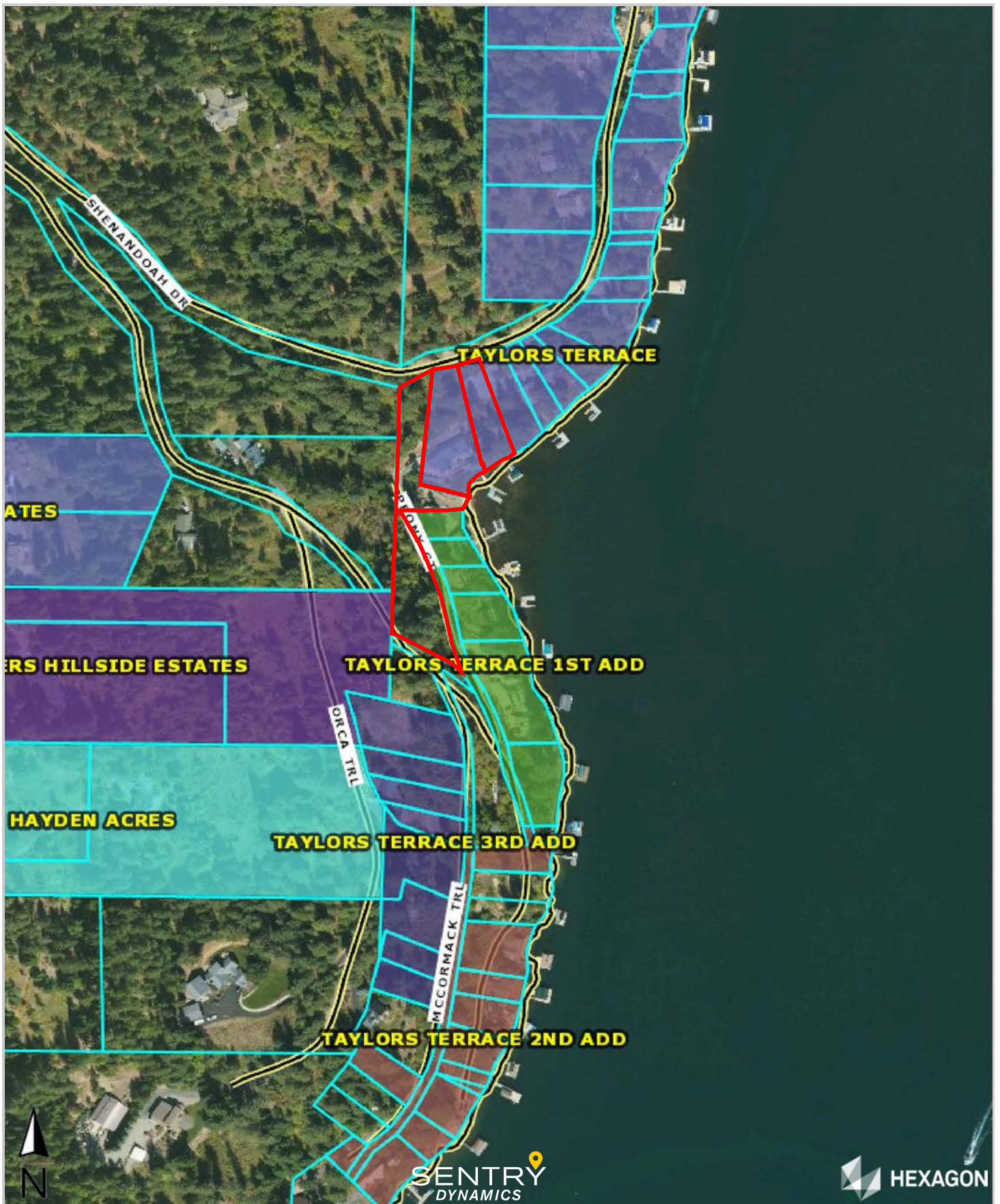
, ID 83835

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Demographics Report

Kootenai County ID

Subject Parcel

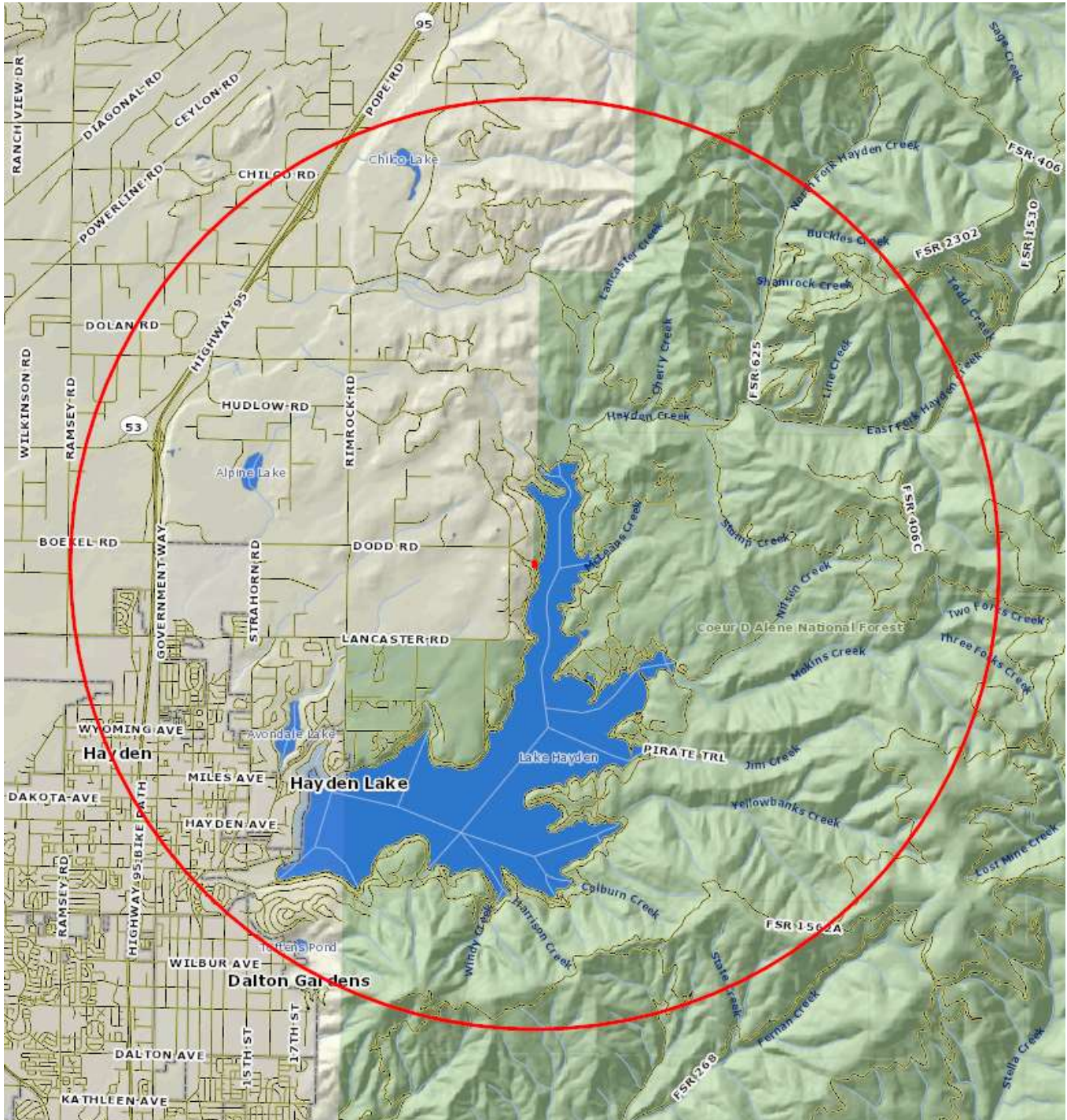
Site Address 14074 N Peony Ct
Hayden ID 83835

Parcel # 0808000B021A

Report Details

Query Distance From Parcel 5 miles

Census Blocks In Query 274





Subject Parcel

Site Address 14074 N Peony Ct
Hayden ID 83835

Parcel # 0808000B021A

Report Details

Query Distance From Parcel 5 miles

Census Blocks In Query 274

Population

Population 17100

Urban 12448

Rural 4652

Gender

	%	Total
Male	50	8545
Female	50	8555

Households

Total Households 6624

1 - person household - male 256

1 - person household - female 497

Family households, married 4357

Family households, unmarried 324

Family households, w/ children under 18 yrs 3474

Housing

	Total
Total Housing Units	7454
Vacant	830
Owner Occupied	6551
Renter Occupied	73

Age Distribution

	Under 10	10-19	20-29	30-49	50-64	65-79	80+	Median Age
Female	814	1086	703	1848	1964	1743	397	38
Male	939	1149	729	1779	1817	1750	382	38
Total	1753	2235	1432	3627	3781	3493	779	41
%	10.3	13.1	8.4	21.2	22.1	20.4	4.6	



School Report

Kootenai County

Subject Parcel

Site Address 14074 N Peony Ct
Hayden ID 83835

Parcel 0808000B021A

School District 271 Coeur d'Alene

Assigned Primary School Hayden Meadows Elementary School

Assigned Middle School Canfield Middle School

Assigned High School Coeur d'Alene High School

Report Detail

Query Distance From Parcel 3 miles

Schools In Query 3

Primary School

Hayden Meadows
Elementary School

Middle School

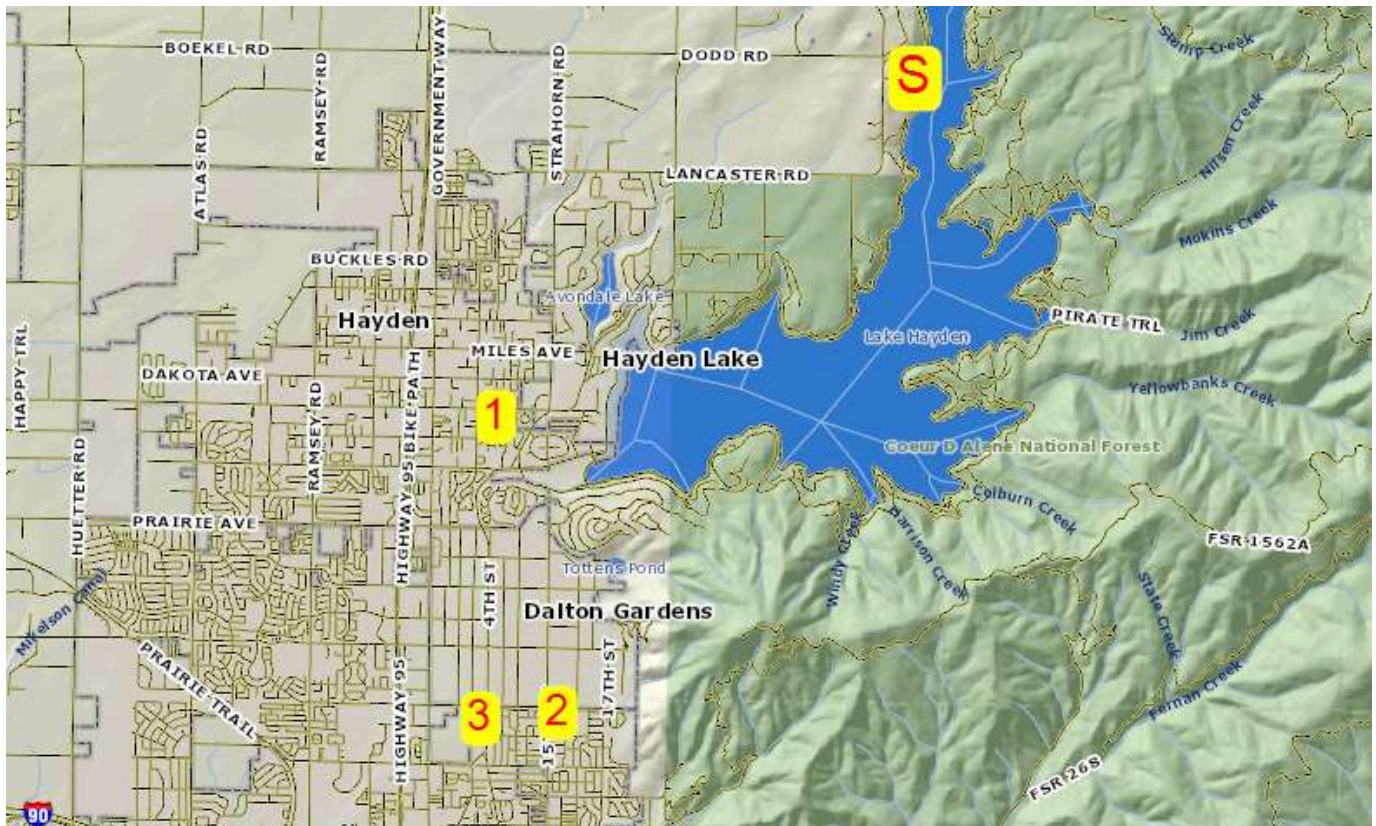
Canfield Middle School

High School

Coeur D'alene High
School

Other School

School Map



School #1

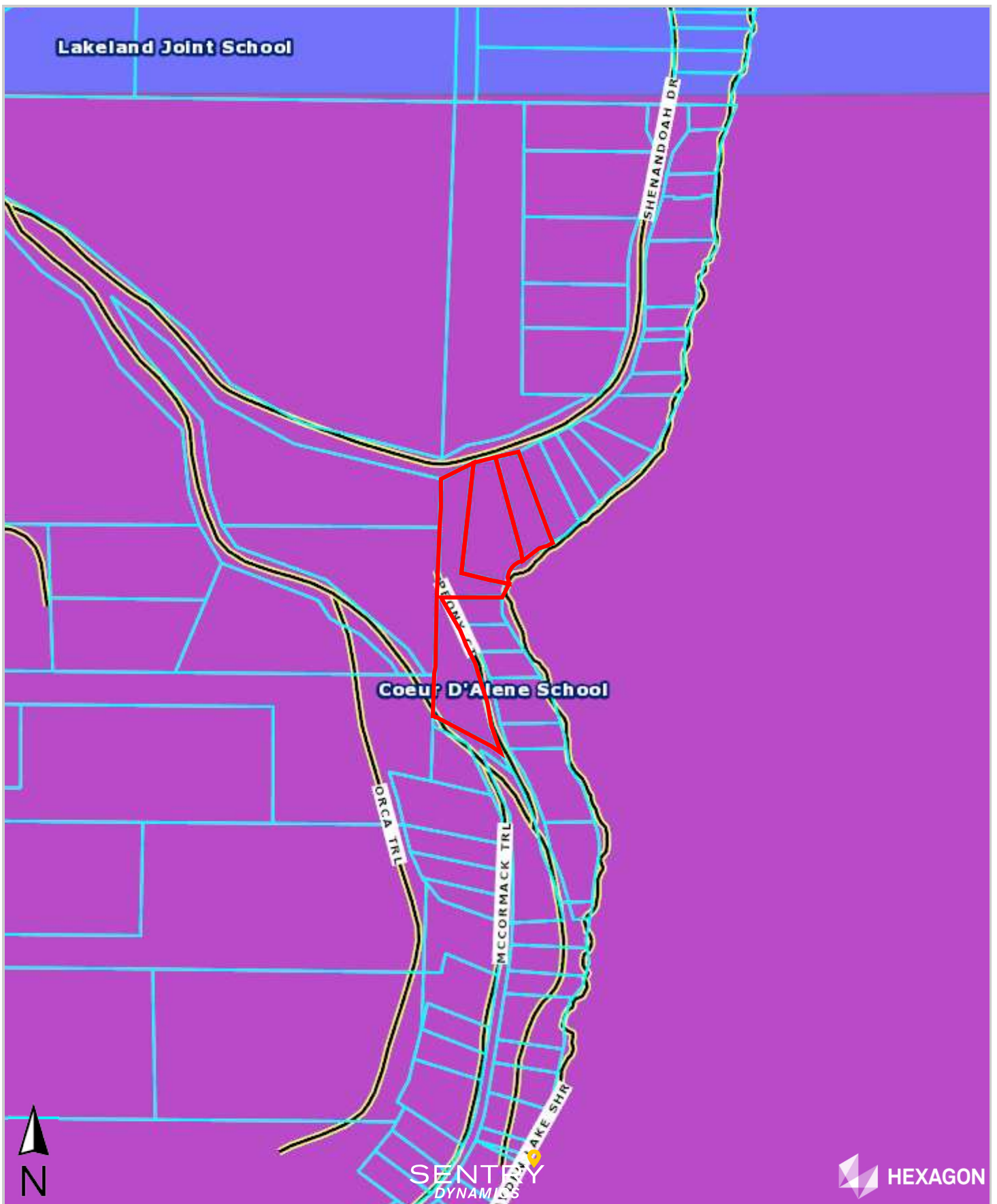
School District	COEUR D'ALENE DISTRICT	Dist From Subject	4.55 miles
School	Hayden Meadows Elementary School	Site Address	900 East Hayden Avenue
City	Hayden Lake	Zip	83835
Type	1-Regular school	Students	496
Charter	No	Magnet	No
Title 1 Elig	2-No	Title 1	6-Not a Title I school
Free/Reduced Lunch	92	FTE Teachers Count	25.78
Student/Teacher Ratio	19.24	Grade Levels	Prekindergarten - 5th Grade
Male	225	Female	271

School #2

School District	COEUR D'ALENE DISTRICT	Dist From Subject	6.15 miles
School	Canfield Middle School	Site Address	East 1800 Dalton Avenue
City	Coeur d'Alene	Zip	83815
Type	1-Regular school	Students	728
Charter	No	Magnet	No
Title 1 Elig	2-No	Title 1	6-Not a Title I school
Free/Reduced Lunch	148	FTE Teachers Count	40.60
Student/Teacher Ratio	17.93	Grade Levels	6th Grade - 8th Grade
Male	364	Female	364

School #3

School District	COEUR D'ALENE DISTRICT	Dist From Subject	6.54 miles
School	Coeur d'Alene High School	Site Address	North 5530 4th Street
City	Coeur d'Alene	Zip	83815
Type	1-Regular school	Students	1477
Charter	No	Magnet	No
Title 1 Elig	2-No	Title 1	6-Not a Title I school
Free/Reduced Lunch	214	FTE Teachers Count	76.43
Student/Teacher Ratio	19.32	Grade Levels	9th Grade - 12th Grade
Male	791	Female	686





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CLOSING IN ON NEW BEGINNINGS

Close of escrow is a phrase that many people have heard but the closing process may confuse even the most seasoned buyers and sellers.

The closing process usually begins three to five days prior to the scheduled close of escrow with the lender delivering the Buyer's loan package and closing instructions to the title company. The escrow officer then prepares a settlement statement containing a full accounting of all the costs in the transaction, notifies the Buyers of any additional funds needed to close and sets an appointment for the Buyers to sign the loan documents.

When the lender's documents have been signed, they are returned via messenger, express mail or fax to the lender's loan closer who will review and approve the package for loan funding. After the package receives final approval, the lender notifies the escrow officer that loan proceeds are available. Once all required funds are deposited and available for withdrawal in the escrow bank account, the deed is released for recording. When the deed records, escrow has closed.

Because this is an informal process, it requires a coordination of efforts among all the parties to ensure a timely, successful closing. Employing an experienced real estate professional to captain your closing team is the best way to make sure your escrow closes on time. Many variables can come into play which could delay the closing or create last minute surprises. Your agent can prepare you for possible problems and have options available to smooth the way.

WHO PAYS WHAT

This schedule demonstrates typical and customary allocation of different costs associated with various transaction types commonly seen in our area. Some may or may not be negotiable depending on your situation. Please consult a real estate professional or attorney to determine what suits your needs.

	FHA	VA	Conventional	CASH
Property Inspection	Buyer	Buyer	Buyer	Buyer
Lender-Required Property Repairs (if any) ex. VA	Seller	Seller	Seller	Seller
New Loan Origination Fee	Buyer	Buyer	Buyer	-
Discount Points	Buyer	Buyer	Buyer	-
Document Prep Fee	Buyer	Seller	Buyer	-
Credit Report	Buyer	Buyer	Buyer	-
Appraisal Fee	Negotiable	Negotiable	Negotiable	-
Existing Loan Payoff	Seller	Seller	Seller	Seller
Assessment Payoff (Sewer, etc.)	Seller	Seller	Seller	Seller
Taxes (at time of close)	Prorate	Prorate	Prorate	Prorate
Tax Service Fee	Seller	Seller	Buyer	-
Homeowner's Association (HOE) Transfer Fee	Buyer	Buyer	Buyer	Buyer
Current Homeowner's Association Payment	Prorate	Prorate	Prorate	Prorate
Next HOA payment	Buyer	Buyer	Buyer	Buyer
Home Warranty Premium	-	-	-	-
Real Estate Agent Commission	Seller	Seller	Seller	Seller
Homeowner's Title Policy	Seller	Seller	Seller	Seller
Lender's Title Policy, Endorsements, and Extended	Buyer	Buyer	Buyer	-
Escrow Fees	Split	Seller	Split	Split
Recording Fees	Buyer	Buyer	Buyer	Buyer
Courier Fees (benefitting party)	-	-	-	-
Outgoing Wire Fees (benefitting party)	-	-	-	-
Email Loan Documents	Buyer	Buyer	Buyer	Buyer

Important tax information...

- Annual statements are billed for the calendar year, although they are not issued until the fall of the current year.
- Taxes may be paid in two halves:
 - The first installment is due December 20th and delinquent December 21st.
 - The second installment is due June 20th of the following year and delinquent June 21st.
- Always check the property description on the tax statement to avoid paying on the wrong property. The Treasurer cannot be held responsible for payments made on the wrong property. To assure proper posting of payments and information to your address, please furnish your parcel number when making any payments or inquiries at the Assessor's or Treasurer's office. The number can be found on paperwork supplied to you by your escrow officer.
- The law does not recognize failure to receive a tax statement as reason for waiving interest. The Treasurer must assess interest on all delinquent payments.
- Each year, an Assessment Notice is sent from the Assessor to each property owner, at the last known address. The Notice includes information for the new tax year, such a property full cash value, assessed value, classification and assessment ratio.
- During a specified period after receipt of assessment notice, valuations can be protested through the County Assessor. For information, call your local County Assessor's office.



GOING BEYOND

CHANGING YOUR ADDRESS

- ☐ Establish tentative dates for your move.
- ☐ Notify friends and family.
- ☐ Utilities
 - ☐ Electric
 - ☐ Gas
 - ☐ Water/Sewer
 - ☐ Trash
 - ☐ Fuel (Oil/Propane)
 - ☐ Telephone
 - ☐ Internet
 - ☐ Cable/Satellite
- ☐ Government Offices
 - ☐ US Postal Service - usps.com
 - ☐ Dept. of Motor Vehicles - dmv.org
 - ☐ Social Security Administration - ssa.gov
 - ☐ State/Federal Tax Bureaus - irs.gov (FORM 8822)
 - ☐ City/County Tax Assessor (see Page 14)
 - ☐ Veterans Administration - va.gov
 - ☐ Voter Registration
- ☐ Professional Services
 - ☐ Doctor
 - ☐ Dentist
 - ☐ Accountant
 - ☐ Lawyer
 - ☐ Broker
 - ☐ Insurance Agencies
- ☐ Publications
 - ☐ Newspapers
 - ☐ Magazines
 - ☐ Newsletters
 - ☐ Professional Journals / Subscriptions
- ☐ Personal Accounts
 - ☐ Pharmacy
 - ☐ Dry Cleaner
 - ☐ Lawn Service
 - ☐ Banks / Finance Companies
 - ☐ Credit Card Companies
 - ☐ Laundry Service
 - ☐ Auto Finance Companies
 - ☐ Health Clubs

Personal Checklist:

[illegible]



Outside

- ☐ Lawn mowed and trimmed
- ☐ Landscape shrubs/plants trimmed
- ☐ Sprinkler systems in order
- ☐ Sprinkler systems set for non showing hours
- ☐ Bulbs in exterior lighting all working
- ☐ Gutters clean of debris
- ☐ Deck rails, hand rails secure
- ☐ Exterior trim painted
- ☐ Exterior door handles polished
- ☐ Exterior door freshly painted or stained
- ☐ Weeds in yard fully removed
- ☐ Sidewalks neatly edged
- ☐ Clean grease or oil on driveway
- ☐ All fencing clean
- ☐ Replace doormat if worn
- ☐ Outside windows clean
- ☐ No obstruction on "For Sale" sign

GARAGE

- ☐ Storage or packing boxes stored off site if possible
- ☐ Other items neatly boxed and stored
- ☐ Garage floor clean
- ☐ Remove clutter and tidy up shelves

KITCHEN

- ☐ All appliances clean
- ☐ Clean and clear countertops
- ☐ Pantry well organized
- ☐ Dishes out of sink
- ☐ All cabinets well organized
- ☐ All faucets working properly
- ☐ Oven clean
- ☐ Refrigerator free of odors
- ☐ Freezer defrosted and free of odors

CLOSETS

- ☐ Clean and free of clutter
- ☐ Clothes organized
- ☐ Shoes organized
- ☐ Clutter removed
- ☐ Dirty clothes out of sight
- ☐ Valuables secured (jewelry etc ..)
- ☐ Free of odors
- ☐ Create extra room to look ample

BEDROOMS

- ☐ Repair cracks in ceilings and walls
- ☐ Remove personal items (photos etc ..)
- ☐ Remove clutter
- ☐ Draperies and blinds clean
- ☐ Fresh paint if needed
- ☐ Toys, video games etc ... put away
- ☐ Beds neatly made
- ☐ Blinds and shades open to let in natural light

BATHROOMS

- ☐ All sinks, tubs, showers and countertops clean
- ☐ Grout in tiles and sinks clean
- ☐ All joints are caulked
- ☐ All fixtures including exhaust fans are working
- ☐ Install new shower curtain if needed
- ☐ Store all shampoos, toiletries etc ...
- ☐ Repair leaky faucets
- ☐ Toilets clean and working properly
- ☐ All glass and mirrors clean

LIVING AREAS

- ☐ All windows clean
- ☐ Neutral colored walls
- ☐ Draperies and blinds clean
- ☐ Carpets steam-cleaned
- ☐ Clutter removed
- ☐ Furniture positioned to showcase size and -space
- ☐ All toys, video games etc ... put away
- ☐ Extra books or magazines removed
- ☐ All lighting functioning properly
- ☐ Shades and windows open to allow natural light
- ☐ Any signs or smells of pet removed

DAY OF SHOWING

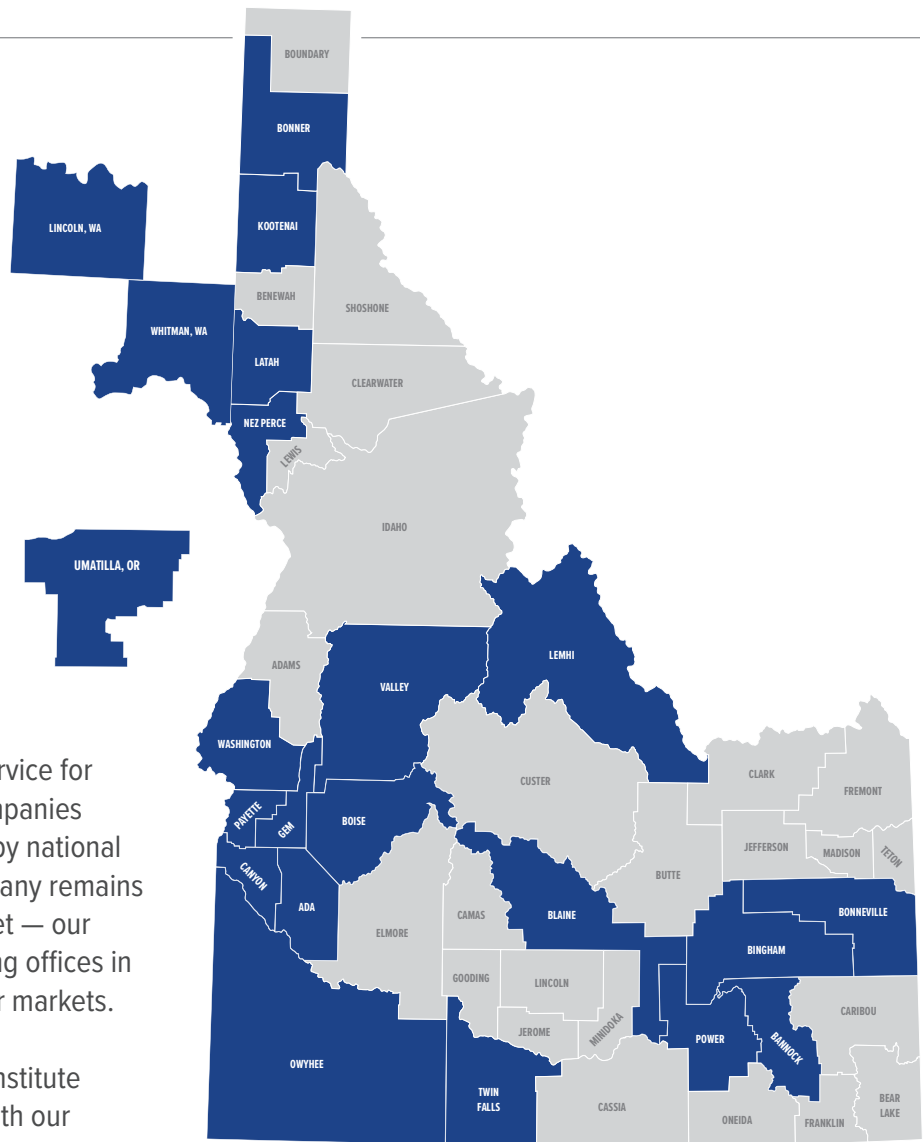
- ☐ Open all drapes and curtains
- ☐ Leave porch lights on at night to showcase
- ☐ Avoid cooking a meal that would leave distinct odors
- ☐ Keep all pets in an area away from prospects
- ☐ Keep children occupied in one room
- ☐ If possible, leave the house while being shown
- ☐ Give brief polite answers if asked a question
- ☐ Allow your agent to show
- ☐ Allow your agent to negotiate

[illegible]

ABOUT US

Pioneer Title Company has been serving the Idaho market since 1949 — longer than any title company in the area. With strong concentrations in residential and commercial transactions, Pioneer Title Co. continued to diversify its operations and services to facilitate the needs of its growing client base through continued regional expansion. We maintain a strong financial backing; privately owned and operated, you can rest assured that unlike other companies, we maintain strong and conservative fiscal discipline to weather different economic climates to ensure uninterrupted service for our customers. So as some title companies close, consolidate, or are acquired by national conglomerates, Pioneer Title Company remains strong. We invest heavily in our asset — our employees — and continue operating offices in convenient locations throughout our markets.

Pioneer serves the counties that constitute 95% of Idaho's population. Along with our residential insurance products, we offer a full line of coverage aimed at the commercial sector. Originally incorporated in 1949, we provide a broad range of services that include not only title and escrow closing services, but long term escrow collection services, cash for long term escrow receivables, lender trustee services (foreclosure), and 1031 tax-deferred exchanges as well. In July 2013, Pioneer Title Co. expanded to Blaine County, one of Idaho's most famous playgrounds and host of the annual Allen & Company Sun Valley Conference, which features global business leaders, political figures, and major figures in the philanthropic and cultural spheres. Less than 6 months later, we expanded into Payette County extending our coverage area to the westernmost part of Idaho. 2014 also brought additional opportunities as Pioneer Title expanded to include both Twin Falls and Bonneville Counties each comprising Idaho's third and fourth-largest micropolitan statistical areas.





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