



TitleOne
a title & escrow co.

TitleOne Corporation
Authorized Agent for:
Title Resources Guaranty Company

SCHEDULE A

1. Effective Date: December 13, 2017 at 07:30 AM

2. Policy or Policies to be issued:

X ALTA Owners Policy (6/17/06)	<i>Standard Coverage</i>	Policy Amount:	\$0.00
Proposed Insured:		Premium:	\$0.00
To Be Determined			
Endorsements:	None Requested	Charge:	\$0.00

X ALTA Loan Policy (6/17/06)	<i>Extended Coverage</i>	Policy Amount:	\$0.00
Proposed Insured:		Premium:	\$0.00
To Be Determined, its successors and/or assigns, as their interest may appear			
Endorsements:	22-06 - Location \$0.00	Charge:	\$50.00
	8.1-06 - Environmental Liens \$15.00		
	9-06 - Restrictions \$35.00		

3. The estate or interest in the land described or referred to in this Commitment and covered herein is:

Fee Simple

4. Title to the estate or interest in said land is at the effective date hereof vested in:

Mountain America Federal Credit Union

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

See Attached Schedule C

TitleOne Corporation
By:

Elesia Britt, Authorized Signatory

SCHEDULE B-I
Requirements

The following are to be complied with:

1. The Company will require delivery of and approval by the Company of an Indemnity and Affidavit as to Debts, Liens and Possession, prior to the issuance of the policy.
2. Necessary conveyance to the proposed insured.
3. Deed of Trust or Mortgage securing the loan.

NOTE: If a Deed of Trust is contemplated as a part of this transaction, the correct name to be entered as the Trustee is "TITLEONE CORPORATION"

4. **NOTE: The Company has conducted a judgment and lien search of the public records, as of the effective date shown on Schedule A, against the vested owner and/or the proposed insured owner/borrower. The Company has found no such items other than those shown on Schedule B, if any.**
5. **Note: In the event this transaction fails to close, or this commitment is cancelled, a cancellation fee will be charged to comply with the State of Idaho Department of Insurance regulations.**

6. **NOTE: According to the available records, the purported address of said land is:**

212 4TH Street N, Nampa, ID 83687

7. **NOTE: The only deed(s) affecting said land, which recorded within 24 months of the date of this report, or the last recorded vesting deed, is (are) as follows:**

Document: Personal Representative's Deed

Grantor: Richard Wagner, as Personal Representative of the Estate of Robert Alan Wagner, Deceased

Grantee: Ashley Szakacs, a single woman

Recorded: April 4, 2014

Instrument No.: 2014-012091

Document: Trustee's Deed

Grantor: Sydney K. Leavitt, ESQ., a member of the Idaho State Bar

Grantee: Mountain America Federal Credit Union

Recorded: August 3, 2017

Instrument No.: 2017-032770

SCHEDULE B-II
Exceptions From Coverage

Note: The Policy (or Policies) may contain a clause permitting arbitration of claims at the request of either the Insured or the Company. Upon request the Company will provide a copy of this clause and the accompanying arbitration rules prior to the closing of the transaction.

Any policy we issue will have the following Exceptions unless they are taken care of to our satisfaction. If the Company's requirements are satisfied, Exceptions 1 through 6 will be removed on Enhanced/Extended coverage policies.

Exceptions:

1. Rights or claims of parties in possession not shown by the public records.
2. 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.
3. Easements, or claims of easements, not shown by the public records.
4. Any lien, or right to a lien, for services, labor, or materials heretofore or hereafter furnished, imposed by law and 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) water rights, claims to title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the public records.
6. Taxes or special assessments 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 to such proceedings whether or not shown by the records of such agency, or by the public records.
7. Taxes, including any assessments collected therewith, for the year 2018 which are a lien not yet due and payable.
8. Taxes, including any assessments collected therewith, for the year 2017 which are due and payable, but not delinquent.
Parcel Number: R12770000 0
Original Amount: \$1,697.10
9. Special assessments, if any, for the City of Nampa.
10. The land described herein is located within the boundaries of Nampa-Meridian Irrigation District (208-466-7861) and is subject to any assessments levied thereby.
11. Liens, levies, and assessments of the Pioneer Irrigation District and the rights, powers, and easements of said district as provided by law.
12. Easements, reservations, restrictions, and dedications as shown on the official plat of said subdivision.
13. The right of any interested party to sue or to petition to have set aside or modify or to contest the foreclosure sale and deed pursuant thereto or deed-in-lieu thereof, through which title to the land described herein is derived. (Note: The above exception will be omitted from any policy insuring a bona fide purchaser who acquires the estate or interest for fair market value or bona fide encumbrance for value.)

(End of Exceptions)

SCHEDULE C

Legal Description:

Commencing at the most Westerly corner of Lot 12, Block 5, of Nampa City Acres Addition No. 2, Canyon County, Idaho; thence in a Northeasterly direction and parallel to Fourth Road North a distance of 50 feet; thence at right angles in a Southeasterly direction and parallel to Fourth Street North, a distance of 100 feet; thence at right angles in a Southwesterly direction and parallel to Fourth Road North a distance of 50 feet; thence at right angles in a Northwesterly direction a distance of 100 feet to the True Point of Beginning, being the Southwesterly 50 feet of Lot 12, Block 5, of Nampa City Acres Addition No. 2, Nampa, Canyon County, Idaho, according to the Official Plat thereof, filed in Book 2 of Plats at Page 34, records of said County.