



TitleOne
a title & escrow co.

PROPERTY INFORMATION

Date: 6/24/2026

Ownership: Edward Clay Szeliga

Property Address: 14108 Piper Place, McCall, ID 83638

Parcel Number: RP007480000010

Brief Legal: HIDDEN VALLEY SUBDIVISION LOT 1

Warmest Regards,

The Property Research Team at TitleOne

CService@titleonecorp.com

www.TitleOneCorp.com

Disclaimer

Any property information contained in this report is deemed reliable, but is not guaranteed, and subject to the following: This report is based on a search of our tract indexes of the county records. This is not a title or ownership report and no examination of the title to the property described has been made. For this reason, no liability beyond the amount paid for this report is assumed hereunder, and the company is not responsible beyond the amount paid for any errors and omissions contained herein.

Valley County Parcel Information



Parcel Information

Parcel #: **RP00748000010**
 Site Address: 14108 Piper Place
 McCall ID 83638 - 1099
 Owner: Szeliga, Edward Clay
 200 Swiftwater Blvd
 Cle Elum WA 98922 - 1136
 Twn/Range/Section: 18N / 03E / 28 / NW
 Parcel Size: 8.16 Acres (355,323 SqFt)
 Lot Dimensions:

Tax Information

Tax Year	Annual Tax
2025	\$2,829.46
2024	\$0.00
2023	\$0.00

Legal

HIDDEN VALLEY SUBDIVISION LOT 1

Plat/Subdivision: Hidden Valley
 Census Tract/Block: 970301 / 1111
 Neighborhood Code: 108300
 Levy Code: 040-0000
 Total Land Value: \$229,884.00
 Total Impr Value: \$918,836.00
 Total Value: \$1,148,720.00

Land

Land Use: Single Family Residential
 Land Categories: 1001
 Recreation:

Zoning:
 Building Categories: Class_6 - GOOD TO VERY GOOD
 School District: 421 - McCall-Donnelly

Assessor Categories

Category	Quantity	Value	Exemption
15	8,157	\$229,884.00	\$0.00
37		\$918,836.00	\$0.00

Improvement

Year Built: 2022	Bathrooms: 3	Total Area: 2,643
Stories: 1	Bedrooms: 4	Heat: Forced hot air
A/C: Yes	Garage: Attached 1,050 SqFt	Roof: Metal stand seam - Gable
Basement:	Carport:	Pool:
Condition: AV	Fireplace: 1	Foundation: Normal for class

Other Improvements

Description:	Year Built:	Effective Year Built:	Base Area:	Finished:
ATTGAR	2022	2022	1,050	

Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

ASSESSMENT HISTORY

ASSESS DATE CHANGE REASON	01/01/2026 01- Revaluat	01/01/2025 01- Revaluat			
LAND	274,920	229,884			
IMPROVEMENTS	934,408	918,836			
TOTAL	\$1,209,328	\$1,148,720	\$	\$	\$

ASSESSMENT TRENDS



TAX CODE AREAS & DISTRICTS

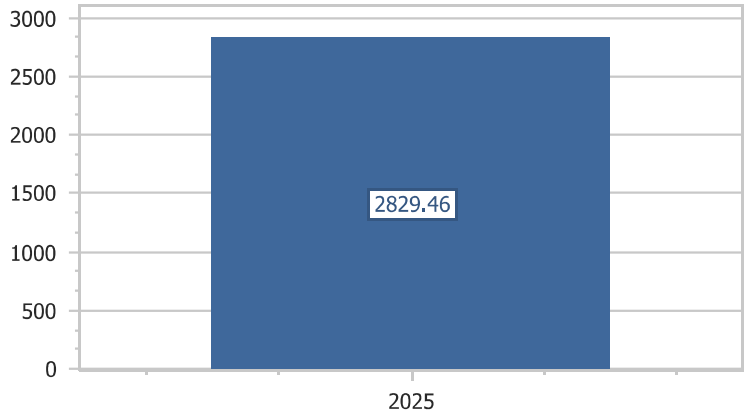
TAX CODE AREA (TAG): 040-0000

CEMETERY	MCCALL CEMETERY
FIRE	MCCALL FIRE PROTECTION DISTRICT
HOSPITAL	MCCALL MEMORIAL HOSPITAL
SCHOOL	MCCALL-DONNELLY SCH #421

VOTER PRECINCT	005 - PAYETTE
COMMISSIONER DISTRICT	DONNELLY

TOTAL TAX CHARGES

YEAR	TOTAL CHARGE
2025	2829.46
2024	
2023	
2022	
2021	



HOMEOWNER'S EXEMPTION?

YES NO

IMPROVEMENTS

RECORD: R01

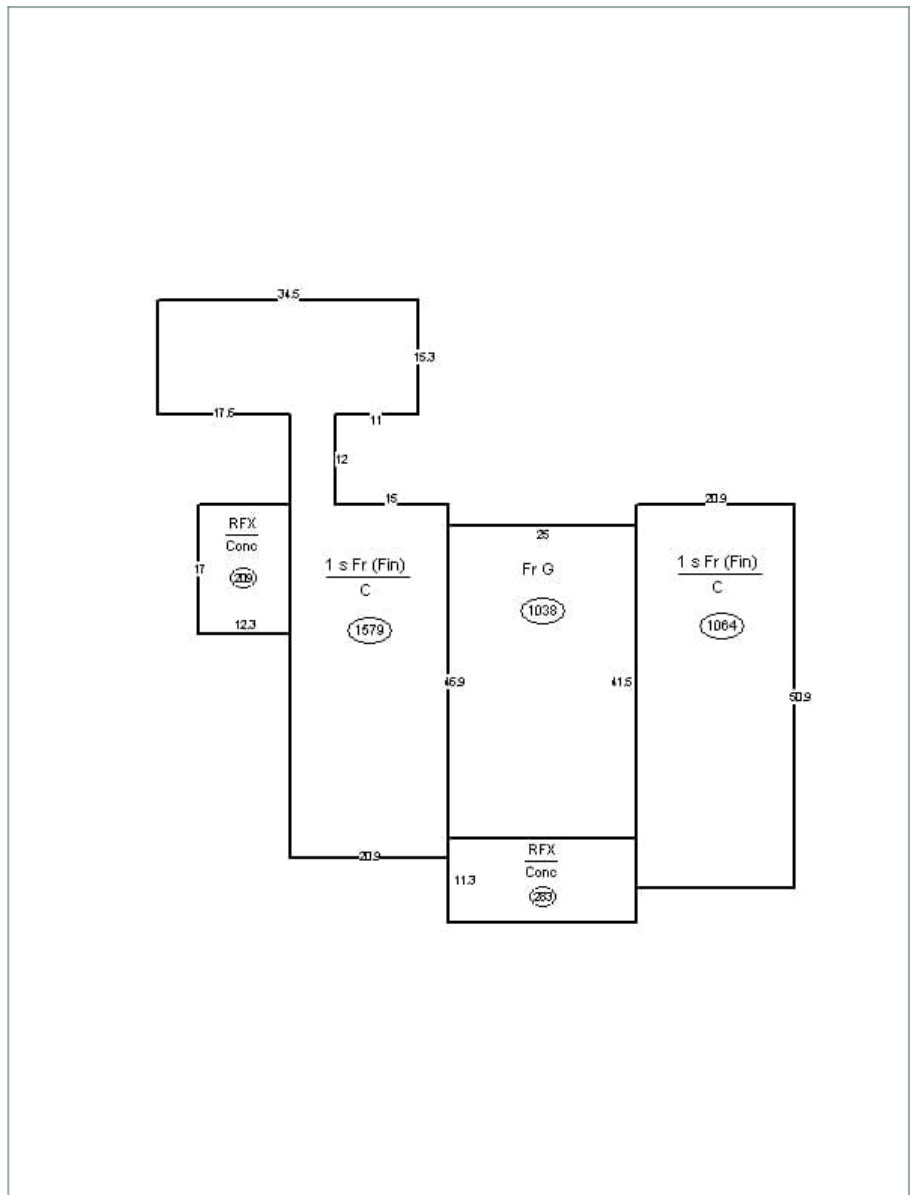
TYPE: DWELLING

USE: Single family

BUILDING DESCRIPTION

YEAR BUILT	2022
STORIES	1
FOUNDATION	Full Crawl
STRUCTURE	Wood frame w/sheathing
EXTERIOR 1	Wood siding-better
EXTERIOR 2	
ROOF STYLE	Gable
ROOF COVER	Metal stand seam
BEDROOMS	4
FULL BATHS	
1/2 BATHS	0
HEATING TYPE	Forced hot air
CENTRAL AIR	F
ATTIC TYPE	None
FIREPLACES	Y

SKETCH



BUILDING DIMENSIONS (SQ FT)

TOTAL SIZE	2643
ATTIC FIN	0
BASEMENT	0
BASEMENT FIN	0
LOWER	0
LOWER FIN	0
ATTACHED GARAGE	1038
DETACHED GARAGE	
ATTACHED CARPORT	1038
BSMNT/LL GARAGE	
ENCLOSED PORCH	0
OPEN PORCH	0
WOOD DECK	0

OUT BUILDING & YARD ITEMS

Blank area for listing out building and yard items.

RECORDATION REQUESTED BY:

Potlatch No. 1 Financial Credit Union
Member Business Services
1025 Warner Ave.
PO Box 897
Lewiston, ID 83501

WHEN RECORDED MAIL TO:

Potlatch No. 1 Financial Credit Union
Member Business Services
1025 Warner Ave.
PO Box 897
Lewiston, ID 83501

SEND TAX NOTICES TO:

Potlatch No. 1 Financial Credit Union
Member Business Services
1025 Warner Ave.
PO Box 897
Lewiston, ID 83501

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

DEED OF TRUST

THIS DEED OF TRUST is dated April 4, 2024, among EDWARD CLAY SZELIGA ("Grantor"); Potlatch No. 1 Financial Credit Union, whose address is Member Business Services, 1025 Warner Ave., PO Box 897, Lewiston, ID 83501 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and AMERITITLE, whose address is 128 E MAIN ST, WEISER, ID 83672 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Grantor does hereby irrevocably grant, bargain, sell and convey in trust, with power of sale, to Trustee for the benefit of Lender as Beneficiary, all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in VALLEY County, State of Idaho:

Lots 1 and 2, of Hidden Valley Subdivision, according to the official plat thereof, filed in Official Records of Valley County, Idaho as Instrument No. 461552

The Real Property or its address is commonly known as 14108 NORWOOD RD, MCCALL, ID 83638. The Real Property tax identification number is RP18N03E284055.

Grantor presently assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Grantor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall strictly and in a timely manner perform all of Grantor's obligations under the Note, this Deed of Trust, and the Related Documents.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property. The following provisions relate to the use of the Property or to other limitations on the Property. THE REAL PROPERTY IS NOT MORE THAN EIGHTY (80) ACRES AND IS NOT PRINCIPALLY USED FOR THE AGRICULTURAL PRODUCTION OF CROPS, LIVESTOCK, DAIRY OR AQUATIC GOODS, OR IS NOT MORE THAN FORTY (40) ACRES REGARDLESS OF USE, OR IS LOCATED WITHIN AN INCORPORATED CITY OR VILLAGE.

Duty to Maintain. Grantor shall maintain the Property in tenable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property; or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor

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authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Deed of Trust. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify, defend, and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Deed of Trust or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Deed of Trust, including the obligation to indemnify and defend, shall survive the payment of the indebtedness and the satisfaction and reconveyance of the lien of this Deed of Trust and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such improvements with improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Deed of Trust.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property, including without limitation, the Americans With Disabilities Act. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

DUE ON SALE - CONSENT BY LENDER. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Deed of Trust upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property, whether legal, beneficial or equitable, whether voluntary or involuntary, whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Idaho law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Deed of Trust:

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, special taxes, assessments, charges (including water and sewer), fines and impositions levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Deed of Trust, except for the lien of taxes and assessments not due and except as otherwise provided in this Deed of Trust.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and reasonable attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property; if any mechanic's lien, materialman's lien, or other lien could be asserted on account of the work, services, or materials and the cost exceeds 10000.00. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Deed of Trust.

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Grantor shall also procure and maintain comprehensive general liability insurance in such coverage amounts as Lender may request with Trustee and Lender being named as additional insureds in such liability insurance policies. Additionally, Grantor shall maintain such other insurance, including but not limited to hazard, business interruption, and boiler insurance, as Lender may reasonably require. Policies shall be written in form, amounts, coverages and basis reasonably acceptable to Lender and issued by a company or companies reasonably acceptable to Lender. Grantor, upon request of Lender, will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including

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stipulations that coverages will not be cancelled or diminished without at least thirty (30) days prior written notice to Lender. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain flood insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. Flood insurance may be purchased under the National Flood Insurance Program, from private insurers providing "private flood insurance" as defined by applicable federal flood insurance statutes and regulations, or from another flood insurance provider that is both acceptable to Lender in its sole discretion and permitted by applicable federal flood insurance statutes and regulations.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property if the estimated cost of repair or replacement exceeds 1000.00. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Deed of Trust. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Deed of Trust, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the indebtedness. If Lender holds any proceeds after payment in full of the indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

Grantor's Report on Insurance. Upon request of Lender, however not more than once a year, Grantor shall furnish to Lender a report on each existing policy of insurance showing: (1) the name of the insurer; (2) the risks insured; (3) the amount of the policy; (4) the property insured; the then current replacement value of such property; and the manner of determining that value; and (5) the expiration date of the policy. Grantor shall, upon request of Lender, have an independent appraiser satisfactory to Lender determine the cash value replacement cost of the Property.

LENDER'S EXPENDITURES. If any action or proceeding is commenced that would materially affect Lender's interest in the Property or if Grantor fails to comply with any provision of this Deed of Trust or any Related Documents, including but not limited to Grantor's failure to discharge or pay when due any amounts Grantor is required to discharge or pay under this Deed of Trust or any Related Documents, Lender on Grantor's behalf may (but shall not be obligated to) take any action that Lender deems appropriate, including but not limited to discharging or paying all taxes, liens, security interests, encumbrances and other claims, at any time levied or placed on the Property and paying all costs for insuring, maintaining and preserving the Property. All such expenditures incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity. The Deed of Trust also will secure payment of these amounts. Such right shall be in addition to all other rights and remedies to which Lender may be entitled upon the occurrence of any Event of Default.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Deed of Trust:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Deed of Trust; and (b) Grantor has the full right, power, and authority to execute and deliver this Deed of Trust to Lender.

Defense of Title. Subject to the exception in the paragraph above; Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Trustee or Lender under this Deed of Trust, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Representations and Warranties. All representations, warranties, and agreements made by Grantor in this Deed of Trust shall survive the execution and delivery of this Deed of Trust, shall be continuing in nature, and shall remain in full force and effect until such time as Grantor's indebtedness shall be paid in full.

CONDEMNATION. The following provisions relating to condemnation proceedings are a part of this Deed of Trust:

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Trustee or Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Deed of Trust:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Deed of Trust and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse

**DEED OF TRUST
(Continued)**

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Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Deed of Trust, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Deed of Trust.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Deed of Trust or upon all or any part of the indebtedness secured by this Deed of Trust; (2) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the indebtedness secured by this type of Deed of Trust; (3) a tax on this type of Deed of Trust chargeable against the Lender or the holder of the Note; and (4) a specific tax on all or any portion of the indebtedness or on payments of principal and interest made by Grantor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Deed of Trust, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Deed of Trust as a security agreement are a part of this Deed of Trust:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Rents and Personal Property. In addition to recording this Deed of Trust in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Deed of Trust as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Deed of Trust may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Deed of Trust.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of this Deed of Trust:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Grantor's obligations under the Note, this Deed of Trust, and the Related Documents, and (2) the liens and security interests created by this Deed of Trust as first and prior liens on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary, in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-Fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

FULL PERFORMANCE. If Grantor pays all the indebtedness when due, and otherwise performs all the obligations imposed upon Grantor under this Deed of Trust, Lender shall execute and deliver to Trustee a request for full reconveyance and shall execute and deliver to Grantor suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Any reconveyance fee required by law shall be paid by Grantor, if permitted by applicable law.

EVENTS OF DEFAULT. Each of the following, at Lender's option, shall constitute an Event of Default under this Deed of Trust:

Payment Default. Grantor fails to make any payment when due under the indebtedness.

Other Defaults. Grantor fails to comply with or to perform any other term, obligation, covenant or condition contained in this Deed of Trust or in any of the Related Documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Grantor.

Compliance Default. Failure to comply with any other term, obligation, covenant or condition contained in this Deed of Trust, the Note or in any of the Related Documents.

Default on Other Payments. Failure of Grantor within the time required by this Deed of Trust to make any payment for taxes or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

Environmental Default. Failure of any party to comply with or perform when due any term, obligation, covenant or condition contained in any environmental agreement executed in connection with the Property.

Default in Favor of Third Parties. Should Grantor default under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of Grantor's property or Grantor's ability to repay the indebtedness or Grantor's ability to perform Grantor's obligations under this Deed of Trust or any of the Related Documents.

False Statements. Any warranty, representation or statement made or furnished to Lender by Grantor or on Grantor's behalf under this Deed of Trust or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Defective Collateralization. This Deed of Trust or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

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(Continued)**

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Death or Insolvency. The death of Grantor, the insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any property securing the Indebtedness. This includes a garnishment of any of Grantor's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Grantor gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Breach of Other Agreement. Any breach by Grantor under the terms of any other agreement between Grantor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Grantor to Lender, whether existing now or later.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the Indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

Adverse Change. A material adverse change occurs in Grantor's financial condition, or Lender believes the prospect of payment or performance of the Indebtedness is impaired.

Insecurity. Lender in good faith believes itself insecure.

Right to Cure. If any default, other than a default in payment, is curable and if Grantor has not been given a notice of a breach of the same provision of this Deed of Trust within the preceding twelve (12) months, it may be cured if Grantor, after Lender sends written notice to Grantor demanding cure of such default: (1) cures the default within fifteen (15) days; or (2) if the cure requires more than fifteen (15) days, immediately initiates steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

RIGHTS AND REMEDIES ON DEFAULT. If an Event of Default occurs under this Deed of Trust, at any time thereafter, Trustee or Lender may exercise any one or more of the following rights and remedies:

Notice of Default. In the Event of Default Lender shall execute or cause the Trustee to execute a written notice of such default and of Lender's election to cause the Property to be sold to satisfy the Indebtedness, and shall cause such notice to be recorded in the office of the recorder of each county wherein the Real Property, or any part thereof, is situated.

Election of Remedies. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Grantor under this Deed of Trust, after Grantor's failure to perform, shall not affect Lender's right to declare a default and exercise its remedies.

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay.

Foreclosure. With respect to all or any part of the Real Property, the Trustee shall have the right to foreclose by notice and sale, and Lender shall have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Collect Rents. Lender shall have the right, without notice to Grantor to take possession of and manage the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Tenancy at Sufferance. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedies. Trustee or Lender shall have any other right or remedy provided in this Deed of Trust or the Note or available at law or in equity.

Notice of Sale. Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all rights to have the Property marshalled. In exercising its rights and remedies, the Trustee or Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property. Notice of sale having been

**DEED OF TRUST
(Continued)**

Page 6

given as then required by law, and not less than the time required by law having elapsed, Trustee, without demand on Grantor, shall sell the property at the time and place fixed by it in the notice of sale at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee shall deliver to the purchaser his or her deed conveying the Property so sold, but without any covenant or warranty express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness of such matters or facts. After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title and reasonable attorneys' fees, including those in connection with the sale, Trustee shall apply proceeds of sale to payment of (a) all sums expended under this Deed of Trust, not then repaid with interest thereon as provided in this Deed of Trust; (b) all indebtedness secured hereby; and (c) the remainder, if any, to the person or persons legally entitled thereto.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Deed of Trust, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal, whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the indebtedness payable on demand and shall bear interest at the Note rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including reasonable attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees, title insurance, and fees for the Trustee, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

Rights of Trustee. Trustee shall have all of the rights and duties of Lender as set forth in this section.

POWERS AND OBLIGATIONS OF TRUSTEE. The following provisions relating to the powers and obligations of Trustee are part of this Deed of Trust:

Powers of Trustee. In addition to all powers of Trustee arising as a matter of law, Trustee shall have the power to take the following actions with respect to the Property upon the written request of Lender and Grantor: (a) join in preparing and filing a map or plat of the Real Property, including the dedication of streets or other rights to the public; (b) join in granting any easement or creating any restriction on the Real Property; and (c) join in any subordination or other agreement affecting this Deed of Trust or the interest of Lender under this Deed of Trust.

Obligations to Notify. Trustee shall not be obligated to notify any other party of a pending sale under any other trust deed or lien, or of any action or proceeding in which Grantor, Lender, or Trustee shall be a party, unless the action or proceeding is brought by Trustee.

Trustee. Trustee shall meet all qualifications required for Trustee under applicable law. In addition to the rights and remedies set forth above, with respect to all or any part of the Property, the Trustee shall have the right to foreclose by notice and sale, and Lender shall have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law.

Successor Trustee. Lender, at Lender's option, may from time to time appoint a successor Trustee to any Trustee appointed under this Deed of Trust by an instrument executed and acknowledged by Lender and recorded in the office of the recorder of VALLEY County, State of Idaho. The instrument shall contain, in addition to all other matters required by state law, the names of the original Lender, Trustee, and Grantor, the book and page where this Deed of Trust is recorded, and the name and address of the successor trustee, and the instrument shall be executed and acknowledged by Lender or its successors in interest. The successor trustee, without conveyance of the Property, shall succeed to all the title, power, and duties conferred upon the Trustee in this Deed of Trust and by applicable law. This procedure for substitution of Trustee shall govern to the exclusion of all other provisions for substitution.

NOTICES. Any notice required to be given under this Deed of Trust, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law) when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Deed of Trust. All copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust shall be sent to Lender's address, as shown near the beginning of this Deed of Trust. Any party may change its address for notices under this Deed of Trust by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Deed of Trust:

Amendments. This Deed of Trust, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Deed of Trust. No alteration or amendment to this Deed of Trust shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Annual Reports. If the Property is used for purposes other than Grantor's residence, Grantor shall furnish to Lender, upon request, a certified statement of net operating income received from the Property during Grantor's previous fiscal year in such form and detail as Lender shall require. "Net operating income" shall mean all cash receipts from the Property less all cash expenditures made in connection with the operation of the Property.

Caption Headings. Caption headings in this Deed of Trust are for convenience purposes only and are not to be used to interpret or define the provisions of this Deed of Trust.

Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Governing Law. This Deed of Trust will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Idaho without regard to its conflicts of law provisions. This Deed of Trust has been accepted by Lender in the State of Idaho.

No Waiver by Lender. Lender shall not be deemed to have waived any rights under this Deed of Trust unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Deed of Trust shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Deed of Trust. No prior waiver by Lender, nor any course of dealing between Lender and Grantor, shall constitute a waiver of any of Lender's rights or of any of Grantor's obligations as to any future

**DEED OF TRUST
(Continued)**

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transactions. Whenever the consent of Lender is required under this Deed of Trust, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Deed of Trust to be illegal, invalid, or unenforceable as to any circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Deed of Trust. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Deed of Trust shall not affect the legality, validity or enforceability of any other provision of this Deed of Trust.

Successors and Assigns. Subject to any limitations stated in this Deed of Trust on transfer of Grantor's interest, this Deed of Trust shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Deed of Trust and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Deed of Trust or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Deed of Trust.

Waive Jury. All parties to this Deed of Trust hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Idaho as to all indebtedness secured by this Deed of Trust.

DEFINITIONS. The following capitalized words and terms shall have the following meanings when used in this Deed of Trust. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Deed of Trust shall have the meanings attributed to such terms in the Uniform Commercial Code.

Beneficiary. The word "Beneficiary" means Potlatch No. 1 Financial Credit Union, and its successors and assigns.

Borrower. The word "Borrower" means EDWARD CLAY SZELIGA and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Deed of Trust. The words "Deed of Trust" mean this Deed of Trust among Grantor, Lender, and Trustee, and includes without limitation all assignment and security interest provisions relating to the Personal Property and Rents.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"); the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Grantor. The word "Grantor" means EDWARD CLAY SZELIGA.

Guaranty. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including without limitation a guaranty of all or part of the Note.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances; materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Trustee or Lender to enforce Grantor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

Lender. The word "Lender" means Potlatch No. 1 Financial Credit Union, its successors and assigns.

Note. The word "Note" means the promissory note dated April 4, 2024, in the original principal amount of \$550,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note of agreement. The maturity date of this Deed of Trust is April 25, 2029.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property, together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property, and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Deed of Trust.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, security

DEED OF TRUST
(Continued)

agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness; except that the words do not mean any guaranty or environmental agreement, whether now or hereafter existing, executed in connection with the indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

Trustee. The word "Trustee" means AMERITITLE, whose address is 128 E MAIN ST, WEISER, ID 83672 and any substitute or successor trustees.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X
EDWARD CLAY SZELIGA

INDIVIDUAL ACKNOWLEDGMENT

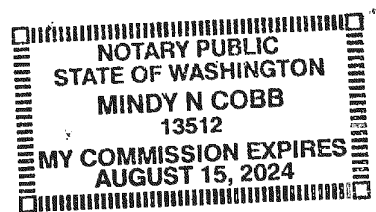
STATE OF Washington

)
) SS

COUNTY OF Kittitas

)

This record was acknowledged before me on April 9th, 2024 by EDWARD CLAY SZELIGA.



Mindy N Cobb
Notary Public in and for the State of Washington
My commission expires 8/15/2024

REQUEST FOR FULL RECONVEYANCE
(To be used only when obligations have been paid in full)

To: _____, Trustee

The undersigned is the legal owner and holder of all indebtedness secured by this Deed of Trust. All sums secured by this Deed of Trust have been fully paid and satisfied. You are hereby directed, upon payment to you of any sums owing to you under the terms of this Deed of Trust or pursuant to any applicable statute, to cancel the Note secured by this Deed of Trust (which is delivered to you together with this Deed of Trust), and to reconvey, without warranty, to the parties designated by the terms of this Deed of Trust, the estate now held by you under this Deed of Trust. Please mail the reconveyance and Related Documents to:

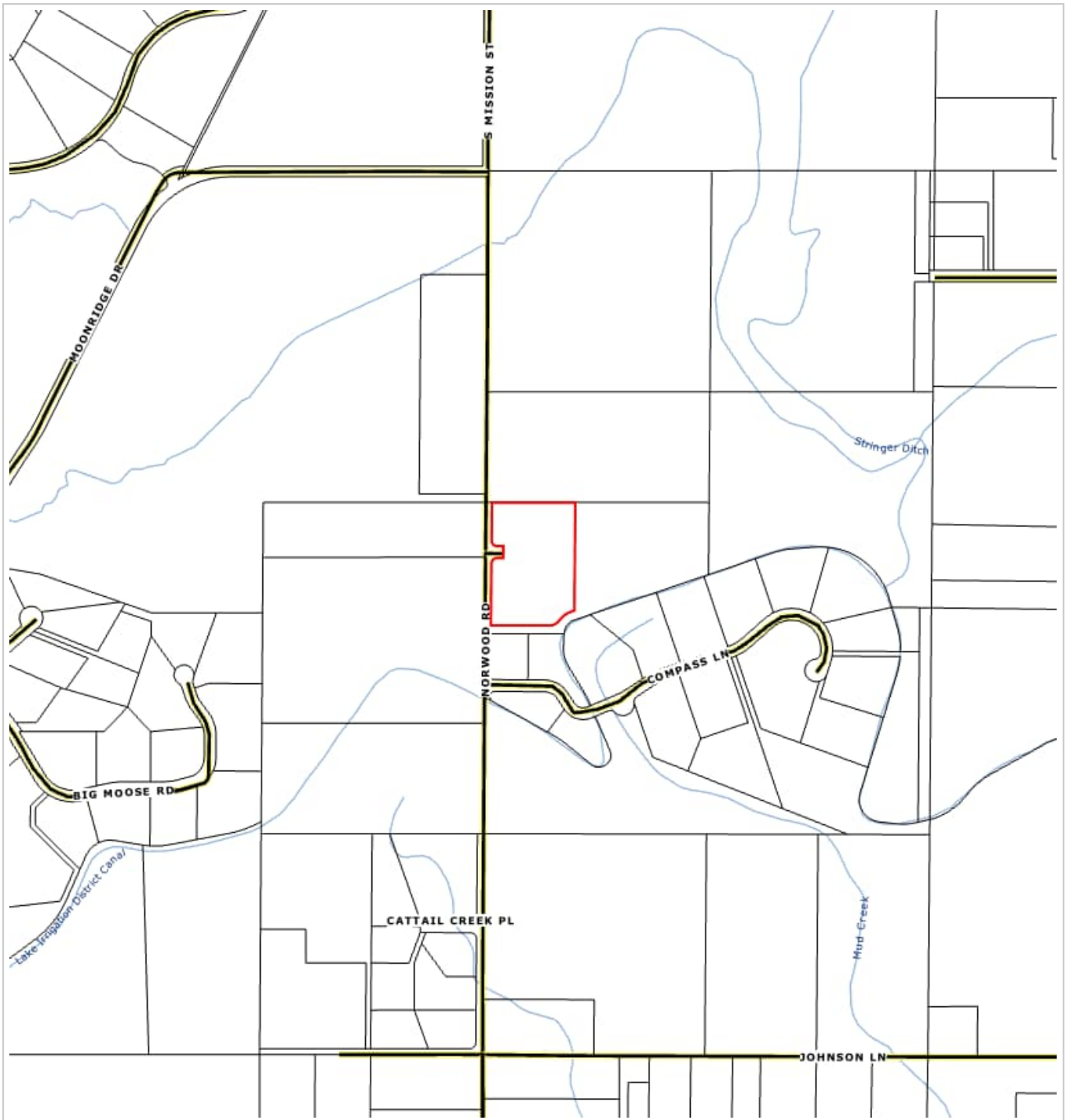
Date: _____

Beneficiary: _____

By: _____

Its: _____

Street Map



Parcel ID: RP00748000010

Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

Aerial Map



Parcel ID: RP00748000010

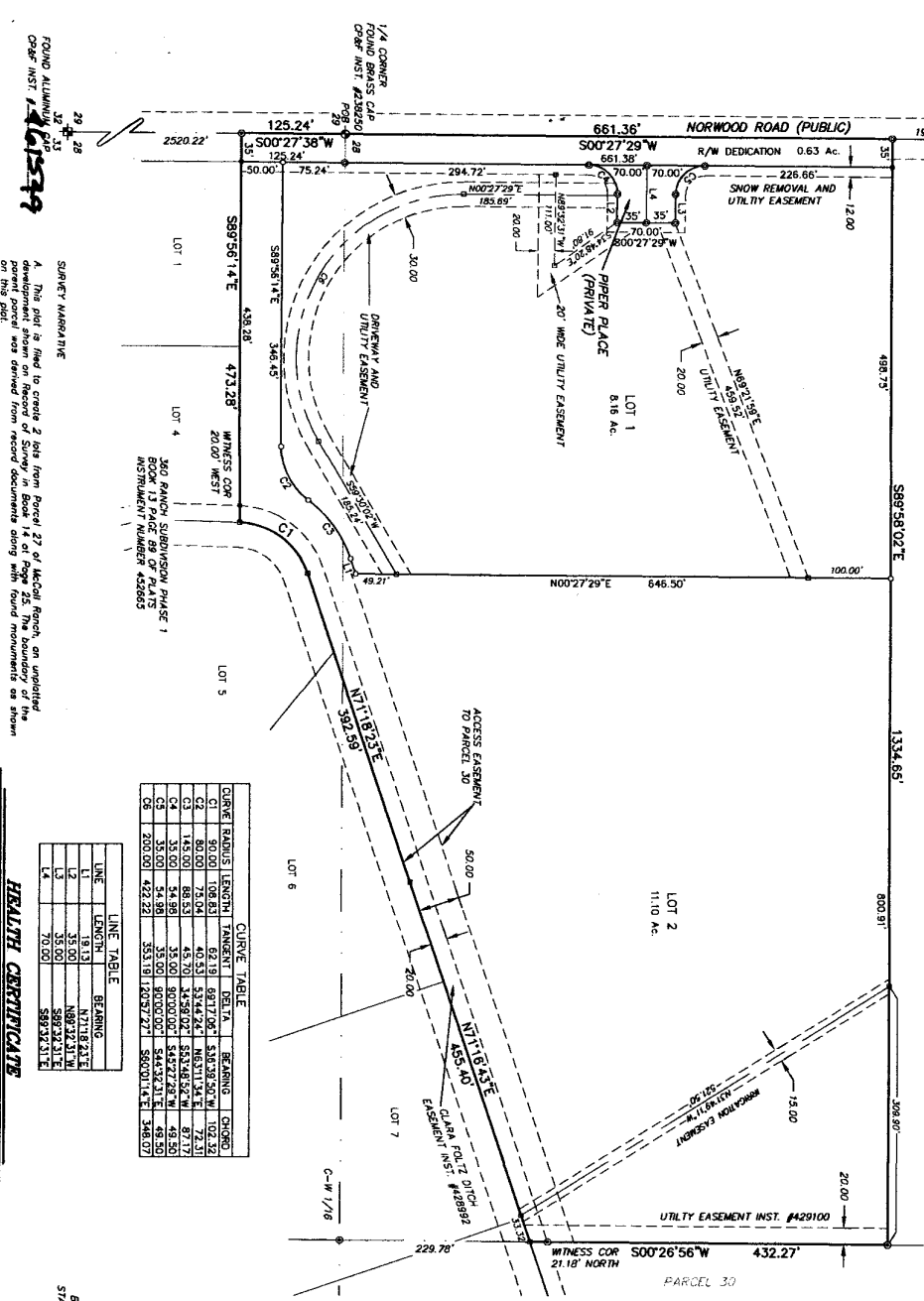
Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

HIDDEN VALLEY SUBDIVISION

Located in
W 1/2 Section 28, T.18N., R.3E., B.M.
 Valley County, Idaho

Instrument # 461552
 VALLEY COUNTY, CASCADE, IDAHO
 2-9-2024 12:52:02 PM No. of Pages: 1
 Recorded for: RALPH MILLER
 DOUGLAS A. MILLER
 Ex-Officio Recorder Deputy
 Fee: 11.00
 Index to: PLAT

PARCEL 26



CURVE	RADIUS	LENGTH	TANGENT	DELTA	BEARING	CHORD
C1	90.00	108.83	62.19	69.17°06"	S.89°56'14"E	102.32
C2	80.00	78.04	49.33	53.44°24"	N.63°11'34"E	72.31
C3	135.00	162.06	98.66	63.58°02"	S.52°52'24"E	124.52
C4	135.00	162.06	98.66	63.58°02"	S.52°52'24"E	124.52
C5	35.00	54.98	35.00	90.00°00"	S.44°32'31"E	48.50
C6	200.00	424.22	253.19	120°37'27"	S.60°01'14"E	348.07

LINE	LENGTH	BEARING
L1	18.13	N.71°18'21"E
L2	35.00	N.88°32'31"E
L3	70.00	S.89°56'14"E
L4	70.00	S.89°56'14"E

HEALTH CERTIFICATE

SANITARY RESTRICTIONS AS REQUIRED BY IDAHO CODE TITLE 50 CHAPTER 14 HAVE BEEN SATISFIED. SANITARY RESTRICTIONS MAY BE REIMPOSED IN ANY CASE WITHIN 30 DAYS OF THE EXPIRATION DATE OF THIS HEALTH CERTIFICATE.

461552
 DISTRICT HEALTH DEPARTMENT, DHS



SCALE 1" = 100'
 BEARINGS BASED ON UPS PERMITS
 STATE COORDINATE SYSTEM NAD83 ZONE 12N

- LEGEND**
- SUBDIVISION BOUNDARY
 - FOUND 5/8" IRON PIN
 - FOUND 1/2" IRON PIN
 - SET 5/8" X 30" REBAR AND LS 8577
 - SET 1/2" X 24" REBAR AND LS 8577
 - FOUND BRASS CAP MONUMENT
 - FOUND ALUMINUM CAP MONUMENT
 - ANGLE POINT - NOTHING SET
 - EASEMENT LINE

SECURE ENGINEERING, INC.
 McCall, Idaho

NOTES

- All lots shall be subject to the Declaration of Covenants, Conditions, Restrictions and Easements for the Hidden Valley Subdivision, as recorded with the Office of Recorder of Valley County, Idaho, Instrument Number 461554.
- Lot 1 shall be accessed from Piper Place. Lot 2 shall be accessed along the existing road on the southern boundary of the subdivision, except as provided for in the Declaration of Covenants, Conditions, Restrictions and Easements for the Hidden Valley Subdivision, as recorded with the Office of Recorder of Valley County, Idaho, Instrument Number 461555.
- Piper Place and the right of way on depicted on this Plat is private, and other completion, it will be owned and maintained by the owner of Lots 1 and 2, as included in the Declaration of Covenants, Conditions, Restrictions, and the Declaration of Public Utilities.
- Utilities will be completed as provided in the Declaration of Installation of Utilities, which is being recorded concurrently with this Plat with the Office of Recorder of Valley County, Idaho, as referenced by Instrument No. 461556.
- No additional domestic water supply shall be installed beyond the water system approved in the Sanitary Release.
- There shall be no further subdivision of any lot shown on this Plat without the approval of the Health Authority and Valley County Planning and Zoning.
- All Utility Easements shown on this Plat are dedicated to Public Utilities.
- Road zones shown on this Plat are per FEMA FEMA Form #18055C 1001 Effective February 1, 2019.
- Road Zones Zone X
- Blue Flood Elevation: N/A
- Any flood zone subject to FEMA and all other within a floodway or floodplain is regulated by Title 50, Chapter 14 of the Idaho Code.
- The Valley County Board of Commissioners have the sole discretion to set the level of service for any public road; the level of service can be changed.
- Hidden Valley Subdivision is subject to a Declaration of Water Delivery Easement, on file at the Office of Recorder of Valley County, Instrument Number 428924.
- Per Idaho Code, if requested by neighbors, Owners shall provide access through site to irrigation water into perpetuity.
- Per Idaho Code 41-1102, Lateral Irrigation District has the right to show, maintain, and assessment shown, Instrument Number 428922. No encroachment shall be placed within the easement without the approval of the Irrigation District.
- Irrigation water has been provided from Lake Irrigation District in compliance with Idaho Code 41-3805(D). Lots within the Irrigation District are subject to the Declaration of Covenants, Conditions, Restrictions and Easements for Hidden Valley Subdivision, as recorded with the Office of Recorder of Valley County, Idaho. Owners will be obligated for easements from Lake Irrigation District.
- All lots are subject to the Surface and Overhead Easement with the City of McCall, Instrument Number 461027.
- Per Valley County Code, only one wood burning device shall be allowed per lot.
- Surrounding land uses are subject to change.

HIDDEN VALLEY SUBDIVISION

Located in
W 1/2 Section 28, T.18N., R.3E., B.M.
Valley County, Idaho

Instrument # **461552**
VALLEY COUNTY, CASCADE, IDAHO
2-8-2024 12:52:02 PM No. of Pages: 1
Recorded for: **RALPH MILLER**
DOUGLAS A MILLER Fee: 11.00
Ex-Officio Recorder Deputy
Index to: PLAT



CERTIFICATE OF OWNER

A parcel of land, located in Section 28 T.18N., R.3E., B.M., more particularly described as follows:

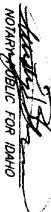
- BEGINNING at the west 1/4 corner of said Section 28 as shown on a Record of Survey filed in Book 14 of Page 25 of Surveys, Records of Valley County, Idaho; thence, along the west line of said Section 28;
- 1.) N.027°29'E., 661.36 feet to; thence, departing said section line,
 - 2.) S.89°58'02"E., 1334.65 feet; thence,
 - 3.) S.02°56'56"W., 432.27 feet to a point in Clara Foltz Ditch, thence, along said ditch,
 - 4.) S.71°16'43"W., 455.40 feet; thence,
 - 5.) S.71°18'23"W., 382.59 feet to a point on a tangent curve; thence,
 - 6.) along said curve to the left having a radius of 90.00 feet, an arc length of 108.83 feet through a central angle of 69°17'08" and a chord bearing and distance of S.56°39'50"W., 102.32 feet; thence, departing said Clara Foltz Ditch,
 - 7.) N.89°56'14"W., 473.28 feet to a point on the west line of said Section 28; thence,
 - 8.) N.027°38'E., 125.24 feet to the POINT OF BEGINNING.
- CONTAINING 20.01 Acres, more or less.

That it is the intention of the undersigned to and they do hereby include said land in this Plat.
The owner hereby dedicates to the Public, for public use, that portion of Newwood Road labeled "R/W Dedication" shown on this Plat.
Irrigation water has been provided from Lake Irrigation District in compliance with Idaho Code 31-3803(a). Lots within the subdivision will be entitled to the same benefits and privileges as those provided to the owners of lots in the Office of Record of Valley County, Idaho. Owners will be obligated for assessments from Lake Irrigation District.

By: EDWARD CLAY SEELICK, OWNER
ACKNOWLEDGED

STATE OF IDAHO,)
COUNTY OF VALLEY,) ss.

Witness my hand and seal of said State, this 4 day of December, 2023, before me, personally appeared EDWARD CLAY SEELICK, known or identified to me to be the person whose name is subscribed to the within instrument, and he acknowledged to me that he executed the same for the purposes and in the presence of the witnesses hereinbefore set my hand and seal on the day and year last written above.


NOTARY PUBLIC FOR IDAHO
Residing at: Idaho
My Commission Expires: Sept 2028



APPROVAL OF THE BOARD OF VALLEY COUNTY COMMISSIONERS

ACCEPTED AND APPROVED THIS 5 DAY OF February, 2024, BY THE BOARD OF COUNTY COMMISSIONERS OF VALLEY COUNTY, IDAHO

Cheryl A. Johnson
CHAIRMAN

APPROVAL OF THE VALLEY COUNTY PLANNING AND ZONING COMMISSION

ACCEPTED AND APPROVED THIS 10 DAY OF December, 2022, BY THE VALLEY COUNTY PLANNING AND ZONING COMMISSION:

John A. Caldwell
CHAIRMAN

CERTIFICATE OF COUNTY SUPERVISOR

I, GEORGE BOWERS, REGISTERED PROFESSIONAL LAND SURVEYOR FOR VALLEY COUNTY, IDAHO, DO HEREBY CERTIFY THAT I HAVE CHECKED THIS PLAT AND THAT IT COMPLETES WITH THE STATE OF IDAHO CODE RELATING TO PLATS AND SURVEYS.



George Bowers
VALLEY COUNTY SUPERVISOR
12-22-23

CERTIFICATE OF SURVEYOR

I, RALPH MILLER DO HEREBY CERTIFY THAT I AM A PROFESSIONAL LAND SURVEYOR IN THE STATE OF IDAHO, AND THAT THIS PLAT AS DESCRIBED IN THE CERTIFICATE OF OWNERS HAS BEEN DRAWN FROM THE SURVEY NOTES OF SAID SURVEYOR UNDER MY DIRECT SUPERVISION AND ACQUAINTED REPRESENTS THE POINTS PLATTED HEREON, AND IS IN CONFORMANCE WITH THE STATE OF IDAHO CODE RELATING TO PLATS AND SURVEYS.

RALPH MILLER
IDAHO NO. 8577



CERTIFICATE OF COUNTY TREASURER

I, THE UNDERSIGNED, COUNTY TREASURER IN AND FOR THE COUNTY OF VALLEY, STATE OF IDAHO, PER THE REQUIREMENTS OF I.C. 50-1308, DO HEREBY CERTIFY THAT ANY AND ALL CURRENT AND/OR DELINQUENT COUNTY PROPERTY TAXES FOR THE PROPERTY INCLUDED IN THIS SUBDIVISION HAVE BEEN PAID IN FULL. THIS CERTIFICATION IS VALID FOR THE NEXT THIRTY (30) DAYS ONLY.

DATE 1/24/24
Mark Chief Deputy Treasurer
COUNTY TREASURER

AP19A023284055

SECESHA ENGINEERING, INC.
McCall, Idaho



**OWNER'S DECLARATION OF PRIVATE ROADS
FOR HIDDEN VALLEY SUBDIVISION
VALLEY COUNTY, IDAHO**

This **DECLARATION** is made this 8th day of February, ²⁰²⁴ 2023, by **EDWARD CLAY SZELIGA**, who is the owner of certain lands located in Valley County, Idaho, which are platted as Hidden Valley Subdivision.

WHEREAS, on 8th day of February, ²⁰²⁴ 2023, Edward Clay Szeliga filed of record with the Office of the Recorder of Valley County, Idaho, as Instrument No. 461552 in Plat Book 13, on Page 112, the Final Plat for Hidden Valley Subdivision (hereinafter "Final Plat");

WHEREAS, Edward Clay Szeliga is the Owner of the real property contained in said Final Plat ("Hidden Valley Subdivision");

WHEREAS, this Declaration is being recorded, in compliance with the Valley County Land Use and Development Ordinance, to describe the status of the Hidden Valley Subdivision roads, the maintenance responsibility therefore, and the standards and provisions governing completion thereof.

NOW, THEREFORE, Edward Clay Szeliga hereby states and declares as follows:

1. Private Roads:

Piper Place, as depicted on the Final Plat, is a PRIVATE ROAD and shall permanently remain a PRIVATE ROAD for the use and enjoyment of the Owner of Lot 1 of the Hidden Valley Subdivision, and the Owner of Lot 2 of the Hidden Valley Subdivision, as provided in the Declaration of Covenants, Conditions and Restrictions for Hidden Valley Subdivision, together with their guests, invitees, and assigns.

Access Easement to Parcel 30: The Access Easement to Parcel 30 depicted on the Plat depicts the non-exclusive easement established by the Declaration of Easement recorded with Valley County, Idaho Recorder on June 4, 2020, as Instrument No. 429032. The road installed pursuant to said easement is a PRIVATE ROAD and shall remain a PRIVATE ROAD for the use and enjoyment of owners of Lots 1 and 2, herein, and Parcel 30 described in the Easement, together with their guests, invitees, and assigns. Use and maintenance of the Access Easement shall be pursuant to the Declaration of Easement recorded with Valley County, Idaho Recorder on June 4, 2020, as Instrument No. 429032.

2. **Public Road:** Norwood Road, as depicted on the Final Plat, is a PUBLIC ROAD which has previously been dedicated to the Public for the Public's use. Declarant hereby dedicates the additional 35' strip along Norwood Road depicted on the Final Plat to the Public for the Public's use, forever.
3. **Responsibility For the Costs of Road Design and Construction:** Edward Clay Szeliga is solely responsible for the costs of the design and construction of Piper Place, pursuant and according to the final plans submitted therefor to Valley County. Said Road shall be constructed prior to the recording of the Final Plat.

Construction of any improvements to the Driveway and Utility Easement depicted on the Final Plat shall be the responsibility of the Owner of Lot 2 of the Hidden Valley Subdivision.

Maintenance of the Access Easement shall be pursuant to the Declaration of Easement recorded with Valley County, Idaho Recorder on June 4, 2020, as Instrument No. 429032.

4. **Valley County Is Not Responsible For The Private Road(s):** Valley County shall have no responsibility for the costs of the design, construction, maintenance, upkeep, repair or replacement of the Private Road or the depicted Driveway and Utility Easement.
5. **Owner's Responsible For Maintenance of Roads:** The owners of Lots 1 and 2 of the Hidden Valley Subdivision shall be responsible for the maintenance, repair, upkeep, replacement, and control of the Private Road and depicted Driveway and Utility Easement as detailed in the Declaration of Covenants, Conditions and Restrictions for Hidden Valley Subdivision.

IN WITNESS WHEREOF, the undersigned Owner of Hidden Valley Subdivision has executed this Declaration the day and year first above noted.



Edward Clay Szeliga

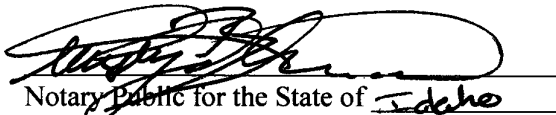
NOTARY ON NEXT PAGE

STATE OF Idaho)
) ss.

County of Valley)

On this 4 day of December, 2023, before me, Misty Blackburn
a Notary Public in and for the State of Idaho, personally appeared EDWARD
CLAY SZELIGA, known or identified to me to be the person whose name is subscribed to the
foregoing instrument and acknowledge to me that he executed the same.

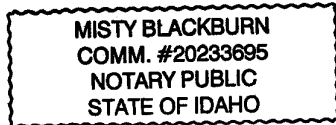
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the
day and year in this certificate first above written.



Notary Public for the State of Idaho

Residing at: 204E. Pearl St McCall ID 83628

My Commission Expires: 7 Sept 2029





**DECLARATION OF INSTALLATION OF UTILITIES
FOR HIDDEN VALLEY SUBDIVISION
VALLEY COUNTY, IDAHO**

This **DECLARATION** is made this 4 day of December, 2023, by **EDWARD CLAY SZELIGA**, who is the owner of certain lands located in Valley County, Idaho, which are platted as Hidden Valley Subdivision.

WHEREAS, on 8th day of February, ~~2023~~ 2024, Edward Clay Szeliga filed of record with the Office of the Recorder of Valley County, Idaho, as Instrument No. 461552 in Plat Book 13, on Page 112, the Final Plat for Hidden Valley Subdivision (hereinafter "Final Plat");

WHEREAS, Edward Clay Szeliga is the Owner of the real property contained in said Final Plat ("Hidden Valley Subdivision");

WHEREAS, the purpose of this Declaration is to describe the utilities which will be placed in Hidden Valley Subdivision, the schedule for completion of such utilities, and the entity with responsibility for construction of such utilities;

NOW, THEREFORE, Edward Clay Szeliga hereby states and declares as follows:

1. **Sewage Disposal:** Sewage disposal for each lot in Hidden Valley Subdivision will be supplied by means of individual septic/drainfield systems, installation and maintenance of which shall be the sole and exclusive responsibility of lot owners. Permits therefore shall be required from Central District Health Department.
2. **Potable Water:** Water for each lot will be supplied by means of individual wells, installation and maintenance of which shall be the sole and exclusive responsibility of lot owners.
3. **Power:** Installation of electrical power to Hidden Valley Subdivision has been completed and paid for by Declarant. Installation of power to individual lots will be the responsibility of the lot owner.

