

A. Settlement Statement**U.S. Department of Housing
and Urban Development**

OMB No. 2502-0265

B. Type of Loan

1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Unins	6. File Number 18729	7. Loan Number 4558070001	8. Mortgage Ins Case Number 121-2492954-703
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C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower Jeremy L. Bass	E. Name & Address of Seller Roger H. Tutty and Patricia A. Tutty, husband and wife 1515 21st Avenue Lewiston, ID 83501	F. Name & Address of Lender Zions First National Bank, N.A. 7730 South Park Ave, Ste 350 Midvale, UT 84047
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G. Property Location Maplewood Addition, Lot 9,10, Block 10, Nez Perce County 1515 21st Avenue Lewiston, ID 83501	H. Settlement Agent Name Land Title of Nez Perce County, Inc. P.O. Box 1536 1230 Idaho Street Lewiston, ID 83501 Tax ID: 82-0391299 Underwritten By: Commonwealth	I. Settlement Date 9/8/2008 Fund: 9/8/2008
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J. Summary of Borrower's Transaction**100. Gross Amount Due from Borrower****400. Gross Amount Due to Seller**

101. Contract Sales Price	\$149,900.00	401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$3,220.89	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance			
106. Property Taxes		406. Property Taxes	
107. Rent		407. Rent	
108. Condo Dues		408. Condo Dues	
109. Sewer/Garbage	09/09/08 thru 09/30/08	409. Sewer/Garbage	09/09/08 thru 09/30/08
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	

120. Gross Amount Due From Borrower	\$153,152.22	420. Gross Amount Due to Seller	
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200. Amounts Paid By Or In Behalf Of Borrower**500. Reductions in Amount Due to Seller**

201. Deposit or earnest money	\$500.00	501. Excess Deposit	
202. Principal amount of new loan(s)	\$146,418.00	502. Settlement Charges to Seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Loan Amount 2nd Lien		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Water, Sewer, Garbage	
207.		507.	
208.		508.	

209. Seller Paid Closing Costs**509. Seller Paid Closing Costs****Adjustments for items unpaid by seller**

210. Property Taxes	01/01/08 thru 09/08/08	510. Property Taxes	01/01/08 thru 09/08/08
211. Rent		511. Rent	
212. Condo Dues		512. Condo Dues	
213. Sewer/Garbage		513. Sewer/Garbage	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	

220. Total Paid By/For Borrower**520. Total Reduction Amount Due Seller**

300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
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301. Gross Amount due from borrower (line 120)**601. Gross Amount due to seller (line 420)****302. Less amounts paid by/for borrower (line 220)****602. Less reductions in amt. due seller (line 520)****303. Cash From Borrower****603. Cash To Seller**

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information requested does not lend itself to confidentiality.

L. Settlement Charges

700. Total Sales/Broker's Commission based on price			@ % =	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:					
701.	to				
702.	to				
703.					
800. Items Payable in Connection with Loan					
801. Loan Origination Fee	1%	to	Zions First National Bank, N.A.		
802. Loan Discount	%	to			
803. Appraisal Fee	to	White Appraisals			
804. Credit Report	to	Kroll Factual Data	POC (L) \$15.45		
805. Lender's Inspection Fee	to				
806. Mortgage Insurance Application	to				
807. Assumption Fee	to				
808. Flood Cert Fee	to	LSI			
809. Tax Service Fee	to	First American Tax Service			
810. Processing Fee	to	Zions First National Bank, N.A.			
811. Doc Prep Fee	to	Docutech			
812. FHA Upfront MIP	to	HUD			\$2,518.25
900. Items Required by Lender To Be Paid in Advance					
901. Interest from	9/8/2008	to	10/1/2008 @ \$25.573/day		
902. Mortgage Insurance Premium for months	to				
903. Hazard Insurance Premium for 1 years	to	Farmers Insurance			
1000. Reserves Deposited With Lender					
1001. Hazard insurance	1 months @	\$60.33 per month		\$60.33	
1002. Mortgage insurance	months @	\$0.00 per month		\$0.00	
1003. Property Taxes	6 months @	\$106.59 per month		\$639.54	
1004. Rent	months @	\$0.00 per month		\$0.00	
1005. Condo Dues	months @	\$0.00 per month		\$0.00	
1006. Other	months @	\$0.00 per month		\$0.00	
1007.	months @	\$0.00 per month		\$0.00	
1008.	months @	\$0.00 per month		\$0.00	
1011. Aggregate Adjustment				(\$32.23)	
1100. Title Charges					
1101. Settlement or closing fee	to	Land Title of Nez Perce County, Inc.			
1102. Abstract or title search	to				
1103. Title examination	to				
1104. Title insurance binder	to				
1105. Document preparation	to	Land Title of Nez Perce County, Inc.			
1106. Notary fees	to				
1107. Attorney's fees	to				
(includes above items numbers:)			
1108. Title insurance	to	Land Title of Nez Perce County, Inc.			
(includes above items numbers:)			
1109. Lender's coverage	\$146,418.00/\$348.80				
1110. Owner's coverage	\$149,900.00/\$755.00				
1111. Escrow fee	to				
1112. Courier Fee	to	Land Title of Nez Perce County, Inc.		\$20.00	
1113. Wire Fee	to	Land Title of Nez Perce County, Inc.		\$15.00	
1114. 100, 116, 8.1 (INCLUDED IN TITLE PREM)	to	Land Title of Nez Perce County, Inc.	POC \$50.00		
1200. Government Recording and Transfer Charges					
1201. Recording Fees	Deed \$9.00 ; Mortgage \$60.00 ; Rel	to Land Title of Nez Perce County, Inc.			
1202. City/county tax/stamps	Deed ; Mortgage	to			
1203. State tax/stamps	Deed ; Mortgage	to			
1204. Tax certificates	to				
1205. Quitclaim Deed	to	Land Title of Nez Perce County, Inc.			
1300. Additional Settlement Charges					
1301. Survey	to				
1302. Pest Inspection	to				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$3,220.89	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.


Jeremy L. Bass

Roger H. Tutty

SETTLEMENT AGENT CERTIFICATION
The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Patricia A. Tutty

 9/5/08
Settlement Agent Date
Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Form HUD-1 (3/86)
Handbook 4305.2

LENDERS CLOSING INSTRUCTIONS

Title/Escrow
LAND TITLE OF NEZ PERCE COUNTY
Attn LORI E. STONE
Address
1230 IDAHO STREET
LEWISTON, ID 83501
Phone # (208) 746-3513
Fax # (208) 746-5812
Order # 18729
Closing Date: SEPTEMBER 4, 2008
Borrowers
JEREMY L BASS
Property Address
1515 21ST AVENUE
LEWISTON, ID 83501
Sales Price \$149,900.00

Loan Amount \$146,418.00
Lender
ZIONS FIRST NATIONAL BANK, N.A.
Closer COLLEEN CURTIS
Address
7730 SOUTH UNION PARK AVENUE, SUITE 350
MIDVALE, UT 84047
Phone # (801) 316-1602
Fax # (888) 299-5459
Loan # 4558070001
FHA/VAM Case #: 121-2492954-703
Sellers
ROGER H. TUTTY
PATRICIA A. TUTTY

Earnest Money Deposit _____

Documents for the above referenced borrowers are attached. All Documents must be properly executed and notarized where required. DO NOT MAKE ANY CHANGES, ALTERATIONS OR ADDITIONS TO OUR DOCUMENTS WITHOUT PRIOR CONSENT FROM LENDER. Borrower(s) is/are to sign all documents with their legal signatures, all signatures should be consistent. The signed original of each document and # of certified copies needed must be returned to the lender for approval prior to the Deed of Trust/Mortgage being recorded and funds disbursed. Title to provide lender with Original Settlement Statement and 2 certified copies.

This loan is subject to the Real Estate Settlement Procedure Act (RESPA) and IT IS REQUIRED BY RESPA (sec. 3500-9(a)(5)) THAT THE OMB APPROVAL NUMBER (2502-0265) APPEARS IN SECTION A ON THE HUD-1 SETTLEMENT STATEMENT, PLEASE COMPLY WITH THIS REQUIREMENT. You are instructed to complete the Buyer Seller Disclosure/Settlement with all closing figures reflecting all information pertaining to Loan and/or Loan fees and/or Credits - PROVIDE BORROWER(S) A COPY 24 HOURS PRIOR TO SIGNING. You are hereby notified that you may be liable for damages for failure to deliver a completed Disclosure/Settlement Statement in accordance with the requirements of RESPA and that a condition of our consent to your escrowing of this transaction is that you accept these instructions and that you complete and deliver said statement in accordance with such requirements.

Special Instructions

Comply with USA Patriot Act and Consumer Identification guidelines: Examine a copy of a photo ID for each borrower and write the ID Type, # and expiration date on the lines below. Compare photo ID to person presenting the ID and compare the address on ID to applicant's address on 1003 Loan Application. ****Contact Zions if address on ID does not match application and do not photocopy the identification****.

Borrower #1: ID Type: _____ # _____ Expire Date _____
Borrower #2: ID Type: _____ # _____ Expire Date _____
Borrower #3: ID Type: _____ # _____ Expire Date _____
Borrower #4: ID Type: _____ # _____ Expire Date _____

* FUNDS TO CLOSE CANNOT EXCEED \$8,300.00

* SELLER TO PAY UP TO \$4,500 BORROWER ALLOWABLE CLOSING COSTS AND PREPAIDS, NOT TO EXCEED ACTUAL COSTS.

* TITLE/ESCROW TO HAVE BORROWER SIGN AND DATE STATEMENT THAT HE RECEIVED A COPY OF THE APPRAISAL AND RETURN WITH CLOSING DOCS. APPRAISAL IS IN DOC EMAIL 2 OF 2

* TITLE/ESCROW TO COMPLY WITH STATE LAWS FOR NON BORROWING SPOUSE

* TITLE/ESCROW TO ITEMIZE SELLER PAID CLOSING COSTS. LENDER HAS INSTRUCTED \$4,469.88 WHICH INCLUDES INTEREST. SELLER PAID CLOSING COST OF \$30.12 TO BE SHOWN ON PAGE 1 OF SETTLEMENT STATEMENT. NO OTHER LUMP SUMS ALLOWED. CALL WITH ?S

* SIGN / DATE FINAL 1003. ALL BORROWERS TO INITIAL ALL PAGES WHERE INDICATED.

* ESCROW/TITLE COMPANY TO COLLECT AND PAY INSURANCE PREMIUM CURRENTLY DUE, SHOW ON HUDS

* TITLE TO ISSUE 100, 8.1, 116 ENDORSEMENTS WITH FINAL TITLE POLICY, ALL ENDORSEMENTS TO REFLECT ON HUDS, LENDER NOT TO INCUR ANY CHARGES

* ESCROW / TITLE TO REFLECT ALL AMOUNTS ON HUDS EVEN IF \$0.00 (INCLUDING AGGREGATE)

* TITLE TO PLACE FEES ON THE HUD 1 SETTLEMENT STATEMENT ON THE CORRECT LINE AS SHOWN IN THE FEE SECTION OF THESE INSTRUCTIONS. ANY NON-COMPLIANCE WILL REQUIRE CORRECTED HUD'S.

* ESCROW/TITLE TO EMAIL HUDS TO COLLEEN.CURTIS@ZIONSBANK.COM AND HELEN.LEBOEUF-BINNINGER@ZIONSBANK.COM FOR REVIEW PRIOR TO BORROWERS SIGNING.

* CLOSING AGENT TO COMPLETE BORROWER IDENTIFICATION INFORMATION FOR PATRIOT ACT, MUST COMPLETE FOR ALL BORROWERS

* ESCROW / TITLE TO PROVIDE COPY OF QUIT CLAIM OR WARRANTY DEED TRANSFERRING TITLE, NAMES AND VESTING MUST MATCH ZIONS FIRST DEED OF TRUST

* ESCROW/TITLE TO INCLUDE WIRING INSTRUCTIONS WITH FINAL CLOSING PACKAGE WHEN RETURNED TO LENDER

* ***ALL CONDITIONS MUST BE MET AND/OR CLEARED FOR FUNDING TO OCCUR***

* ESCROW / TITLE TO RETURN CLOSING DOCS TO COLLEEN CURTIS AT 7730 SOUTH UNION PARK AVE STE 350, MIDVALE, UT 84047 / 801-316-1602 TO REVIEW PRIOR TO LOAN FUNDING.

* ESCROW/TITLE TO EMAIL WITH DEED OF TRUST RECORDING INFORMATION WITHIN 24 HOURS OF LOAN FUNDING TO COLLEEN.CURTIS@ZIONSBANK.COM

* TITLE TO INCLUDE SELLER HUD'S AND ZIONS HUD-1 WITH CLOSING PACKAGE OR EMAIL TO COLLEEN.CURTIS@ZIONSBANK.COM - FAXED COPIES WILL NOT BE ACCEPTED.

* TITLE/ESCROW COMPANY TO PROVIDE A SEPARATE BILL OF SALE FOR PERSONAL PROPERTY LISTED ON THE EM. NO VALUE TO BE GIVEN. RETURN A COPY WITH THE CLOSING PACKAGE. MUST RECEIVE FOR FUNDING.

- VA LOAN:** Veterans Administration does not allow a closing fee charge to the borrower.
 - Title to issue the following endorsements with the Extended Coverage Alta Lenders Title Policy: **8.1, 100, 116**
 - The Short Form Alta Title Policy with Plat Map is required for all Policies underwritten by First American Title Insurance.
 - Extended Coverage Alta Lenders Title Policy to be issued as for the name of insured.
 - Title Policy must be delivered to lender within one (1) week of funding/recording of deed.
 - Title must be vested in the Name(s) of the Trustor(s) indicated in our Deed of Trust/Mortgage.

NOTICE OF RIGHT OF RESCISSION: This loan may require that the Borrower(s) be given the right to rescind this transaction after reviewing the documents. Deliver 2 copies of the notice to each borrower and return original to lender. You are hereby notified that if documents are not executed according to dates reflected, you must correct rescission dates. ANY QUESTIONS REGARDING THE RESCISSION PROCESS OR DATES SHOULD BE CALLED TO THE ATTENTION OF LENDER'S CLOSER.

IF THIS LOAN IS FOR A FHA PURCHASE: The borrower(s) in this FHA-insured transaction must, from their own funds pay all costs/fees required by FHA. In order to assist in assuring that the borrowers have met their financial obligation, you are to reflect the source of all funds on the HUD 1 Settlement Statement. If you have actual knowledge that source of such funds is other than from the borrower (except as described in these instructions) you are not to disburse any loan proceeds or record the Deed of Trust/Mortgage. Notify the Lender's Closer immediately.

INSURANCE PREMIUMS AND POLICIES: You are instructed to collect and pay all premiums due for Hazard/Fire, Flood or subsidence insurance. In States where applicable: Provide Certificate or Evidence of Insurance; coverage to be equal to or greater than loan amount except where superseded by state law. Premium, deductible, Effective dates, Coverage Amount including replacement value; Borrower(s) Name(s), Property Address and Lender's Loan Number and Loss Payee Clause "Zions First National Bank, its successors and or assigns, 255 N Admiral Byrd Road, SLC UT 84116"; are to be reflected on certificate.

IF YOU CANNOT OR WILL NOT ACCEPT ALL CONDITIONS CONTAINED WITHIN THESE INSTRUCTIONS OR LOAN DOCUMENTS YOU ARE HEREBY NOTIFIED TO IMMEDIATELY RETURN ALL DOCUMENTS TO THE LENDER. TITLE/ESCROW COMPANY CERTIFICATION: By signing below and our acceptance of funds it is understood that we will comply with all requirements contained within these instructions.

9:50 8/20/08

Date _____ Signature of Agent for: _____

LAND TITLE OF NEZ PERCE COUNTY

TIME PERFORMANCE: In the event that the Deed of Trust/Mortgage cannot record within 5 business days of receipt of funds from lender, unless otherwise indicated, LENDER MUST CONTACT THE RECORDERS OFFICE IN PERSON OR BY TELEPHONE.

Zions First National Bank is not to incur any expense in connection with this transaction, unless otherwise noted in these instructions.

Branch: ZIONS FIRST NATIONAL BANK

Borrower Name: JEREMY L BASS

Product Type: FHA30
Please date all undated documents on the day borrowers sign.

Loan Number: 4558070001

Total Payment: \$813.46

Margin: %

Product Type: FHA30	Index: 0.000%	Margin: _____ %
		[S=Seller L=Lender B=Broker R=Branch]
		Collect From Borrower Credit To Borrower Alternate Payer by Paid
801 Loan Origination Fee 1.000% ZIONS FIRST NATIONAL BANK		\$1,439.00 S
803 Appraisal Fee WHITES APPRAISAL SERVICES		\$450.00 S
804 Credit Report KROLL FACTUAL DATA	\$15.45	\$15.45 \$15.45 D
808 Processing Fee ZIONS FIRST NATIONAL BANK		\$495.00 S
809 Tax Service Fee FIRST AMERICAN REAL ESTATE TAX SERVICE		\$59.00 S
813 FLOOD CERTIFICATION PRE to LSI / GEOLOGIX		\$12.00 S
814 DOCUMENT PREPARATION PRE to DOCUTECH		\$29.00 S
901 Per Diem Interest for 23 days at \$25.573 per day	\$588.18	\$588.18
902 UPFRONT MIP to SECRETARY OF THE HUD	\$2,518.25	\$2,518.25
903 Hazard Insurance Premium FARMER INSURANCE COMPANY		\$723.90 S
1001 Hazard Insurance 1 Mos @ \$60.33 /mo FARMER INSURANCE COMPANY	\$60.33	\$60.33
1002 Mortgage Insurance 0 Mos @ \$65.95 /mo SECRETARY OF THE HUD		
1003 City Property Taxes Mos @ /mo		
1004 County Property Taxes 6 Mos @ \$106.59 /mo TAX COLLECTOR	\$639.54	\$639.54
1005 Wind /Storm /Hail Mos @ /mo		
1006 Flood Insurance Mos @ /mo		
1007 School Taxes Mos @ /mo		
1008 Mos @ /mo		
1009 Aggregate Adjustment	\$-32.23	\$32.23
1101 Settlement/Closing Fee LAND TITLE OF NEZ PERCE COUNTY		\$245.00 S
1109 TITLE INSURANCE POLICY - OWNER'S to LAND TITLE OF NEZ PERCE COUNTY		\$298.80 S
1110 TITLE ENDORSEMENTS to LAND TITLE OF NEZ PERCE COUNTY		\$50.00 S
1201 Recording Deed Mfg Rel		\$80.00 S

Wire to Title/Escrow Company: \$140,159.93

Hazard Insurance Company:
FARMER INSURANCE COMPANY
4680 WILSHIRE BLVD
LOS ANGELES, CA 90010

Policy #: 936830849

Flood Insurance Company:

Policy #: _____

NOTE

BASS
Loan #: 4558070001
MIN: 100019545580700012
Case #: 121-2492954-703

SEPTEMBER 4, 2008
[Date]

LEWISTON
[City]

IDAHO
[State]

1515 21ST AVENUE, LEWISTON, ID 83501
[Property Address]

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means ZIONS FIRST NATIONAL BANK, N.A. and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of ONE HUNDRED FORTY SIX THOUSAND FOUR HUNDRED EIGHTEEN Dollars (U.S. \$146,418.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of SIX AND THREE-EIGHTHS percent (6.375%) per year until the full amount of principal has been paid.

Original amount

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." That Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

Original Interest

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on NOVEMBER 1, 2008. Any principal and interest remaining on the first day of OCTOBER, 2038, will be due on that date, which is called the "Maturity Date."

(B) Place

Payments shall be made at 255 N. ADMIRAL BYRD RD, SALT LAKE CITY, UT 84116 or at such place as Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$913.46. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box.]

Graduated Payment Allonge Growing Equity Allonge Other [Specify] _____

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

6. BORROWER'S FAILURE TO PAY**(A) Late Charge for Overdue Payments**

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of **FOUR percent (4 . 000%)** of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

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



BORROWER **JEREMY L BASS** - DATE -

[Sign Original Only]

Prepared By:
COLLEEN CURTIS
ZIONS FIRST NATIONAL
BANK, N.A.
255 N. ADMIRAL BYRD RD
SALT LAKE CITY, UT 84116
(801) 326-5710

After Recording Return To:
ZIONS FIRST NATIONAL
BANK, N.A.
255 N. ADMIRAL BYRD RD
SALT LAKE CITY, UT 84116
(801) 326-5710

[Space Above This Line For Recording Data]

DEED OF TRUST

BASS
Loan #: 4558070001
MIN: 100019545580700012
PIN: RP L0880010010 A
Case #: 121-2492954-703

THIS DEED OF TRUST ("Security Instrument") is made on SEPTEMBER 4, 2008. The Grantor is JEREMY L BASS, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY ("Borrower"). The Trustee is LAND TITLE OF NEZ PERCE COUNTY ("Trustee"). The beneficiary is Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as beneficiary. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. ZIONS FIRST NATIONAL BANK, N.A. ("Lender") is organized and existing under the laws of UTAH, and has an address of 255 N. ADMIRAL BYRD RD, SALT LAKE CITY, UT 84116, Borrower owes Lender the principal sum of ONE HUNDRED FORTY SIX THOUSAND FOUR HUNDRED EIGHTEEN Dollars (U.S. \$146,418.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on OCTOBER 1, 2038. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in NEZ PERCE County, Idaho:
THE EAST 25 FEET OF LOT 9 AND ALL OF LOT 10, BLOCK 10, MAPLEWOOD ADDITION TO THE CITY OF LEWISTON, NEZ PERCE COUNTY, STATE OF IDAHO, ACCORDING TO THE RECORDED PLAT THEREOF
which has the address of 1515 21ST AVENUE, LEWISTON, Idaho 83501 ("Property Address");

Original amount

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any

375.3

Page 1 of 9

FHA Idaho Deed of Trust

action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

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

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

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

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under Paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.*, and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under Paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and

other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in Paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not exceed or postpone the due date of the monthly payments which are referred to in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale of transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal. Any

application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in Paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including section 341(d) of the Garn-St Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent) and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to

subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that should this Security Instrument and the Note are not to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorney's fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the property under the terms of this security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

Requirement to inform



14. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property, Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall 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.

Borrower shall promptly give Lender written notice of 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. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment of additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this Paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under Paragraph 9, Lender may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be

entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorney's fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which any part of the Property is located, Trustee shall mail copies of the notice as prescribed by applicable law to Borrower and to other persons prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall 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 all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or designee may purchase the Property at any sale. Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be *prima facie* evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

19. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. 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.

20. Substitute Trustee. Lender may, for any reason or cause, from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

21. 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.

22. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

Requirement to inform



4558070001

The Following Rider(s) are to be executed by Borrower and are attached hereto and made a part thereof [check box as applicable]:

- Condominium Rider Growing Equity Rider Adjustable Rate Rider
 Planned Unit Development Rider Graduated Payment Rider
 Other(s) [specify]

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

 9-5-08
BORROWER - JEREMY L BASS - DATE -

Witnesses:

Witness

Witness

375.3

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FHA Idaho Deed of Trust

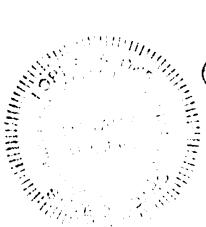
STATE OF ID

COUNTY OF NEZ PERCE

On this 5 day of September, in the year 2008, before me Lori E. Stone
personally appeared
Jeremy L. Bass and Aimee Bass

known or identified to me, to be the person whose name is subscribed to the within instrument, and
acknowledged to me that he/she/they 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.



Lori E. Stone
Notary Public
My Commission Expires: 04/28/2012

FIRST PAYMENT LETTER

BASS
Loan #: 4558070001
MIN: 100019545580700012

DATE: SEPTEMBER 4, 2008

LOAN NUMBER: 4558070001

PROPERTY ADDRESS: 1515 21ST AVENUE, LEWISTON, ID 83501

In the event that mortgage insurance is required on the above loan, the undersigned agree that ZIONS FIRST NATIONAL BANK, N.A., its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable.

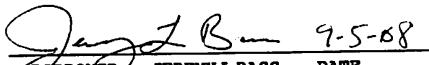
The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

The first regular monthly payment on the above mortgage loan is due on NOVEMBER 1, 2008. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Principal and Interest	\$ 913.46
Property Tax	\$ 106.59
School Tax	\$
Hazard Insurance	\$ 60.33
Flood Insurance	\$
Mortgage Insurance	\$ 65.95
City Taxes	\$
Wind/Storm/Hail Insurance	\$
Other:	\$
Other:	\$
TOTAL PAYMENT:	\$ 1,146.33

The undersigned further acknowledge that monthly coupons/statements and a supply of self-addressed envelopes will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:


BORROWER - JEREMY L BASS - DATE -

PAYMENT MUST BE SENT TO:
ZIONS FIRST NATIONAL BANK, N.A.
255 N. ADMIRAL BYRD ROAD
SALT LAKE CITY, UT 84116

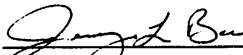
**ADDENDUM TO HUD-1
SETTLEMENT STATEMENT**

BASS
Loan #: 4558070001
MIN: 100019545580700012
Case #: 121-2492954-703

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

- I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for the purposes of financing this transaction, other than those described in the sales contract dated 8/10/08 (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

 9-05-08

BORROWER - JEREMY L BASS - DATE -

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

- I certify that I have no knowledge of any loans that have been or will be made to borrower(s), or loans that have been or will be assumed by borrower(s) for the purposes of financing this transaction, other than those described in the sales contract dated 8/10/08 (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including addenda).

- SELLER - ROGER H. TUTTY - DATE -

- SELLER - PATRICIA A. TUTTY - DATE -

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

- To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.


Settlement Agent!

9/05/08
Date:

The certifications contained herein may be obtained from the respective parties at different times or may be obtained from a separate addenda.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

BASS
Loan #: 4558070001
MIN: 100019545580700012

Your monthly mortgage payment for the coming year will be \$1,146.32 of which \$913.46 will be for principal and interest and \$232.86 will go into your escrow account.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Starting Balance is: \$667.64

Pymt Date	Deposit	Hazard Ins.	PMI/MIP	City Tax	County Tax	Withdrawal	Balance
November	232.86		65.95			65.95	834.55
December	232.86		65.95		639.51	705.46	361.95
January	232.86		65.95			65.95	528.86
February	232.86		65.95			65.95	695.77
March	232.86		65.95			65.95	862.68
April	232.86		65.95			65.95	1,029.59
May	232.86		65.95			65.95	1,196.50
June	232.86		65.95		639.51	705.46	723.90
July	232.86		65.95			65.95	890.81
August	232.86	723.90	65.95			789.85	333.82
September	232.86		65.95			65.95	500.73
October	232.86		65.95			65.95	667.64

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Cushion selected by servicer: \$333.82

Hazard Insurance payable to: FARMER INSURANCE COMPANY

Flood Insurance payable to:

County Tax payable to: TAX COLLECTOR

PMI /MIP payable to: SECRETARY OF THE HUD

School Tax payable to:

Wind/Storm/Hail payable to:

City Tax payable to:


- BORROWER - JEREMY L BASS - DATE -
9-05-08

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Date: SEPTEMBER 4, 2008
 Lender: ZIONS FIRST NATIONAL BANK, N.A.
 Borrower(s): JEREMY L BASS
 Property Address: 1515 21ST AVENUE, LEWISTON, ID 83501

BASS
 Loan #: 4558070001
 MIN: 100019545580700012

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
6.941%	\$193,885.70	\$143,311.57	\$337,197.27

Payments: Your payment schedule will be:

Number of Payments	Monthly Payments of*	Payments are Due Monthly beginning:	Number of Payments	Monthly Payments of	Payments are Due Monthly beginning:
12	979.07	NOVEMBER 1, 2008			
12	978.30	NOVEMBER 1, 2009			
12	977.47	NOVEMBER 1, 2010			
12	976.58	NOVEMBER 1, 2011			
12	975.64	NOVEMBER 1, 2012			
12	974.64	NOVEMBER 1, 2013			
12	973.57	NOVEMBER 1, 2014			
12	972.43	NOVEMBER 1, 2015			
12	971.22	NOVEMBER 1, 2016			
12	969.93	NOVEMBER 1, 2017			
12	968.55	NOVEMBER 1, 2018			
6	967.08	NOVEMBER 1, 2019			
221	913.46	MAY 1, 2020			
1	911.33	OCTOBER 1, 2038			

Demand Feature: This loan has a demand feature
 Variable Rate: Disclosures about the variable rate feature have been provided to you earlier.
 Variable Rate Not Applicable

Security: You are giving a security interest in the property located at 1515 21ST AVENUE, LEWISTON, ID 83501.

Late Charge: If a payment is not received by the end of 15 days after the date it is due, you will be charged:

_____ % of the overdue payment
 4.000% of the overdue payment of principal and interest (or interest if your payment consists only of interest)
 not less than U.S. \$15.00 and not more than U.S. \$N/A

Filing Fees/Recording Fees: \$_____

Prepayment: If you pay off this loan early, you may will not have to pay a penalty, and you may will not be entitled to a refund of part of the finance charge. If you pay off an FHA insured loan, on a date other than the regular installment date, you may be assessed interest charges until the end of the month.

Assumption: Someone buying your home
 will not be allowed to assume the remainder of this mortgage on the original terms.
 may, subject to conditions, be allowed to assume the remainder of this mortgage on the original terms.

Required Deposit: If lender requires you to maintain a deposit as a condition of the loan, the annual percentage rate does not reflect the effect of the required deposit.

Property Insurance is required to obtain credit and may be obtained from anyone you want who is acceptable to this Lender.
 Property Insurance is not available through Lender.
 If you obtain Property Insurance from _____, you will pay \$_____ for a term of _____.

CREDIT LIFE AND DISABILITY INSURANCE are not required to obtain credit and will not be provided at the time of closing. You may be offered these plans after closing, but they are not in effect at this time. No such insurance will be in force until you have completed an application, the insurance company has issued the policy, and the effective date of that policy has been provided.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

*Note: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

I/we acknowledge receipt of a completed copy of this disclosure.

SIGNED AND DATED:

 9-05-08
 BORROWER - JEREMY L BASS - DATE -

ITEMIZATION OF AMOUNT FINANCED

DATE: SEPTEMBER 4, 2008
 BORROWER(S): JEREMY L BASS

BASS
 Loan #: 4558070001
 MIN: 100019545580700012

PROPERTY ADDRESS: 1515 21ST AVENUE, LEWISTON, ID 83501
 LOAN AMOUNT: \$146,418.00
 ITEMIZATION OF THE AMOUNT FINANCED OF \$143,311.57

Amount Paid on Your Account/Amount Paid to Others on Your Behalf	Amount	Amount included in Finance Charge and APR
Origination Fee to ZIONS FIRST NATIONAL BANK		
Discount Fee to		
Appraisal Fee to WHITE APPRAISAL SERVICES		
Credit Report Fee to KROLL FACTUAL DATA	\$15.45 (POC)	
Lender's Inspection Fee to		
Mortgage Ins. Application Fee to		
to		
Processing Fee to ZIONS FIRST NATIONAL BANK		
Tax Service Fee to FIRST AMERICAN REAL ESTATE TAX SERVICE		
Interest from 09/08/08 to 10/01/08 23 @ \$25.573 /day	\$588.18	X
UPFRONT MIP to SECRETARY OF THE HUD	\$2,518.25	X
Settlement Fee to LAND TITLE OF NEZ PERCE COUNTY		
Abstract or Title Search to		
Title Examination Fee to		
Title Insurance Binder to		
Document Preparation Fee to		
Notary Fee to		
Attorney's Fee to		
Title Insurance Fee to		
Recording Fees to LAND TITLE OF NEZ PERCE COUNTY		
City/County/Stamps to		
State Tax/Stamps to		
Survey Fee to		
Pest Inspection Fee to		
FLOOD CERTIFICATION FEE to LSI / GROLOGIX		
DOCUMENT PREPARATION FEE to DOCUTECH		
Hazard Insurance Premium for 1 years to FARMER INSURANCE COMPANY		
Hazard Insurance 1 months @ \$60.33 per month	\$60.33	
County Property Taxes 6 months @ \$106.59 per month	\$639.54	
AGGREGATE ADJUSTMENT	\$-32.23	
Lender's coverage LAND TITLE OF NEZ PERCE COUNTY		
Owner's coverage LAND TITLE OF NEZ PERCE COUNTY		
Total Prepaid Finance Charges:	\$3,106.43	

Jeremy L Bass 9-05-08
 - BORROWER - JEREMY L BASS - DATE -

SIGNATURE/NAME AFFIDAVIT

BASS
Loan #: 4558070001
MIN: 100019545580700012

Date: SEPTEMBER 4, 2008
Lender: ZIONS FIRST NATIONAL BANK, N.A.
Borrower(s): JEREMY L BASS

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

I hereby certify that:
JEREMY BASS

are one in the same person.

JEREMY L BASS
(Print or Type Name)

JEREMY L BASS

**State of IDAHO
County of NEZ PERCE**

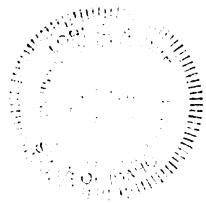
1

On this 5 day of September 2008, before me,

On this _____ day of _____
personally appeared JEB

personally appeared before me, on the day and year first written above, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by ~~his~~^{her} signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.



Signature

Yuri E. Stone

My Commission Expires: 04/28/2012

865.15

Page 1 of 1

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

BASS
Loan #: 4558070001
MIN: 100019545580700012

BORROWER(S): JEREMY L BASS

PROPERTY ADDRESS: 1515 21ST AVENUE, LEWISTON, ID 83501

LENDER: ZIONS FIRST NATIONAL BANK, N.A.

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s).

DATED this 4TH day of SEPTEMBER, 2008.

Jerry L B — 9-85-08
— BORROWER - JEREMY L BASS - DATE -

STATE OF / COMMONWEALTH OF IDAHO

COUNTY OF NEZ PERCE

Sworn to and Subscribed before me this 5 day of September

Lori Cepstone
Notary Public
My Commission Expires: 04/28/2012

Form 4506-T
(Rev. April 2006)

PRACTICAL

Request for Transcript of Tax Return

» Do not sign this form unless all applicable lines have been completed.

Read the instructions on page 2.

OMB No. 1545-1872

**Department of the Treasury
Internal Revenue Service**

» Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.
JEREMY L BASS

1b First social security number on tax return or employer identification number (see instructions)
531-08-0076

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

JEREMY L. BASE, 2990 EAST PALOUSE RIVER DRIVE, #220, MOSCOW, ID 83843-

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has

STONG FIRST NATIONAL BANK N.A.

ZIONS FIRST NATIONAL BANK, N.A.
255 N. ADMIRAL BYRD RD. SALT LAKE CITY, UT 84116

(801) 326-5710

Caution: If a third party requir

6 Transcript requested. Enter the tax form number here (1040, 106)

Enter only one tax form number per request. » _____

- a** **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.
 - b** **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
 - c** **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.

7 **Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days.

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

Caution: If you need a copy of Form W-2 or Form 1099, you should contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Digitized by srujanika@gmail.com

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

18 15-55-48 (208) 305-7407
Telephone number of taxpayer on line
1a or 2a

<p>Sign Here</p> <p>» <u>Signature (see instructions)</u></p> <p>» Title (if line 1a above is a corporation, partnership, estate, or trust)</p> <p>» Spouse's signature</p>	<p>Date</p> <p> </p> <p> </p> <p>Date</p>
<p><small>For: Personal Income Tax and Employment Insurance Reduction Act Notice, see page 2.</small></p>	
<p><small>Cat. No. 3766ZN</small></p>	<p><small>Form 4506-T (Rev. 4-2006)</small></p>

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Case No. 5700-1 Form 4300-1 (Rev. 4-2008)

10144.2

Form 4506-T (Rev. 4-2006)**General Instructions**

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

Note: If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

**Chart for individual transcripts
(Form 1040 series and Form W-2)**

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia,	RAIVS Team
Maine, Maryland,	Stop 679
Massachusetts,	Andover, MA 05501
New Hampshire,	
New York, Vermont	978-247-9255
Alabama, Delaware,	RAIVS Team
Florida, Georgia,	P.O. Box 47-421
North Carolina,	Stop 91
Rhode Island,	Doraville, GA 30362
South Carolina, Virginia	678-530-5326
Arkansas, Kansas,	RAIVS Team
Kentucky, Louisiana,	Stop 6716 AUSC
Mississippi,	Austin, TX 73301
Oklahoma,	
Tennessee, Texas,	
West Virginia	512-460-2272
Alaska, Arizona,	RAIVS Team
California, Colorado,	Stop 38101
Hawaii, Idaho,	Fresno, CA 93888
Montana, Nebraska,	
Nevada, New Mexico,	
Oregon, South Dakota, Utah,	
Washington, Wyoming	559-253-4990
Connecticut, Illinois,	RAIVS Team
Indiana, Iowa,	Stop 6705-B41
Michigan,	Kansas City, MO
Minnesota, Missouri,	64999
North Dakota, Ohio,	
Wisconsin	816-823-7667
New Jersey,	RAIVS Team
Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	DP 135SE Philadelphia, PA 19255-0695
	215-516-2931

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 RAIVS Team 801-620-6922

by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(c) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE-W-CAR-MP:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see Where to file on this page.

Corporations. Generally, Form 4506-T can be signed

SERVICING DISCLOSURE STATEMENT

BASS
Loan #: 4558070001
MIN: 100019545580700012
DATE: SEPTEMBER 4, 2008

LENDER: ZIONS FIRST NATIONAL BANK, N.A.

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Sec. 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business-Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates by Original Lender

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

- We do not service mortgage loans. We intend to assign, sell, or transfer the servicing of your loan to another party. You will be informed about your servicer.
OR
 While we have the ability to service this mortgage loan, we have chosen not to do so. We therefore intend to assign, sell, or transfer the servicing of your loan to another party. You will be notified after settlement regarding the servicer.
OR
 We are able to service this loan and presently intend to do so. However, that may change in the future.

2. For all the loans that we make in the 12-month period after your loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between: 0 to 25% 26 to 50% 51 to 75% 76 to 100%
This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. We have previously assigned, sold, or transferred the servicing of federally related mortgage loans.

OR

This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75% or 100%)

Year	Percent
	- 0 - %
	- 0 - %
	- 0 - %

The estimates of 2. and 3. above do not include assignments, sales or transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA.

ACKNOWLEDGMENT OF MORTGAGE APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.


- BORROWER - JEREMY L BASS - DATE - 9-05-08

BASS
Loan #: 4558070001
MIN: 100019545580700012

MAILING ADDRESS CERTIFICATION

RE: Loan Number: 4558070001

Property Address: 1515 21ST AVENUE, LEWISTON, ID 83501

Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to me (us) regarding my (our) loan with you to the following address.

(PLEASE CHECK AND COMPLETE ONE ONLY!!)

The property address shown above. If the property shown above consists of more than one unit, the specified address is:

OTHER THAN PROPERTY ADDRESS

I/We will notify the Lender in writing should the above mailing address be changed at anytime in the future.



Borrower - JEREMY L BASS - DATE -

ZIONS FIRST NATIONAL BANK, N.A.

CUSTOMER PRIVACY POLICY

BASS
Loan #: 4558070001
MIN: 100019545580700012

Privacy is one of the most important services we provide our customers. The safeguarding of your information is a priority to us. This is true whether we are working with networks, paper files or computers. We look for ways to increase the security of your information that you entrust with us. As we do this, we also intend to provide the best possible financial products and services for your needs. We want to tell you more about how we protect your information and encourage you to read the following. If you have any questions, please contact your local branch or office location.

This Customer Privacy Policy only applies to individuals and families. It does not apply to any other type of client, for example businesses or corporations.

CUSTOMER INFORMATION WE COLLECT

We refer in this policy several times to "customer information." This means the data you give us to open various accounts at your request, such as name, address, Social Security number, telephone number, income and asset information. It also includes your experience with National Bank and our affiliates regarding your accounts, loans, and other banking services. Additionally, "customer information" includes information that was gathered via credit reporting bureaus, identity and check review agencies, and the like.

WHAT WE DO WITH THIS INFORMATION

ZIONS FIRST NATIONAL BANK, N.A. uses your customer information to provide the products and services you request. We also use your customer information to provide products and services from our affiliates and various third parties as permitted by law.

Our affiliates include banks, insurers, financial advisors and various electronic companies. We are allowed to share certain credit information with our affiliates, such as account history and customer experience ("Experience Information"). Additional ("Non-Experience Information") application information, consumer report information and information from other sources about you can be shared with our affiliates unless you tell us otherwise.

We may also use companies that are not our affiliates to perform services on our behalf. Such companies may be given customer information to enable them to perform these services. All companies hired to perform services on our behalf are prohibited from disclosing or using the information in any manner other than to provide the products and services requested by our customers. Examples of these companies include ATM switchers, data processors and check printing companies.

At times we become aware of companies that offer products and services that may be of interest to you. If so, we may share your customer information, including Experience Information with these companies for purposes of marketing their products or services to you.

INFORMATION SECURITY

Only employees who need access to customer information to perform their jobs are authorized to access customer information. We maintain physical, electronic, and procedural security measures to safeguard information.

E-MAIL OFFERS

We may send you e-mail offers for our products and services, or those of our affiliates and other companies we work with. Included with each e-mail are directions you can follow to discontinue any further e-mail offers from us. We

don't share e-mail addresses with other companies for them to market their own products and services to you.

FOR VERMONT CUSTOMERS ONLY

If any of your accounts with **ZIONS FIRST NATIONAL BANK, N.A.** or our affiliates has a Vermont billing address, we will automatically treat your account as if you had directed us not to share your information with our affiliates and organizations outside the **ZIONS FIRST NATIONAL BANK, N.A.** family. If you do not want to receive direct mail offers for **ZIONS FIRST NATIONAL BANK, N.A.** or if you prefer that we do not contact you on the telephone please call our Customer toll-free line at 1-866-299-3342 between 8:00 a.m. and 6:00 p.m. (Mountain Time) Monday through Saturday.

FORMER CUSTOMERS OF ZIONS FIRST NATIONAL BANK, N.A.

ZIONS FIRST NATIONAL BANK, N.A. provides the same privacy services for customer information provided by applicants and former customers as it provides for existing customers.

MY PRIVACY CHOICES

ZIONS FIRST NATIONAL BANK, N.A. offers a wide range of financial products and services to help you meet your needs and achieve your financial goals. We recognize, however, that you may want to choose how we contact you.

Offers for Products and Services of Other Companies

If you prefer that we not share personal information about you with companies and organizations outside the **ZIONS FIRST NATIONAL BANK, N.A.** family ("Third Parties"), you may call our Customer Service toll-free line indicated in the "How to Contact Us" section below and direct us not to share your information ("opt out").

Choosing to opt out of the sharing of personal information with Third Parties may limit opportunities for you to receive product and service information that may interest you.

Offers for ZIONS FIRST NATIONAL BANK, N.A. Products and Services

Direct Mail Offers*

If you prefer not to receive direct mail offers for National Bank products and services, you may call our Customer Service toll-free line indicated in the "How to Contact Us" section below and direct us to discontinue sending direct mail offers to the address held in our file.

Choosing to opt out from receiving direct mail may limit opportunities for you to receive offers about **ZIONS FIRST NATIONAL BANK, N.A.** products and services that may be of value to you.

Telephone Offers

If you prefer that we do not contact you on the telephone to offer you **ZIONS FIRST NATIONAL BANK, N.A.** products and services, you may provide us with the specific telephone number(s) you do not want to be contacted at by calling our Customer Service toll-free line indicated in the "How to Contact Us" section below, or by talking to a customer representative at a banking center or your client relationship manager.

Choosing not to hear from us may limit opportunities for you to learn about **ZIONS FIRST NATIONAL BANK,**

N.A. products and services that may be of value to you.

Non-Experience Information Provided to Our Affiliates

If you prefer that we not share Non-Experience Information (application information, consumer report information and information from outside sources) about you within the **ZIONS FIRST NATIONAL BANK, N.A.** family of companies, you may call our Customer Service toll-free line indicated in the "How to Contact Us" section below and direct us not to share this information.

Choosing to opt out of the sharing of Non-Experience Information with our affiliates may limit opportunities for you to receive product and service information that may interest you.

During the normal course of doing business we will continue to share Experience Information as well as other general information, as permitted by law, among our companies in order to service your accounts and better meet your financial needs.

HOW TO CONTACT US

ZIONS FIRST NATIONAL BANK, N.A. Customer Service Representatives are available to receive your privacy choices on **ZIONS FIRST NATIONAL BANK, N.A.** specially dedicated toll-free line at 1-866-299-3342 between 8:00 a.m. and 6:00 p.m. (Mountain Time) Monday through Saturday. Our Customer Service Representatives will verify your identity, enter your choices in **ZIONS FIRST NATIONAL BANK, N.A.** do-not-call/share/direct mail list and will ensure that your choices are honored with regard to all your information, including the addresses and telephone numbers in our file.

If you have already talked with one of our Customer Service Representatives and explained your choices, you do not need to take any further action. We will continue to honor your choices. If you have not already contacted our Customer Service or if you want to change your choices, please call one of our Customer Service Representatives as indicated above.

* "Direct mail" means items mailed to you for the express purpose of offering products and/or services. It does not include promotional items included with your regular account statements.

NOTICE TO BORROWER NOT IN SPECIAL FLOOD HAZARD AREA

BASS
Loan #: 4558070001
MIN: 100019545580700012

Borrower Name(s): JEREMY L BASS	Lender: ZIONS FIRST NATIONAL BANK, N.A.
Property Address: 1515 21ST AVENUE, LEWISTON, ID 83501	Date: SEPTEMBER 4, 2008

Attached is the completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Director of the Federal Emergency Management Agency ("FEMA") as an area having special hazards (a "SFHA"). As a result of this determination, we will not be requiring you to obtain flood insurance in connection with the making of your loan.

However, your home may be near a SFHA and you may want to consider the advisability of obtaining flood insurance. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, as amended by the National Flood Insurance Reform Act of 1994, you will be so notified and advised that you should obtain flood insurance in an amount not less than the amount we advise you is appropriate. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the National Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994.

I/We, the undersigned borrower(s), hereby understand and agree to all the above.

Jeremy L Bass 9-05-08
- BORROWER - JEREMY L BASS - DATE -

ZIONS FIRST NATIONAL BANK, N.A.
255 N. ADMIRAL BYRD RD, SALT LAKE CITY, UT 84116

QUALITY CONTROL RELEASE

BASS
Loan #: 4558070001
MIN: 100019545580700012

We, the undersigned applicants, understand that our mortgage application may be selected by the Lender and/or its Assigns or Agent for a Quality Control Review. This review is designed to produce and maintain quality service for our borrowers and to comply with agency and investor guidelines. The quality control review will involve verification of all of the credit information (including employment history, income, bank accounts, and credit references) as well as the property valuation.

We agree to cooperate with the Lender and/or its Agent to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as our employers, depository institutions or a credit reporting agency.

We therefore have signed below authorizing the release of employment and/or financial information to assist in the Quality Control Review process.


Jeremy L Bass 9-05-08
BORROWER - JEREMY L BASS - DATE -

RESERVE ACCOUNT OPTION SELECTION

BASS
Loan #: 4558070001
MIN: 100019545580700012
Case #: 121-2492954-703

BORROWER JEREMY L BASS

DATE SEPTEMBER 4, 2008

Chapter 17 of Title 7 of the Utah Code Annotated gives certain borrowers the right to select one of the following options if the lender does not require monthly payments of funds into a reserve account for payment of Real Estate Taxes, Hazard Insurance premiums and similar charges. You are entitled to make the selection if; 1) your loan balance is equal to or less than 80% of the original appraised value, 2) the loan is owner-occupied as your primary residence, 3) property is a single family residence in Utah and 4) you are the original obligor on the loan. FHA and VA financing is exempt.

- If this box is marked, a reserve account is required as a condition of HUD insurance or VA guarantee, or one of the above conditions has not been met.

So long as you meet all of the requirements described above, a reserve account is not required and may be waived. Therefore, you have the right to choose one of the three options listed below.

We recommend the selection of Options No. 1 and No. 2 so that you have a relatively level monthly payment for taxes, insurance and related charges, rather than being required to pay large lump sums for annual tax payments and to pay annual insurance premiums.

Please acknowledge your selection by marking one of the boxes below:

- OPTION NO. 1: I elect to maintain a non-interest bearing reserve account for payment of taxes to be serviced by lender at no charge to me.
- OPTION NO. 2: I elect to maintain a non-interest bearing reserve account for payment of insurance premiums to be serviced by lender at no charge to me.
- OPTION NO. 3: I elect to manage the payment of taxes, and/or insurance premiums and/or other charge myself and acknowledge legal responsibility for payment of these items. I understand that failure to pay any of these items will be a default by me under the terms of the loan.

If you have selected Option 3, you are advised that in the event payment of real-estate taxes, hazard insurance premiums or other similar charges become delinquent for 31 days, the statute authorizes the lender to require the establishment of a non-interest bearing reserve account.

BORROWER:


- BORROWER JEREMY L BASS - DATE -
9-05-08

Form **W-9**
(Rev. October 2007)
Department of the Treasury
Internal Revenue Service

**Request for Taxpayer
Identification Number and Certification**

Give form to the
requester. Do not
send to the IRS.

Print or type	Name (as shown on your income tax return) JEREMY L BASS	Business name, if different from above
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) > _____ <input type="checkbox"/> Exempt payee <input type="checkbox"/> Other (see instructions) >	
See Specific Instructions on page 2.	Address (number, street, and apt. or suite no.) 1515 21ST AVENUE	Requester's name and address (optional) ZIONS FIRST NATIONAL BANK, N.A.
	City, state, and ZIP code LEWISTON, ID 83501	255 N. ADMIRAL BYRD RD SALT LAKE CITY, UT 84116
	List account number(s) here (optional) 4558070001	
Part I	Taxpayer Identification Number (TIN)	
Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3.		
Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.		
	Social security number 531-08-0076	Employer identification number

Part II **Certification**

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 3.)

Sign **Signature of U.S. person** > 

Date > **9-05-08**

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Purpose of Form Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester	
For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹
5. Sole proprietorship or disregarded entity owned by an individual	The actual owner ¹
For this type of account:	Give name and EIN of:
6. Disregarded entity not owned by an individual	The owner
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

Call the IRS at 1-800-829-1040 if you think your identity has been used inappropriately for tax purposes.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS personal property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.consumer.gov/idtheft or 1-877-IDTHEFT(438-4338).

Visit the IRS website at www.irs.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

Tax and Insurance Information Sheet

CLOSING DATE: SEPTEMBER 4, 2008

BASS
Loan #: 4558070001
PIN: RP L0880010010 A
MIN: 100019545580700012

BORROWER(S): JEREMY L BASS

PROPERTY ADDRESS: 1515 21ST AVENUE, LEWISTON, ID 83501

SHORT LEGAL:

NEW CONSTRUCTION

EXISTING HOUSING

1. TITLE COMPANY NAME: LAND TITLE OF NEZ PERCE COUNTY
Attn: LORI E. STONE
Address: 1230 IDAHO STREET, LEWISTON, ID 83501
Phone #: (208) 746-3513

Title Order #: 18729

2. COUNTY TAXES: NEZ PERCE
Attn: TAX COLLECTOR
Address: 1230 MAIN STREET, LEWISTON, ID 83501
Phone #: 208 749-3030
How Paid: Annual Semi-Annual Quarterly
Amount Last Paid:
Amount Next Due: \$639.51

Parcel #: RP L0880010010 A

Date Paid: JUNE 20, 2008

Next Due Date: DECEMBER 20, 2008

Date Taxes Delinquent: 12/21 6/21

3. CITY TAXES:
Address:
Phone #:
How Paid: Annual Semi-Annual Quarterly
Amount Last Paid:
Amount Next Due:

Parcel #:

Date Paid:

Next Due Date:

Date Taxes Delinquent:

4. SCHOOL TAXES:
Address:
Phone #:
How Paid: Annual Semi-Annual Quarterly
Amount Last Paid:
Amount Next Due:

Parcel #:

Date Paid:

Next Due Date:

Date Taxes Delinquent:

5. OTHER:
Address:
Phone #:
How Paid: Annual Semi-Annual Quarterly
Amount Last Paid:
Amount Next Due:

Parcel #:

Date Paid:

Next Due Date:

Date Taxes Delinquent:

6. FLOOD INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:

Premium:

Policy No:

7. HAZARD INSURANCE: FARMER INSURANCE COMPANY
Address: 4680 WILSHIRE BLVD, LOS ANGELES, CA 90010
Phone #:
Coverage Amount: \$171,250.00
Renewal Date: AUGUST 27, 2009

Agent:

Premium: \$723.90

Policy No: 936830849

8. WIND/STORM/HAIL INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:

Premium:

Policy No:

Borrower's Certification & Authorization

BASS
Loan #: 4558070001
MIN: 100019545580700012

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **ZIONS FIRST NATIONAL BANK, N.A.**. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **ZIONS FIRST NATIONAL BANK, N.A.**, reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

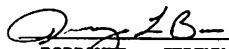
To Whom It May Concern:

1. I/We have applied for a mortgage loan from **ZIONS FIRST NATIONAL BANK, N.A.**. As part of the application process, **ZIONS FIRST NATIONAL BANK, N.A.** and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **ZIONS FIRST NATIONAL BANK, N.A.**, and to any investor to whom **ZIONS FIRST NATIONAL BANK, N.A.** may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **ZIONS FIRST NATIONAL BANK, N.A.** or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **ZIONS FIRST NATIONAL BANK, N.A.**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **SECRETARY OF THE HUD**

Right of Financial Privacy Act of 1978

If you are applying for an FHA or VA loan, this is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of HUD or a VA Loan Guaranty Service or Division (whichever is appropriate) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you.

Financial records involving your transaction will be available to the Department of HUD or to a VA Loan Guaranty Service or Division (whichever is appropriate) without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 (12 USC 3400 et. seq.).

 9-05-08
- BORROWER - JEREMY L BASS - DATE -

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No.
HUD: 2502-0059
(exp. 11/30/2010)

Part I - Identifying Information (mark the type of application)			
1. <input type="checkbox"/> VA Application for Home Loan Guaranty <input checked="" type="checkbox"/> HUD/FHA Application for insurance under the National Housing Act		2. Agency Case No. (include any suffix)	3. Lender's Case No.
5. Borrower's Name & Present Address (include zip code) JEREMY L BASS 2990 EAST PALOUSE RIVER DRIVE, #220 MOSCOW, ID 83843-		7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) \$146,418.00	8. Interest Rate 6.375%
6. Property Address (including name of subdivision, lot & block no. & zip code) 1515 21ST AVENUE LEWISTON, ID 83501		10. Discount Amount (only if borrower is permitted to pay) \$	11. Amount of Up Front Premium \$2,518.25
		12a. Amount of Monthly Premium \$65.95 /mo.	12b. Term of Monthly Premium 138 months
		13. Lender's I.D. Code 5214509995	14. Sponsor/Agent I.D. Code

15. Lender's Name & Address (include zip code)

**ZIONS FIRST NATIONAL BANK, N.A.
255 N. ADMIRAL BYRD RD
SALT LAKE CITY, UT 84116**

16. Name & Address of Sponsor/Agent

**17. Lender's Telephone Number
(801) 326-5710**

Type or Print all entries clearly

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the Veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Home buyer?	19. VA Only Title will be Vested In: a. <input checked="" type="checkbox"/> Yes b. <input type="checkbox"/> No <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (Specify)	20. Purpose of Loan (blocks 9-12 are for VA loans only) 1) <input type="checkbox"/> Purchase Existing Home Previously Occupied 2) <input type="checkbox"/> Finance Improvements to Existing Property 3) <input type="checkbox"/> Refinance (Refi.) 4) <input type="checkbox"/> Purchase New Condo. Unit 5) <input type="checkbox"/> Purchase Existing Condo. Unit 6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied	7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction) 8) <input type="checkbox"/> Finance Co-op Purchase 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home 10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 11) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home to Buy Lot 12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan
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Part II - Lender's Certification

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.
- A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.
 - B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.
 - C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.
 - D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.
- E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.
- F. This proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.
- G. To the best of my knowledge and belief, I and my firm and its principals: (1) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for (a) commission of a fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State, or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes; (c) conspiracy to commit a fraud, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (3) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and (4) have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause or default.

Items "H" through "J" are to be completed as applicable for VA loans only.

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address ZIONS FIRST NATIONAL BANK, N.A. 255 N. ADMIRAL BYRD RD, SALT LAKE CITY, UT 84116	Function (e.g. obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposit, etc.)
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If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender.

- I. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.

J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender	Title of Officer of Lender	Date (mm/dd/yyyy)
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PART III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number can be located on the OMB Internet page at http://www.whitehouse.gov/omb/library/OMBINV.LIST_OF_AGENCIES.html#LIST_OF_AGENCIES. Privacy Act Information. The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et. seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Caution. Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the

Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA. I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements.

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s) Date Signed Signature(s) of Co-Borrower(s) Date Signed

PART V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage.

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? Yes No Is it to be sold? Yes No

22b. Sales Price

22c. Original Mortgage Amt

22d. Address

22 e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? Yes No If "Yes" give details.

22 f. Do you own more than four dwellings? Yes No If "Yes" submit form HUD-92561.

23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA Home Loan? Yes No

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making those payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) Occupancy: (for VA only - mark the applicable box)

(a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

(b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

(c) I previously occupied the property securing this loan as my home. (for interest rate reductions).

(d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans).

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$151, 500. 00) is:

the reasonable value of the property as determined by VA or;

the statement of appraised value as determined by HUD/FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value," mark either item (a) or item (b), whichever is applicable.

(a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA.

Signature(s) of Borrower(s) - Do not sign unless this application is fully completed. Read the certifications carefully & review accuracy of this application.

Signature(s) of Borrower(s)

Date Signed

Signature(s) of Co-Borrower(s)

Date Signed

(Borrowers Must Sign Both Parts IV & V) Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner.

No Loans to
pay loans

Direct Endorsement Approval for a HUD/FHA - Insured MortgageU.S. Department of Housing
and Urban Development

Part I - Identifying Information (mark the type of application)		2. Agency Case No. (include any suffix)		3. Lender's Case No.	4. Section of the Act (for HUD cases)
<input checked="" type="checkbox"/> 1. HUD/FHA Application for insurance under the National Housing Act		121-2492954-703		4558070001	
5. Borrower's Name & Present Address (include zip code)		7. Loan Amount (include the UFMIP)		8. Interest Rate	9. Proposed Maturity
JEREMY L BASS 1515 21ST AVENUE LEWISTON, ID 83501		\$146,418.00		6.375%	yrs. 360 mos.
6. Property Address (including name of subdivision, lot & block no. & zip code)		10. Discount Amount (only if borrower is permitted to pay)	11. Amount of Up Front Premium	12a. Amount of Monthly Premium	12b. Term of Monthly Premium
		\$	\$2,518.25	\$65.95 /mo.	138 months
		13. Lender's I.D. Code		14. Sponsor/Agent I.D. Code	
		5214509995			
15. Lender's Name & Address (include zip code)		16. Name & Address of Sponsor/Agent			
ZIONS FIRST NATIONAL BANK, N.A. 255 N. ADMIRAL BYRD RD SALT LAKE CITY, UT 84116					
		17. Lender's Telephone Number (801) 326-5710			

Type or Print all entries clearly **Approved:** Approved subject to the additional conditions stated below, if any.**Date Mortgage Approved** _____ **Date Approval Expires** _____

Modified & Approved as follows:	Loan Amount (Include UFMIP)	Interest Rate %	Proposed Maturity yrs. mos. \$	Monthly Payment	Amount of Up Front Premium \$	Amount of Monthly Premium: \$	Term of Monthly Premium mos.

Additional Conditions:

- If this is proposed construction, the builder has certified compliance with HUD requirements on form HUD-92541
- If this is new construction, the lender certifies that the property is 100% complete (both on site and off site improvements) and the property meets HUD's minimum property standards and local building codes.
- Form HUD-92544, Builder's Warranty is required.
- The property has a 10-year warranty.
- Owner-Occupancy Not required (item (b) of the Borrower's Certificate does not apply).
- The mortgage is a high loan-to-value ratio for non-occupant mortgagor in military.
- Other: (specify) _____
- This mortgage was rated as an "accept" or "approve" by FHA's Total Mortgage Scorecard. As such, the undersigned representative of the mortgagor certifies to the integrity of the data supplied by the lender used to determine the quality of the loan, that a Direct Endorsement Underwriter reviewed the appraisal (if applicable), and further certifies that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Mortgage Representative _____

This mortgage was rated as a "refer" by FHA's Total Mortgage Scorecard, and/or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement underwriter certifies that I have personally reviewed the appraisal report (if applicable), credit application, and all associated documents and have used due diligence in underwriting this mortgage. I find that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program and I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Direct Endorsement Underwriter _____ **DE's CHUMS ID Number** _____

The Mortgagor, its owners, officers, employees or directors do do not have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.

Borrower's Certificate:

The undersigned certifies that:

- (a) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b) One of the undersigned intends to occupy the subject property, (note: this item does not apply if owner-occupancy is not required by the commitment);
- (c) All charges and fees collected from me as shown in the settlement statement have been paid by my own funds, and no other charges have been or will be paid by me in respect to this transaction;
- (d) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for a violation of this certificate.

Borrower(s) Signature(s) & Date:


 9-05-08
 -BORROWER - JEREMY L BASS - DATE -
Lender's Certificate

The undersigned certifies that to the best of its knowledge:

- (a) The statements made in its application for insurance and in this Certificate are true and correct;
- (b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled;
- (c) Complete disbursement of the loan has been made to the borrower, or to his/her creditors for his/her account and with his/her consent;
- (d) The security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to or paid by the borrower except as permitted under HUD regulations;
- (f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fees or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions.

I, the undersigned, as authorized representative of **ZIONS FIRST NATIONAL BANK, N.A.**, mortgagee at this time of closing of this mortgage loan, certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Lender's Name	ZIONS FIRST NATIONAL BANK, N.A.		
Title of Lender's Officer			
Signature of Lender's Officer	Date	Code Number (5 digits)	Type

ESCROW ACCOUNT DISCLOSURE

Pursuant to Idaho Code § 26-2807.

BASS
Loan #: 4558070001
MIN: 100019545580700012

Pursuant to Idaho Code § 26-2807, a mortgage company must conspicuously and specifically disclose to each borrower all contractual provisions relating to reserve accounts, impound accounts, escrow accounts, or any other account maintained for a borrower in order to pay for property taxes, property insurance or private mortgage insurance.

Your mortgage loan provides that an escrow account to be maintained for the payment of:

Property Taxes Hazard Insurance Flood Insurance Private Mortgage Insurance Other:

In addition to your monthly bi-weekly principal and interest payments, you will be required to pay 1/12th 1/26th of the estimated annual payments for the above referenced property taxes and/or insurance premiums in order that the lender or servicer may pay such taxes and/or premiums as they become due. Adjustments will be made periodically to your mortgage payment to reflect increases or decreases in your assessed property taxes and/or insurance premiums.

Additional contractual provisions relating to your account are as follows:

Your account balance may not exceed 120% of the estimated annual payments for the above listed charges.

ACKNOWLEDGEMENT

I/We have read the above document and acknowledge receiving a copy by signing below.



- BORROWER - JEREMY L BASS - DATE -

OCCUPANCY STATEMENT

BASS
Loan #: 4558070001
MIN: 100019545580700012

Date: SEPTEMBER 4, 2008

Lender: ZIONS FIRST NATIONAL BANK, N.A.

Borrower(s): JEREMY L BASS

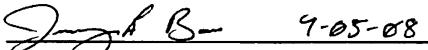
Property Address: 1515 21ST AVENUE, LEWISTON, ID 83501

Borrower hereby declares, under penalty of perjury, as follows:

- Owner Occupied**
I/We will occupy the subject property as my/our principal residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property;
- Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property;
- Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue, I/We will be subject to prosecution for fraud under applicable state laws.

I certify under penalty of Chapter 18, U.S.C. 1010 to 1014 that the statement contained herein is true and correct.


BORROWER - JEREMY L BASS - DATE -

STATE OF ID

COUNTY OF: NEZ PERCE

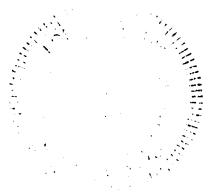
Subscribed and sworn to before me this 5 day of September 2008.

WITNESS my hand and official seal.

Signature: Jere. & Stone,
Lori E. Stone

Name (typed or printed)

My Commission Expires: 04/28/2012



255 NORTH ADMIRAL BYRD ROAD, SALT LAKE CITY,
UT 84116

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Jeremy L Bass

Borrower JEREMY L BASS

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input checked="" type="checkbox"/> VA	<input type="checkbox"/> FHA	Conventional	<input type="checkbox"/> Other (explain): USDA/Rural Housing Service	Agency Case Number 1212492954703	Lender Case Number 4558070001
Amount \$148,418.00	Interest Rate 6.3750%	No. of Months 360	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate GPM	<input type="checkbox"/> Other (explain): ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) 1515 21ST AVENUE, LEWISTON, ID 83501	No. of Units 1
Legal Description of Subject Property (attach description if necessary)	Year Built 1964

Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	Other (explain):	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.				
Year Lot Acquired Original Cost \$0.00	Amount Existing Liens \$0.00	(a) Present Value of Lot \$0.00	(b) Cost of Improvements \$0.00	Total (a + b) \$0.00

Complete this line if this is a refinance loan.			
Year Acquired Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost: \$

Title will be held in what Name(s) JEREMY L BASS	Manner in which Title will be held A MARRIED PERSON	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leaschold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) CHECKING/SAVINGS		

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) JEREMY L BASS			Co-Borrower's Name (include Jr. or Sr. if applicable)		
--	--	--	---	--	--

Social Security Number 531-08-0078	Home Phone (incl. area code) (208) 305-7407	DOB (mm/dd/yyyy) 03/17/1982	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
--	---	---------------------------------------	-------------	------------------------	------------------------------	------------------	-------------

<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated	Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 1 ages 1	<input type="checkbox"/> Married <input type="checkbox"/> Separated	Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. 0 ages 0			
Present Address (street, city, state, ZIP) 2990 EAST PALOUSE RIVER DRIVE, #220 MOSCOW, ID 83843-			Present Address (street, city, state, ZIP)			<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> No. Yrs.

Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
--	--

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) 1018 11TH AVENUE LEWISTON, ID 83501-	<input type="checkbox"/> Own	<input checked="" type="checkbox"/> Rent	2.0	No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	0.0	No. Yrs.

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer DIGITAL BARN PRODUCTIONS 830 MAIN ST. LEWISTON, ID 83501-	<input type="checkbox"/> Self Employed	Yrs. on this job 3.0	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
Yrs. employed in this line of work/profession 3.0			Yrs. employed in this line of work/profession		

Position/Title/Type of Business GRAPHIC DESIGNER	Business Phone (incl. area code) (208) 743-5855	Position/Title/Type of Business	Business Phone (incl. area code)
--	---	---------------------------------	----------------------------------

If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
---------------------------------	----------------------------------	---------------------------------	----------------------------------

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 2,720.00	\$	\$ 2,720.00	Rent	\$ 300.00	
Overtime			0.00	First Mortgage (P&I)		\$ 913.48
Bonuses			0.00	Other Financing (P&I)		
Commissions			0.00	Hazard Insurance		35.00
Dividends/Interest			0.00	Real Estate Taxes		106.58
Net Rental Income			0.00	Mortgage Insurance		52.48
Other (before completing, see the notice in "describe other income," below)			0.00	Homeowner Assn. Dues		
			0.00	Other		
Total	\$ 2,720.00	\$	\$ 2,720.00	Total	\$ 300.00	\$ 1,107.52

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS		Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
Description	Cast or Market Value	Liabilities	Monthly Payment & Months Left to Pay
Cash deposit toward purchase held by: CASH DEPOSIT	\$ 500.00		
<i>List checking and savings accounts below</i> Name and address of Bank, S&L, or Credit Union ZIONS		Name and address of Company BRAZOS 501 BLEECKER ST UTICA, NY 13501-	\$ Payment/Months 93.00 63
Acct. no. NOT PROVIDED	\$ 15,000.00	Acct. no. 5310800761 Name and address of Company LES SCHWAB TIRE CENTER PO BOX 687 PRINEVILLE, OR 97754-	\$ Payment/Months 85.00 5
Acct. no.	\$	Acct. no. 6503017 Name and address of Company EUFORA 1509 W 41ST ST SIOUX FALLS, SD 57105-	\$ Payment/Months 10.00 3
Acct. no.	\$	Acct. no. 458121806427 Name and address of Company	\$ Payment/Months
Acct. no.	\$	Acct. no. Name and address of Company	\$ Payment/Months
Stocks & Bonds (Company name/ number & description)	\$	Acct. no. Name and address of Company	\$ Payment/Months
Life insurance net cash value	\$		
Face amount \$ 0.00			
Subtotal Liquid Assets	\$ 15,500.00	Acct. no.	\$ Payment/Months
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months
Vested interest in retirement fund	\$		
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.	\$ Payment/Months
Automobiles owned (make and year) MAZDA 626 1992	\$ 1,000.00	Name and address of Company	\$ Payment/Months
Other Assets (itemize)	\$ 5,000.00	Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
		Job-Related Expense (child care, union dues, etc.)	\$
		Total Monthly Payments	\$ 188.00
Total Assets a.	\$ 21,500.00	Net Worth (a minus b)	\$ 13,149.00
			Total Liabilities b.
			\$ 8,351.00

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income) ▼	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
2890 EAST PALOUSE RIVER DRIVE, #220 MOSCOW, ID 83501-	SFR	\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$ 149,900.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	496.32
f. Estimated closing costs	3,450.00
g. PMI, MIP, Funding Fee	2,518.25
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	156,364.57
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	69.00
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	143,900.00
n. PMI, MIP, Funding Fee financed	2,518.00
o. Loan amount (add m & n)	146,418.00
p. Cash from/o Borrower (subtract j, k, l & o from i)	9,887.32

VIII. DECLARATIONS

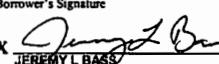
If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	Borrower		Co-Borrower
Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	<input type="checkbox"/>		
(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>		

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application; and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature

X 
JEREMY L BASS

Date

9-05-08

Co-Borrower's Signature

X _____

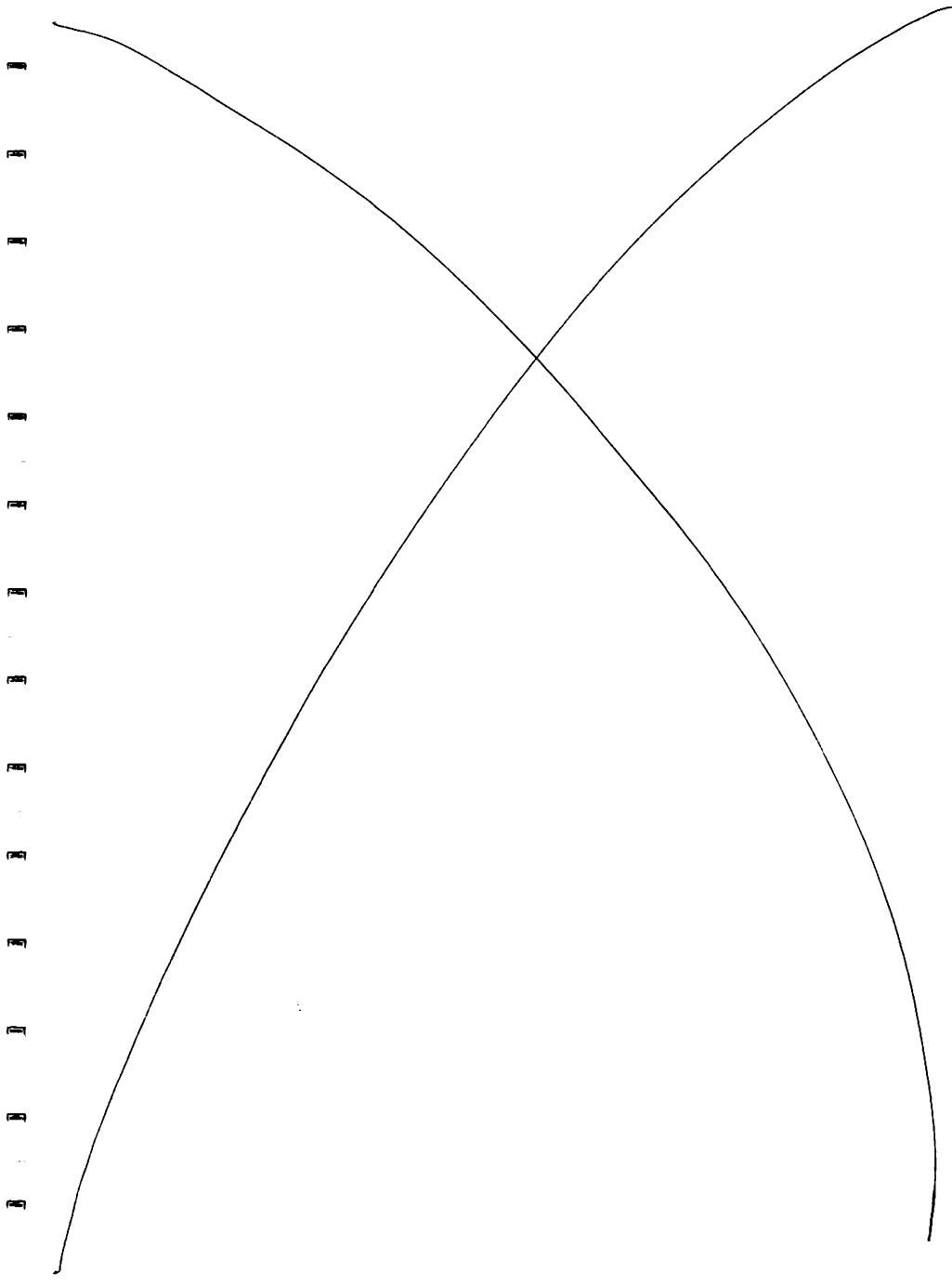
Date

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input checked="" type="checkbox"/>	I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/>	I do not wish to furnish this information				
Ethnicity:	Hispanic or Latino <input type="checkbox"/>	Not Hispanic or Latino <input type="checkbox"/>	Ethnicity:	Hispanic or Latino <input type="checkbox"/>	Not Hispanic or Latino <input type="checkbox"/>		
Race:	American Indian or Alaska Native <input type="checkbox"/>	Asian <input type="checkbox"/>	Black or African American <input type="checkbox"/>	Race:	American Indian or Alaska Native <input type="checkbox"/>	Asian <input type="checkbox"/>	Black or African American <input type="checkbox"/>
	Native Hawaiian or Other Pacific Islander <input type="checkbox"/>	White <input type="checkbox"/>		Native Hawaiian or Other Pacific Islander <input type="checkbox"/>	White <input type="checkbox"/>		
Sex:	Female <input type="checkbox"/>	Male <input type="checkbox"/>	Sex:	Female <input type="checkbox"/>	Male <input type="checkbox"/>		
To be Completed by Interviewer		Interviewer's Name (print or type)		Name and Address of Interviewer's Employer			
This application was taken by:		HELEN LEBOEUF-BINNINGER		ZIONS FIRST NATIONAL BANK, N.A.			
<input type="checkbox"/> Face-to-face interview		Interviewer's Signature		3505 12TH STREET			
<input type="checkbox"/> Mail				LEWISTON, ID 83501-			
<input checked="" type="checkbox"/> Telephone		Interviewer's Phone Number (incl. area code)					
<input type="checkbox"/> Internet		(208) 743-0434					

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION			
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.		Borrower:	Agency Case Number:
		JEREMY L BASS	1212492954703
		Co-Borrower:	Lender Case Number:
			4558070001



I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X  JEREMY L BASS	9-05-08	X _____	

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	JEREMY L BASS	1212492954703
	Co-Borrower:	Lender Case Number:
		4558070001

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature  X JEREMY L BASS	Date 9-05-08	Co-Borrower's Signature X _____	Date
--	-----------------	------------------------------------	------

Freddie Mac Form 65 7/05

ITEM 1138L5 (0508)

(Page 5 of 5 pages)

Fannie Mae Form 1003 7/05

GreatDocs™ • To Order Call: 1-800-968-5775

WARRANTY DEED

THIS INDENTURE, made this _____ day of _____, 2008, by and
between ROGER H. TUTTY and PATRICIA A. TUTTY, husband and wife, the
GRANTORS, and JEREMY LEE BASS, a married man dealing with his separate property,
of 1515 - 21st Avenue, Lewiston, Idaho 83501, the GRANTEE:

W I T N E S S E T H:

That the said Grantors, for and in consideration of the sum of TEN DOLLARS (\$10.00) lawful money of the United States of America, and other good and valuable considerations to them in hand paid by the Grantee, the receipt whereof is hereby acknowledged, have granted, bargained and sold, and by these presents do grant, bargain, sell, convey and confirm unto the said Grantee, his heirs and assigns forever, all of the following described real property situate in the County of Nez Perce, State of Idaho, to wit:

The East 25 feet of Lot 9 and all of Lot 10, Block 10, MAPLEWOOD ADDITION to the City of Lewiston, Nez Perce County, State of Idaho, according to the recorded plat thereof.

TOGETHER with all and singular, the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, the reversion and reversions, the remainder and remainders, rents, issues and profits thereof, and all estate, right, title and interest in and to said property, as well in law as in equity of the said Grantors.

TO HAVE AND TO HOLD, all and singular, the above mentioned and described premises, together with the appurtenances, unto the said Grantee and to his heirs and assigns forever.

AND the said Grantors, for themselves, their heirs, executors and administrators, do covenant, grant, bargain and agree to and with the said Grantee, his heirs and assigns, that at the time of the ensealing and delivery of these premises they were well seized of the premises above conveyed as of good, sure, perfect, absolute and indefeasible estate of inheritance, in law in fee simple and have good right, full power and lawful authority to grant, bargain, sell and convey the same in the manner and form aforesaid, and

WARRANTY DEED -1-

Law Offices of
Keeton and Tait
Lewiston, Idaho

that the same are free and clear from all other and former grants, bargains, liens, taxes, assessments and encumbrances of whatever kind or nature whatsoever, EXCEPTING the levies, assessments and real property taxes for 2008.

AND the above bargained premises in the quiet and peaceable possession of the said Grantee, his heirs and assigns, against all and every person or persons lawfully claiming or to claim the whole or any part thereof, the said Grantors shall and will WARRANT AND FOREVER DEFEND.

IN WITNESS WHEREOF, the said Grantors have hereunto set their hands and seals the day and year in this indenture first hereinabove written.

ROGER H. TUTTY

PATRICIA A. TUTTY

STATE OF _____)
 : ss.
County of _____)

On this _____ day of _____, 2008, before me,
_____, the undersigned, a Notary Public in and for said
state, personally appeared **ROGER H. TUTTY** and **PATRICIA A. TUTTY**, known or
identified to me to be the persons whose names are subscribed to the foregoing instrument,
and acknowledged to me that they 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 hereinabove written.

(SEAL)

Notary Public for _____
Residing at _____
My Commission Expires: _____

WARRANTY DEED -2-

Law Offices of
Keeton and Tait
Lewiston, Idaho



File Number:
18729

TAX INFORMATION DISCLOSURE

Date: September 8, 2008

GF #: 18729

Seller: Roger H. Tutty and Patricia A. Tutty, husband and wife

Purchaser/Borrower: Jeremy L. Bass

Property:

The East 25 feet of Lot 9 and all of Lot 10, Block 10, MAPLEWOOD ADDITION to the City of Lewiston, Nez Perce County, State of Idaho, according to the recorded plat thereof.

Based upon information furnished by local taxing authorities, the taxes on the above described property have been paid through the year 2007 and

A special exemption for agricultural and/or timber has been filed against this property, thereby reducing said property tax and IS SUBJECT TO ROLLBACK.

There is a shortage in the acreage or square footage in the rolls as compared with the legal description herein conveyed, and could be SUPPLEMENTED for previous years.

The tract(s) of land hereby conveyed is/are out of a larger tract of land which has not been split out for the present year, and correct and accurate figures cannot be obtained for tax prorations. Purchaser and Seller agree to prorate based on ESTIMATES ONLY.

Purchaser and Seller agree NOT TO PRORATE TAXES FOR THE CURRENT YEAR, thereby, purchaser/seller BEING RESPONSIBLE FOR THE FULL YEAR.

An exemption exists on this property, and will be adjusted in the following tax year, thereby increasing said base tax.

No tax figures were acquired as to any inventory, personal property or mobile home situated on said property. Land Title of Nez Perce County, Inc. is not guaranteeing any payment of any such tax.

Any proration of taxes made in connection with this transaction is based on tax information from the prior year and does not reflect the tax status of the property for the current year.

We are closing this file based on verbal tax information provided by the appropriate taxing authorities. The taxing authority is not bound by verbal information and, accordingly, Land

Title of Nez Perce County, Inc. cannot guarantee the amounts reported as accurate. Land Title of Nez Perce County, Inc. can guarantee the tax amounts reported by the taxing authorities only when Land Title of Nez Perce County, Inc. has in its possession a written tax certificate issued by appropriate taxing authority. The amount of taxes due may increase or decrease when we receive written tax certificates.

It is understood and agreed that Land Title of Nez Perce County, Inc. as closing agent, has informed both the Purchaser and Seller of the above facts, and Purchaser and Seller agree to hold Land Title of Nez Perce County, Inc. harmless from any taxes due because of tax supplement; agriculture/timber rollbacks due to change in land usage; tax exemptions; differences due to split-out for the current year or subsequent years; any taxes due on personal property, inventory or mobile homes situated on said property; and mistakes made to closing based on verbal tax information. It is expressly agreed and understood that if, for any of the above checked reasons, the proper amount of taxes are not collected at closing or the proper amount of taxes are not prorated, Land Title of Nez Perce County, Inc. retains the right to issue its policy of title insurance subject to any taxes due.

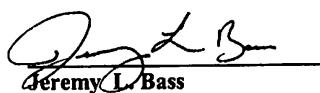
THE UNDERSIGNED HAVE BEEN INFORMED BY LAND TITLE OF NEZ PERCE COUNTY, INC. THAT IT IS THE UNDERSIGNED'S SOLE RESPONSIBILITY TO NOTIFY THE APPROPRIATE TAXING JURISDICTIONS THAT THE ABOVE PROPERTY HAS BEEN TRANSFERRED AND THAT IT IS THE PURCHASER'S SOLE RESPONSIBILITY TO PAY ALL TAXES FOR THE YEAR 2008 AND FILE ALL NECESSARY TAX EXEMPTIONS.

By signature herein, the undersigned state that they understand this Disclosure and have received a copy of the same at closing.

We hereby acknowledge and accept the above agreement.

PURCHASER

SELLER



Jeremy L. Bass

Roger H. Tutty

Patricia A. Tutty

Property Address:
1515 21st Avenue
Lewiston, ID 83501



File Number:
18729

Attention

The Property being insured through this transaction may be entitled to a Homeowners Exemption. Homeowner's Exemption forms are available at the Nez Perce Assessors Office, which is located at 1230 Main Street in Lewiston, Idaho.

Homeowner's Exemption forms must be executed in accordance with Nez Perce County Assessor's guidelines.

The undersigned accept and understand that it is his/her/their sole responsibility to fill out, deliver, and/or file said exemption form with the appropriate agency/department.

Land Title of Nez Perce County is hereby held harmless of any loss or claim of loss resulting from any application for the homeowner's Exemption that is incomplete and/or filed with the incorrect agency /department and/or not filed within the proper deadlines(s).

A handwritten signature in black ink that reads "Jeremy L. Bass". It is written in a cursive style with a long horizontal line extending from the end of the signature.

Property Address:
1515 21st Avenue
Lewiston, ID 83501



Of Nez Perce County
P.O. Box 1536
1230 Idaho Street
Lewiston, ID 83501
1-208-746-3513

File Number:
18729

ALTA SAMPLE PRIVACY FORM
Revised August 28, 2001
Commonwealth Land Title Insurance Company and/or Land Title of Nez Perce County, Inc.
Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **Commonwealth Land Title Insurance Company and Land Title of Nez Perce County, Inc.**.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from (our affiliates or) others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

A handwritten signature in black ink, appearing to read "Jeremy L. Bass".

The ALTA sample privacy form includes a full list of the requisite disclosures. The sample form does not envision sharing of information outside the corporate title insurance underwriter and affiliate or agent structure. If you are considering sharing nonpublic customer information and do not qualify for an exception within the Federal Trade Commission and/or state rules, please obtain legal advice on what should be included in your form.

Land Title of Nez Perce County, Inc.

COMMITMENT FOR TITLE INSURANCE

SCHEDULE A

1. Effective Date: **August 15, 2008, 8:00 am**
 Issue Date: **August 19, 2008, 8:00 am**

	POLICY AMOUNT
(a) ALTA OWNER'S POLICY Proposed Insured: Jeremy Lee Bass, a married man dealing with his separate property	\$149,900.00 ✓
(b) ALTA LOAN POLICY Proposed Insured: Zions First National Bank. N.A.	\$146,418.00 ✓

Proposed Borrower: Jeremy Lee Bass, a married man dealing with his separate property

3. The estate or interest in the land described or referred to in the Commitment and covered herein is **Fee Simple**.
 4. Title to the **Fee Simple** estate or interest in said land is at the effective date hereof vested in **Roger H. Tutty and Patricia A. Tutty, husband and wife**.
 5. The land referred to in the Commitment is described as follows:

The East 25 feet of Lot 9 and all of Lot 10, Block 10, MAPLEWOOD ADDITION to the City of Lewiston, Nez Perce County, State of Idaho, according to the recorded plat thereof.

Copies to:

Coldwell Banker Tomlinson, Barbara Olsen
 Assist 2 Sell, Sarah Gustafson
 Helen Binninger, Zions First National Bank.
 N.A.
 Shelley Rana, Keeton & Tait

Description	Mortgagee	Owner
Basic Owner		\$755.00
Simultaneous Loan	\$298.80	
9, 22, 8.1	\$50.00	
Totals:	\$348.80	\$755.00

Property Address:
 1515 21st Avenue
 Lewiston, ID 83501

Countersigned
Land Title of Nez Perce County, Inc.

By: Jeremy Lee Bass
 Authorized Signatory

READ AND APPROVED

X Jeremy Lee Bass

Land Title of Nez Perce County, Inc.

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B

Effective Date: August 15, 2008, 8:00 am

The following requirements must be met:

- (a) Pay the agreed amounts for the interest in the land and/or according to the mortgage to be insured.
- (b) Pay us the premium, fees and charges for the policy.
- (c) Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
- (d) You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.

Note: This company will require the joinder of the spouse in the execution of the forthcoming Deed of Trust, if said property is homestead property as provided in Chapter 10, Title 55 of the Idaho Code.

Investigation should be made to determine if there are any services, installation, maintenance or construction charges for sewer, water, telephone, gas, electricity or garbage and refuse collection or any covenants, conditions and restrictions under which an estate, lien or interest in property has been, or may be, cut off, subordinated or otherwise impaired.

FOR YOUR INFORMATION ONLY, WE ADVISE YOU OF THE FOLLOWING MATTER NOT WITHIN THE INSURING PROVISIONS OF THE COMMITMENT OR POLICY:

According to the county record, general taxes have been assessed on the following tax parcel which affects the land in question:

**TAX CARD NO. RPL0880010010AA, \$1,279.02 - 2007 - Gross Tax
THE AMOUNT QUOTED REFLECTS A HOMEOWNER'S EXEMPTION**

NOTES:

The policy to be issued contains an arbitration clause. All arbitrable matters when the amount of Insurance is 1,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at <http://www.alta.org>.

IN THE EVENT THIS TRANSACTION FAILS TO CLOSE, A MINIMUM FEE OF \$100.00 WILL BE CHARGED TO COMPLY WITH THE STATE INSURANCE CODE.

Land Title of Nez Perce County, Inc.

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B - SECTION II EXCEPTIONS

Effective Date: August 15, 2008, 8:00am

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires for value of record the estate or mortgage thereon covered by this Commitment.

Standard Exceptions:

- (a) Rights or claims of parties in possession or claiming to be in possession not shown by the public records.
- (b) Easements, or claims of easements, not shown by the public records.
- (c) Encroachments or questions of location, boundary and area which an accurate survey may disclose.
- (d) Any liens, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not of the premises for determination.
- (e) Unpatented mining claims, reservations or exception in patents or in acts authorizing the issuance thereof; water rights, claims or title to water.
- (f) Any service, installation or connection charges for sewer, water or electricity.
- (g) General taxes not now payable; matters relating to special assessments and special levies, if any, preceding the same becoming a lien.

2. General taxes for the year 2008, which are now a lien, but not yet due or payable.

3. Special assessments of the City of Lewiston, none of which show of record.

4. No search has been made for the City of Lewiston water, sewer or garbage assessments.

5. Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby:

Amount: \$20,000.00

Dated: November 27, 2005

Grantor: Roger H. Tutty and Patricia A. Tutty

Trustee: First American Title Insurance Company

Beneficiary: Zions First National Bank

Recorded: December 12, 2005

Instrument No: 725350, records of Nez Perce County, Idaho

A Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby in the amount of \$100,000.00, dated June 27, 2008, executed by Roger H. Tutty and Patricia A. Tutty, Trustee, First American Title Insurance Company, Beneficiary, Zions First National Bank, Recorded July 28, 2008, as Instrument No. 759517, records of Nez Perce County, Idaho.

NINETEENTH

	2	1
1	4	12
2	5	13

1504 S 2969	1508 S 3267	1512 S 3341	1518 S 3015	1522 S 2953	1526 S 2962
3	5	4	2	1	7

1602 S 4134	1609 S 4134	1614 S 4134
1	4	5

1504 S 3550	1508 S 3684	1512 S 3753	1518 S 3613	1522 S 4629	1526 S 1527
6	8	9	10	11	12

7	8	9	10
S 4138 1601	S 4140 1605	S 4141 1613	

TWENTIETH

	3	2	1
10	11	12	

1504 S 3944	1508 S 3133	1512 S 3037	1518 S 4933	1522 S 4813	1526 S 1
6	5	4	3	2	1

1602 S 3553		1610 S 4630	1616 S 4656
6	5	4	3

FIFTEENTH

7	8	9	10	11	12
S 6184 1505	S 6089 1511	S 6247 1515	S 4055 1523	S 4894 1524	

SIXTEENTH

7	8	9	10
S 3918 1611		S 4	11

TWENTY - FIRST

AVENUE

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

OFFICIAL CHECK

61-608940247

4-13 04 2651 JEREMY BASS

90-431447220

Date September 05, 2008

Amount

\$5,316.05*

ZIONS BANK
Zions First National Bank
Salt Lake City, Utah 84101

PAY

**NATIVE THOUSAND THREE HUNDRED SIXTEEN and 05/100 US Dollars

To The Order Of

*NEZ PERCE COUNTY

Drawer: Zions First National Bank

Authorized Signature

Jeremy Bass

Security
Feature
Indicates
Check