



Commitment for Title Insurance

Issued by

Westcor Land Title Insurance Company

subject to conditions and
stipulations as set forth herein

Thank you for choosing

North Idaho Title Insurance, Inc.

As Your Title Company

Contact Information:

601 E. Front Avenue
Suite 204
Coeur d'Alene, ID 83814
Phone: (208) 765-3333
Fax: (208) 765-1761

North Idaho Title Insurance, Inc.

COMMITMENT

Commitment Issued By:

Order Number: N-43351

North Idaho Title Insurance, Inc.

601 E. Front Avenue, Suite 204
Suite 204
Coeur d'Alene, ID 83814

Escrow Officer: Wendy Wenger
Phone: (208)765-3333
Fax: (208) 765-3325
Escrow Officer Email: wendyw@northidahotitle.com
Email Loan Docs To:

Customer Reference:

Property Address: 2202 N. Highway 41, Post Falls, ID 83854

Dated as of January 22, 2018
Title Officer: Jim Donaghue
Title Officer Email: jdonaghue@northidahotitle.com

EXPLANATION OF CHARGES

2006 ALTA Standard Owners Policy	\$4,380.00
2006 ALTA Extended Loan Policy	\$1,374.00
ALTA 8.1-06	\$15.00
Total Estimated Charges:	\$5,769.00



In an effort to assure that your transaction goes smoothly, please review the following checklist and contact your escrow officer or title officer if you answer "Yes" to any of the following questions:

- **Will you be using a Power of Attorney?**
- **Are any of the parties in title incapacitated or deceased?**
- **Has a change in marital status occurred for any of the Principals?**
- **Will the property be transferred into a trust, partnership, corporation or limited liability company?**
- **Has there been any construction on the property in the last 6 months?**

Remember, all parties signing documents must have a driver's license or other valid photo ID. It is recommended that all documents be signed in blue ink.

COMMITMENT FOR TITLE INSURANCE

Issued by _____



Westcor Land Title Insurance Company, a South Carolina corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company. All liability and obligation under this Commitment shall cease and terminate 180 days after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

This Commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, Westcor Land Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

Issued By:
North Idaho Title Insurance, Inc.
601 E. Front Avenue
Coeur d'Alene, ID 83814
Agent ID: ID1001

[Handwritten signature of John Tyler]

Authorized Countersignature

WESTCORLAND TITLE INSURANCE COMPANY



By: [Handwritten signature of Mary O'Donnell]
President

Attest: [Handwritten signature]
Secretary

CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 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/>.

NOTICE

FEDERAL FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT OF 1980 (FIRPTA)

Upon the sale of United States real property, by a non-resident alien, foreign corporation, partnership or trust, the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA), and as revised by the Tax Reform Act of 1984 (26 USCA 897 (C)(1)(A)(1) and 26 USCA 1445), Revised by the Path Act of 2015, These changes may be reviewed in full in H.R. 2029, now known as Public Law 114-113. See Section 324 of the law for the full text of FIRPTA changes. Effective February 27, 2016, the amendments to FIRPTA contained in the PATH Act have increased the holdback rate from 10% of gross proceeds to 15% of gross proceeds of the sale, regardless of whether the actual tax due may exceed (or be less than) the amount withheld if ANY of the following conditions are met:

1. If the amount realized (generally the sales price) is \$300,000 or less, and the property will be used by the Transferee as a residence (as provided for in the current regulations), no monies need be withheld or remitted to the IRS.
 2. If the amount realized exceeds \$300,000 but does not exceed \$1,000,000, and the property will be used by the Transferee as a residence, (as provided for in the current regulations) then the withholding rate is 10% on the full amount realized (generally the sales prices)
 3. If the amount realized exceeds \$1,000,000, then the withholding rate is 15% on the entire amount, regardless of use by the Transferee. The exemption for personal use as a residence does not apply in this scenario.
- If the purchaser who is required to withhold income tax from the seller fails to do so, the purchaser is subject to fines and penalties as provided under Internal Revenue Code Section 1445.

Escrow Holder will, upon written instructions from the purchaser, withhold Federal Income Tax from the seller and will deposit said tax with the Internal Revenue Service, together with IRS Forms 8288 and 8288-A. The fee charged for this service is \$25.00 payable to the escrow holder.

COMMITMENT - SCHEDULE A

- 1. Effective Date: January 5, 2018 at 7:30AM
- 2. Policy or Policies to be Issued:

2006 ALTA Standard Owners Policy

Proposed Insured:	Liability:	Premium:
Escalade Properties, LLC	\$1,800,000.00	\$4,380.00

2006 ALTA Extended Loan Policy

Proposed Insured:	Liability:	Premium:
TBD	\$1,775,000.00	\$1,374.00

ALTA 8.1-06		\$15.00
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- 3. The interest in the land described or referred to in this Commitment and covered herein is:

Fee Simple

- 4. Title to the estate or interest covered herein is at the effective date hereof vested in:

Zahran Construction Management, Inc., fka Zahran Development, Inc., an Idaho Corporation

- 5. The land referred to in this Commitment is described as follows:

See Exhibit "A" Attached For Legal Description

Inquiries should be directed to:

North Idaho Title Insurance, Inc.
601 E. Front Avenue
Suite 204
Coeur d'Alene, ID 83814
Escrow Officer: Wendy Wenger
Title Officer: Jim Donaghue
Phone: (208) 765-3333
Fax: (208) 765-1761

Exhibit "A" Legal Description

Parcel 1:

The South half of Tract 8, and the North 190.09 feet of Tract 9, Block 31, Post Falls Irrigated Tracts, according to the plat recorded in Book "C" of plats at pages 78 and 79, Records of Kootenai County, Idaho.

LESS any portion within the road right of way.

Excepting therefrom that property conveyed to the United States of America as described in deed recorded in Book 133 of Deeds at Page 189, Records of Kootenai County, Idaho.

Parcel 2:

The North 539.3 Feet of Tract 9, Block 31, Post Falls Irrigated Tracts, according to the plat recorded in Book "C" of plats at pages 78 and 79, Records of Kootenai County, Idaho.

And that portion of the South half of Tract 9, Block 31, Post Falls Irrigated Tracts, more specifically described as follows:

beginning at the northeast corner of 20th Avenue East and State Highway 41;

Thence easterly 492.47 Feet to the Point of Beginning;

Thence northerly 100 feet;

Thence easterly 131.23 Feet;

Thence southerly 100 feet;

Thence Westerly 131.23 Feet to the Point of Beginning.

Excepting therefrom that property conveyed to the United States of America as described in deed recorded in Book 133 of Deeds at Page 189, Records of Kootenai County, Idaho.

Also except the North 190.09 Feet thereof.

Also excepting therefrom that portion of the South half of Tract 9, Block 31, Post Falls Irrigated Tracts, more specifically described as follows:

beginning at the northeast corner of 20th Avenue East and state Highway 41;

Thence northerly 100 feet;

Thence easterly 230 feet to the Point of Beginning;

Thence northerly 50 feet;

Thence easterly 262.47 Feet;

Thence southerly 50 feet;

Thence Westerly 262.47 Feet to the Point of Beginning.

LESS any portion within road rights-of-way.

SCHEDULE B - Part I REQUIREMENTS

The following requirements must be met and completed to the satisfaction of the Company before its Policy of Title Insurance will be issued:

1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
2. We find no open deeds of trust of record. Escrow please confirm before closing.
3. The requirement that we be provided with a copy of the operating agreement and any amendments thereto for Escalade Properties, LLC, a Idaho limited liability company.

SCHEDULE B - Part II STANDARD EXCEPTIONS

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:

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

- B. STANDARD EXCEPTIONS
 - (1) Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession, or claiming to be in possession, thereof.
 - (2) Easements, liens, encumbrances, or claims thereof, which are not shown by the Public Records.
 - (3) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land, and that is not shown by the Public Records
 - (4) Any lien, or right to a lien, imposed by law for services, labor, or material heretofore or hereafter furnished, which lien, or right to a lien, is not shown by the Public Records
 - (5) (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) Indian Treaty or aboriginal rights, including, but not limited to, easements or equitable servitudes; or, (d) water rights, claims or title to water, whether or not the matters excepted under (a),(b),(c) or (d) are shown by the Public Records.
 - (6) Taxes or assessments which are not now payable or which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records; proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
 - (7) Any service, installation, connection, maintenance or construction charges for sewer, water, electricity, or garbage collection or disposal or other utilities unless shown as an existing lien by the Public Records.

PARAGRAPHS 1, 2, 3, 4, 5, 6 AND 7 WILL NOT APPEAR AS PRINTED EXCEPTIONS ON EXTENDED COVERAGE POLICIES, EXCEPT AS TO SUCH PARTS THEREOF, WHICH MAY BE TYPED AS A SPECIAL EXCEPTION IN SCHEDULE B - SECTION II.

SCHEDULE B - Part II SPECIAL EXCEPTIONS

At the date hereof, exceptions to coverage in addition to the printed Exceptions and Exclusions in said policy form would be as follows:

1. General taxes for the year 2018, a lien in the process of assessment, not yet due or payable.
2. Assessments for the City of Post Falls, if any, which are excluded from the coverage afforded hereby.
3. Assessments for the Ross Point Water District, if any, which are excluded from the coverage afforded hereby.
4. Assessments for the Post Falls Local Improvement District # 2004-1, if any, which are excluded from the coverage afforded hereby.
5. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted to Pacific Northwest Pipeline Corporation in a document recorded May 31, 1956, Book 163, Page 578, Official Records:
purpose: construction and maintenance of an oil and gas pipeline
6. Terms, provisions, covenants, conditions, restrictions and easements, provided in the Covenants, Conditions and Restrictions, but omitting covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, in document recorded April 14, 1952, as (book) 149 (page) 575, Official Records. [Document Link](#)
7. Record of Survey recorded October 12, 2006, as (book) 24 (page) 363, Official Records.

The following exceptions apply to Parcel 1:

8. The terms, conditions and provisions as contained in the Agreement entitled "Annexation Agreement", by and between City of Post Falls and C & P Palmer Trust, dated June 10, 2002, recorded July 9, 2004, as (instrument) 1887088, Official Records.
9. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded July 9, 2004, as (instrument) 1887089, Official Records:
Purpose: right of way and water and sewer pipelines
10. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded July 9, 2004, as (instrument) 1887090, Official Records:
Purpose: public roadway, water and sewer pipelines, sidewalks, and other utilities

The following exceptions apply to Parcel 2:

11. An easement over said land for an electric distribution line with appurtenances including right of inspection and incidental purposes, as granted to Kootenai Electric Cooperative, Inc., in deed recorded December 19, 1989, Instrument No. 1169713, Official Records.
12. Grant of easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded January 14, 2005, Instrument No. 1924376, Official Records:
purpose: Public roadway
13. Grant of right-of-way upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded January 14, 2005, Instrument No. 1924377, Official Records:
purpose: Public roadway
14. Grant of easment upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded January 14, 2005, Instrument No. 1924378, Official Records:
purpose: Public roadway
15. Grant of right-of-way upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded January 14, 2005, Instrument No. 1924379, Official Records:
purpose: Public roadway
16. Grant of easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded January 14, 2005, Instrument No. 1924380, Official Records:
purpose: Public roadway
17. Grant of right-of-way upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded January 14, 2005, Instrument No. 1924381, Official Records:
purpose: for water and sewer, and such other surface and underground utility lines as May be necessary
18. Grant of easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded January 14, 2005, Instrument No. 1924382, Official Records:
purpose: Public roadway
19. Grant of right-of-way upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded January 14, 2005, Instrument No. 1924383, Official Records:
purpose: Public roadway
20. Annexation agreement by and between City of Post Falls and Randall J. Bowerman, setting forth terms, recorded March 07, 2005, Instrument No. 1933564, Official Records.
21. Annexation agreement by and between City of Post Falls and Lee Ann Bowerman, setting forth terms, recorded March 07, 2005, Instrument No. 1933565, Official Records.

***** End of Schedule B *****

*** INFORMATIONAL NOTES:

We have made a judgment search against Escalade Properties, LLC, and find none.

The policy to be issued contains an arbitration clause. All arbitrable matters when the amount of Insurance is \$2,000,000 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 www.alta.org.

In the event that this transaction fails to close, a fee with a minimum of \$200.00 will be charged to comply with the state insurance code.

There is no notice of record and therefore no search has been made for any unpaid assessments, charges or fees for sewer, water, garbage, irrigation and other possible utility services.

If the proposed insured under the policy to issue has any questions concerning the Schedule B requirements or exceptions from coverage, the Company will be pleased to provide an explanation. Please contact the title officer named on Schedule A of this commitment.

Address: 2202 N. Highway 41, Post Falls, ID 83854
4181 E. Horsehaven Ave., Post Falls, ID 83854

IMPORTANT NOTICE- ACCEPTABLE TYPES OF FUNDS

Any funds deposited for the closing must be deposited into the escrow depository and cleared prior to disbursement.

ALL FUNDS DEPOSITED MUST BE BY WIRE, CASHIERS CHECK, OFFICIAL CHECK OR PERSONAL CHECK. REQUIRED TIME NECESSARY TO CLEAR EACH TYPE OF FUNDS WILL VARY.

IMPORTANT NOTE: PLEASE BE ADVISED THAT ESCROW HOLDER DOES NOT ACCEPT CASH, MONEY ORDERS, ACH TRANSFERS OR ANY FOREIGN CHECKS.

PLEASE CONTACT ESCROW REGARDING QUESTIONS ON TYPE OF FUNDS REQUIRED IN ORDER TO FACILITATE THE PROMPT CLOSING OF THIS TRANSACTION.

NOTE: If you intend to remit multiple cashier's checks to close your escrow (which may or may not include gift funds or third party funds) IRS cash reporting under IRS Code 8300 may be required. For this reason, you may wish to consider wiring funds in lieu of remitting cashier's checks.

There are no conveyances affecting said land recorded within 24 months of the date of this report.

TAX NOTE:

Taxes, special and general, assessment districts and service areas for the year 2017 were paid in the amount of \$2666.66:

Exemption(s):	None
Parcel No.:	P-7050-31-008-AC
AIN No.:	140310
Parcel 1	

TAX NOTE:

Taxes, special and general, assessment districts and service areas for the year 2017 were paid in the amount of \$3377.43:

Exemption(s):	None
Parcel No.:	P-7050-31-009-AA
AIN No.:	132551
Parcel 2	

PRIVACY POLICY NOTICE

Purpose Of This Notice

Title V of the Gramm-Leach-Bailey 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 a 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:

Montana Title and Escrow Company
National Closing Solutions, Inc.
National Closing Solutions of Alabama, LLC
National Closing Solutions of Maryland, Inc.
Texas National Title

Placer Title Company
Placer Title Insurance Agency of Utah
Premier Title Agency
North Idaho Title Insurance Company
Wyoming Title and Escrow Company

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

- Information we receive from you, such as an application 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 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 finances, securities and insurance.
- Nonfinancial 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.

PRIVACY POLICY
Westcor Land Title Insurance Company

Westcor Land Title Insurance Company ("WLTIC") values its customers and is committed to protecting the privacy of personal information. In keeping with that philosophy, we have developed a Privacy Policy, set out below, that will ensure the continued protection of your nonpublic personal information and inform you about the measures WLTIC takes to safeguard that information.

Who is Covered

Our Privacy Policy applies to each customer who purchases a WLTIC title insurance policy. Typically, this means that the customer covered by our Privacy Policy at the closing of the real estate transaction.

Information Collected

In the normal course of business and to provide the necessary services to our customers, we may obtain nonpublic personal information directly from the customer, from customer-related transactions, or from third parties such as our title insurance agents, lenders, appraisers, surveyors or other similar entities.

Access to Information

Access to all nonpublic personal information is limited to those employees who have a need to know in order to perform their jobs. These employees include, but are not limited to, those in departments such as legal, underwriting, claims administration and accounting.

Information Sharing

It is the policy of WLTIC not to share nonpublic personal information that it collects with anyone other than our policy issuing agents as necessary to complete the real estate settlement services and issue the title insurance policy requested by our customer. WLTIC may share nonpublic personal information as permitted by law with entities with whom WLTIC has a joint marketing agreement. Entities with whom WLTIC has a joint marketing agreement have agreed to protect the privacy of our customer's nonpublic personal information by utilizing similar precautions and security measures to those that WLTIC uses to protect this information and only to use the information for lawful purposes. WLTIC, however, may share information as required by law in response to a subpoena, to a government regulatory agency or to prevent fraud.

Information Security

WLTIC, at all times, strives to maintain the confidentiality and integrity of the personal information in its possession and has instituted measures to guard against its unauthorized access. We maintain physical, electronic and procedural safeguards in compliance with federal standards to protect that information.

Affiliated Business Arrangement Disclosure Statement Notice

To: Escalade Properties LLC
Zahran Development Inc.
From: North Idaho Title Insurance, Inc.
Property: 2202 N. Highway 41, Post Falls, ID 83854
4181 E. Horsehaven Ave., Post Falls, ID 83854
Date: 1/22/2018

This is to give you notice that North Idaho Title Insurance, Inc. has a business relationship with Westcor Land Title Insurance Company. The parent company of North Idaho Title Insurance, Inc. holds a 29.14 percentage interest in the shares of said company. Because of this relationship, this referral may provide North Idaho Title Insurance, Inc. a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services identified below. You are NOT required to use the listed settlement service provider as a condition of the purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Settlement Service: Title Insurance

Settlement Service Provider: Westcor Land Title Insurance Company

Charge or Range of Charges:

2006 ALTA Standard Owners Policy	\$4,380.00
2006 ALTA Extended Loan Policy	\$1,374.00
ALTA 8.1-06	\$15.00
Closing Protection Coverage	\$25.00
Total Estimated Charges:	\$5,794.00

The Charge or Range of Charges is based upon the most currently available information provided to North Idaho Title Insurance, Inc. concerning the purchase price of the subject property (if this is a sale transaction), the amount of the loan, and the service or product requested. If these figures change during the course of the transaction, the charge or range of charges may also change.

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that referring party is referring me/us to purchase the above-described settlement services may receive a financial or other benefit as the result of this referral.

Escalade Properties LLC

Zahran Development Inc.

REVISIONS

.....

represent the file save dates
or revisions are posted within the
the drawing title block.

of 001-0 (now -A) (09)

joined w/ 002-0 (now -A) (02)

AC, 009-AA, AB, AC, 024-AA, AB,
050) annexed into Post Falls per

IA out to additional R/W (05)

AC out to additional R/W & CAT19 (05)

IA and 024-AB out to CAT 19 R/W (06)

of 008-AA (06)

scribed as Tax #20671 (06)

P-7050) annexed into Post Falls per

AB out to R/W (09)

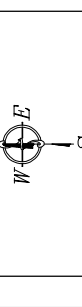
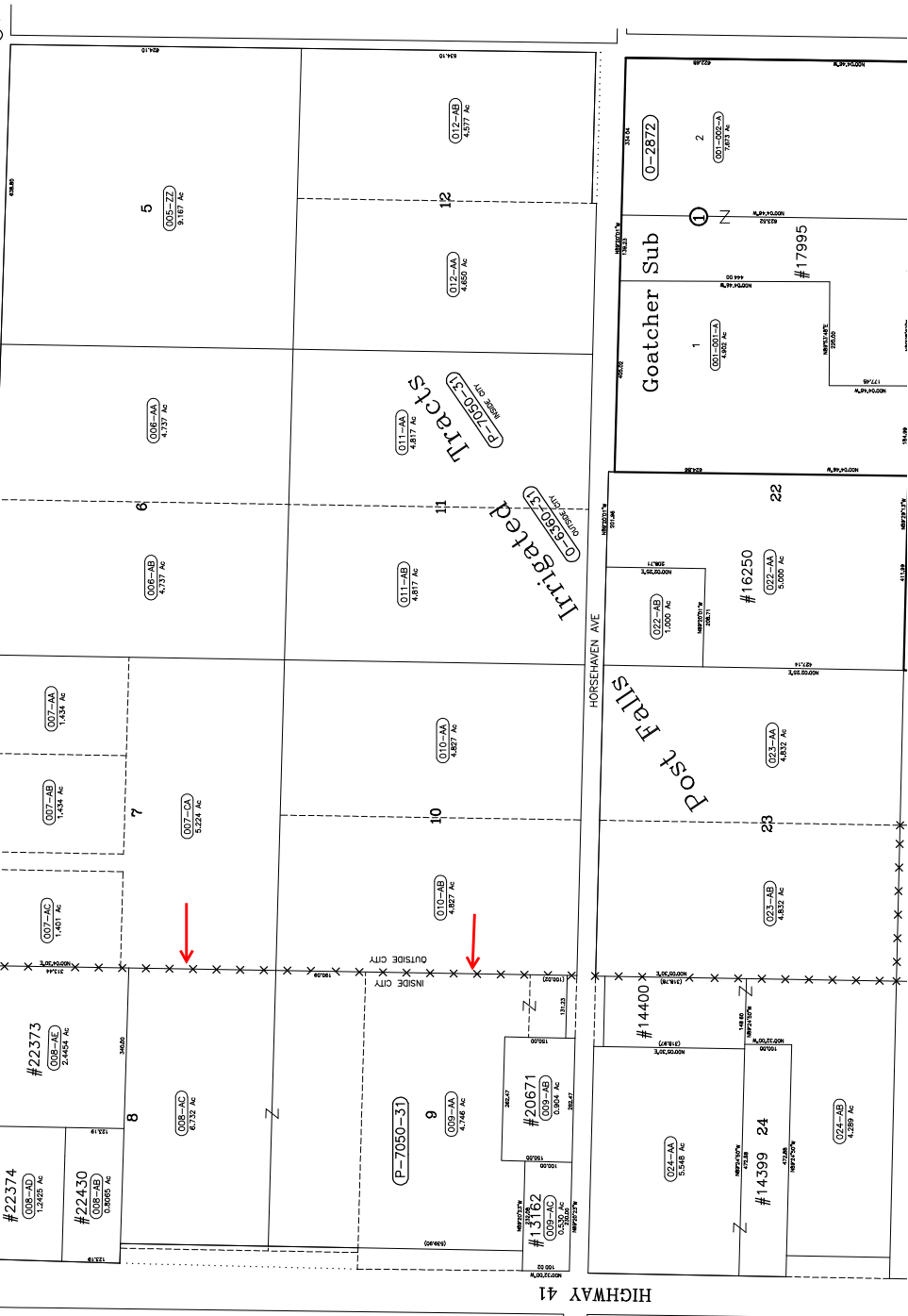
AA out to 008-AD as Tax#22374 and
5 008-AE as Tax#22373 (10)

scribed as Tax #22429 (10)

joined w/ 008-AB and redescribed as

NW1/4 Sec.31 Twp. 51 N. R.4 W.B.M.

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



KOOTENAI COUNTY
IDAHO

ARCHIVE REVISIONS	
INITIALS	DATE
GOATCHER SUBDIVISION	05-10-96
OR CONVERSION	10-25-94
	10-25-94

MADE FILE NOT USED
DRAWING FILE: V:\MKT\DRAWING

NOTES:
This drawing is for reference purposes only. It is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, locations of easements, acreage or other matters shown thereon.

PROPERTY OF BANKERS TRUST COMPANY
FOR INFORMATION AND ONLY OR MAY NOT BE REPRODUCED