

NORTH IDAHO TITLE INSURANCE, INC.

Commitment

Order No. 6001-26558

Issued By:

NORTH IDAHO TITLE INSURANCE, INC.
601 E. FRONT AVENUE
SUITE 204
COEUR D ALENE, ID 83814
Escrow Officer: North Idaho Title Only
Phone: 208-765-3333
Fax: 208-765-3325
Escrow Officer Email: 6001h@northidahotitle.com
Email Loan Docs To: 6001edocs@northidahotitle.com

Customer Reference: MWB /

Property Address: NNA ECHO CANYON DRIVE , HARRISON, ID 83833

Dated as of April 09, 2010 at 7:30 a.m.

Title Officer: Chantelle Hilton

EXPLANATION OF CHARGES

2006 ALTA Owners Standard Coverage Policy (6/17/06)	\$200.00
---	----------

Total Estimated Charges: \$200.00

Schedule A

1. Effective Date: April 09, 2010 at 7:30 a.m.

2. Policy or Policies to be Issued:

ALTA Standard Coverage Owners Policy (6/17/06)

Liability	\$200.00
Premium	\$200.00

Proposed Insured:
TO BE DETERMINED

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

A FEE SIMPLE

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

MOUNTAIN WEST BANK

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

SEE EXHIBIT "A" ATTACHED HEREIN

Inquiries should be directed to:
 NORTH IDAHO TITLE INSURANCE, INC.
 601 E. FRONT AVENUE
 SUITE 204
 COEUR D ALENE, ID 83814
 Escrow Officer: North Idaho Title Only
 Title Officer: Chantelle Hilton
 Phone: 208-765-3333
 Fax: 208-765-3325



 Authorized Officer or Agent

EXHIBIT "A"
LEGAL DESCRIPTION

LOT 128, BLOCK 1, GOZZER RANCH GOLF AND LAKE CLUB II, ACCORDING TO THE PLAT THEREOF FILED IN BOOK "J" OF PLATS, PAGES 316 THROUGH 316J, OFFICIAL RECORDS OF KOOTENAI COUNTY, IDAHO.

Order No. 6001-26558

**SCHEDULE B - SECTION 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. BUYERS NAME NOT RUN ON G.I. PLEASE PROVIDE PRIOR TO THE CLOSE OF ESCROW.

SCHEDULE B - SECTION 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 hereof but prior to the date the proposed Insured acquires of record for value 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 - SECTION 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 2010, A LIEN IN THE PROCESS OF ASSESSMENT, NOT YET DUE OR PAYABLE.
2. 2010 OCCUPANCY TAX ON NEW CONSTRUCTION.
3. ASSESSMENTS FOR THE GOZZER RANCH ASSOCIATION, IF ANY, WHICH ARE EXCLUDED FROM THE COVERAGE AFFORDED HEREBY.
4. ASSESSMENTS FOR THE NORTH KOOTENAI WATER DISTRICT, IF ANY, WHICH ARE EXCLUDED FROM THE COVERAGE AFFORDED HEREBY.
5. AN EASEMENT OVER SAID LAND FOR AN ELECTRIC DISTRIBUTION LINE WITH APPURTENANCES INCLUDING RIGHT OF INSPECTION AND INCIDENTAL PURPOSES, AS GRANTED TO THE WASHINGTON WATER POWER COMPANY, IN DEED RECORDED JANUARY 24, 1947, BOOK 135, PAGE 321, OFFICIAL RECORDS.

NO REPRESENTATION IS MADE AS TO THE CURRENT OWNERSHIP OF SAID EASEMENT.

6. AN EASEMENT OVER SAID LAND FOR AN ELECTRIC DISTRIBUTION LINE WITH APPURTENANCES INCLUDING RIGHT OF INSPECTION AND INCIDENTAL PURPOSES, AS GRANTED TO THE WASHINGTON WATER POWER COMPANY, IN DEED RECORDED AUGUST 13, 1973, INSTRUMENT NO. 631710, OFFICIAL RECORDS.

NO REPRESENTATION IS MADE AS TO THE CURRENT OWNERSHIP OF SAID EASEMENT.

7. THE TERMS, CONDITIONS AND PROVISIONS AS CONTAINED IN THE DEVELOPMENT AGREEMENT BY AND BETWEEN EAST SIDE HIGHWAY DISTRICT AND DISCOVER CDL INVESTORS, LLC, A DELAWARE LIMITED LIABILITY COMPANY, RECORDED SEPTEMBER 26, 2005, INSTRUMENT NO. 1983183.

ADDENDUM TO DEVELOPMENT AGREEMENT RECORDED APRIL 25, 2006, INSTRUMENT NO. 2027476000

8. COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS CONTAINED IN THE RECORDED PLAT OF GOZZER RANCH GOLF AND LAKE CLUB I, AT BOOK "J", PAGES 262 THROUGH 262J, BUT DELETING ANY COVENANTS, CONDITIONS OR RESTRICTIONS INDICATING A PREFERENCE, LIMITATION OR DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN TO THE EXTENT SUCH COVENANTS, CONDITIONS OR RESTRICTIONS VIOLATE 42 USC 3604 (C).

SCHEDULE B - SECTION II
EXCEPTIONS continued

AFFIDAVIT OF MINOR CORRECTION TO PLAT, RECORDED JANUARY 3, 2006 AS INSTRUMENT NO. 2005275.

9. TERMS, PROVISIONS, COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS, PROVIDED IN THE COVENANTS, CONDITIONS AND RESTRICTIONS, BUT OMITTING ANY COVENANT, CONDITION OR RESTRICTION, IF ANY, BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN UNLESS AND ONLY TO THE EXTENT THAT THE COVENANT, CONDITION OR RESTRICTION (A) IS EXEMPT UNDER TITLE 42 OF THE UNITED STATES CODE, OR (B) RELATES TO HANDICAP, BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS, IN DOCUMENT RECORDED OCTOBER 31, 2005, INSTRUMENT NO. 1992179, OFFICIAL RECORDS.

AMONG OTHER THINGS, SAID DOCUMENT PROVIDES THAT AT THE TIME OF EACH LOT SALE, GOZZER RANCH ASSOCIATION WILL COLLECT \$700.00 AS A WORKING CAPITAL CONTRIBUTION.

DECLARATION OF ANNEXATION OF FIRST ADDITION, RECORDED MAY 9, 2006 AS INSTRUMENT NO. 2030382000.

DECLARATION OF ANNEXATION TO SECOND ADDITION TO GOZZER RANCH, RECORDED OCTOBER 20, 2006 AS INSTRUMENT NO. 2062406000.

DECLARATION OF ANNEXATION OF THIRD ADDITION TO GOZZER RANCH GOLF & LAKE CLUB, RECORDED JUNE 11, 2007 AS INSTRUMENT NO. 2104187000.

10. COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS CONTAINED IN THE RECORDED PLAT OF GOZZER RANCH GOLF AND LAKE CLUB II, AT BOOK "J", PAGES 316 THROUGH 316J, BUT DELETING ANY COVENANTS, CONDITIONS OR RESTRICTIONS INDICATING A PREFERENCE, LIMITATION OR DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN TO THE EXTENT SUCH COVENANTS, CONDITIONS OR RESTRICTIONS VIOLATE 42 USC 3604 (C).
11. CLAIM OF LIEN IN THE AMOUNT OF \$2,260.00, PLUS INTEREST, GOZZER RANCH HOMEOWNERS ASSOCIATION, INC., AN IDAHO NONPROFIT CORPORATION, CLAIMANT, RECORDED OCTOBER 13, 2009, INSTRUMENT NO. 2236201000, OFFICIAL RECORDS.

***** END OF SCHEDULE B *****

*** INFORMATIONAL NOTES:

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

Order No. 6001-26558

SCHEDULE B - SECTION II
EXCEPTIONS continued

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 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: NNA ECHO CANYON DRIVE, HARRISON, ID 83833

NOTE: CURRENT INFORMATION FROM THE TREASURERS OFFICE AS FOLLOWS MAY NOT BE ACCURATE OR COMPLETE AND NO ASSURANCE IS GIVEN AS TO ITS ACCURACY OR COMPLETENESS.:

TAXES, SPECIAL AND GENERAL, ASSESSMENT DISTRICTS AND SERVICE AREAS FOR THE YEAR 2009 WERE PAID IN THE AMOUNT OF \$2,496.64:

EXEMPTION(S): NONE

PARCEL NO.: 0-J316-001-128-0

AIN NO.: 302591

NORTH IDAHO TITLE INSURANCE, INC.
Policy Issuing Agent for Westcor Land Title Insurance Company

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 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:

Commonwealth Land Title Insurance Company	Placer Title Company
Fidelity National Title Insurance Company	Placer Title Insurance Agency of Utah
First American Title Insurance Company	Stewart Title Guaranty Company
First American Title Insurance Company of New York	Stewart Title Insurance Company
Lawyers Title Insurance Corporation	Targhee National Title
Montana Title and Escrow Company	The Sterling Title Company
National Closing Solutions	Ticor Title Insurance Company
National Closing Solutions of Alabama, LLC	Transnation Title Insurance Company
NCS Exchange Professionals	United General Title Insurance Company
North Idaho Title Insurance Company	Westcor Land Title Insurance Company
Old Republic National 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 on applications or other forms.
- * Information about your transactions we secure from our files, 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.

COMMITMENT FOR TITLE INSURANCE issued by _____



WESTCOR LAND TITLE INSURANCE COMPANY, a California 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 120 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.

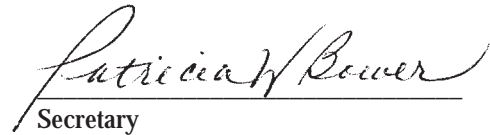
The Company will provide a sample of the policy form upon request.

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.

WESTCOR LAND TITLE INSURANCE COMPANY


President




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 and Stipulations.
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 Stipulations 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/>.