

### ALTA Commitment Form

### COMMITMENT FOR TITLE INSURANCE

Issued by



STEWART TITLE GUARANTY COMPANY, a Texas 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 six months 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, Stewart Title Guaranty Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

Countersigned by:

A handwritten signature in blue ink, appearing to be "J. H. ...".

Authorized Signature

SANDPOINT TITLE INSURANCE

Company

City, State



A handwritten signature in black ink, "Stewart Morris Jr.", written over a horizontal line.

Senior Chairman of the Board

A handwritten signature in black ink, "Malcolm S. Morris", written over a horizontal line.

Chairman of the Board

A handwritten signature in black ink, "Michael Skalko", written over a horizontal line.

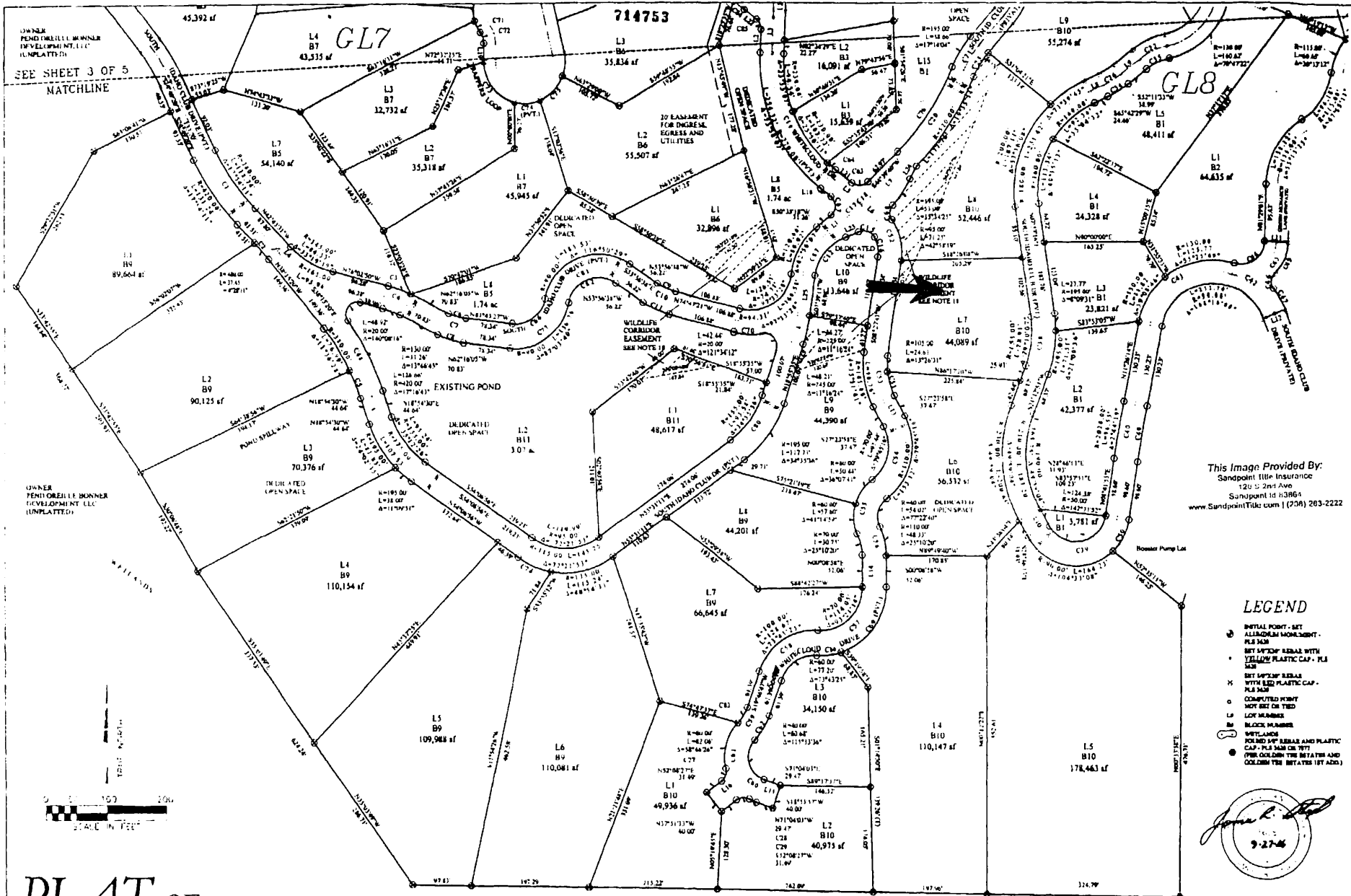
President

## 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/>>.*



All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston, Texas 77252.



**PLAT OF**  
**GOLDEN TEE ESTATES - 3RD ADDITION**  
 SECTION 2, TOWNSHIP 57 NORTH, RANGE 1 WEST  
 BOISE MERIDIAN, BONNER COUNTY, IDAHO

SEE SHEET 5 OF 5 FOR LINE AND CURVE TABLES

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 120 S 2nd Ave  
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 www.SandpointTitle.com | (208) 283-2222

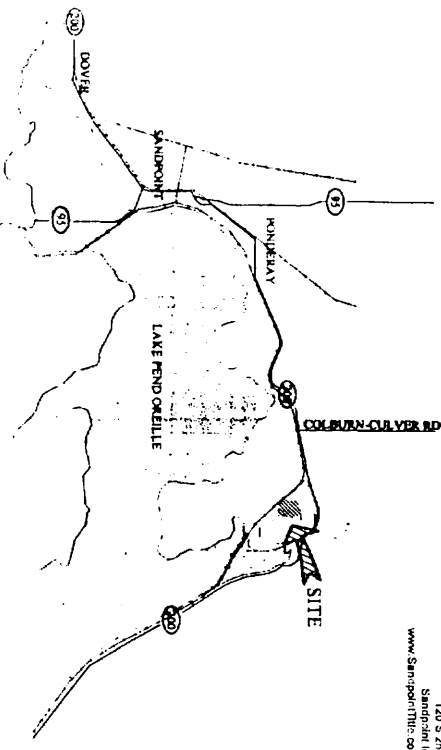
**LEGEND**

- INITIAL POINT - SET
- ALLIUM MONUMENT - PLS 3/4"
- SET BY TOPCON REBAR WITH YELLOW PLASTIC CAP - PLS 1/2"
- SET BY TOPCON REBAR WITH RED PLASTIC CAP - PLS 3/4"
- COMPUTED POINT NOT SET OR TIED
- LOT NUMBER
- BLOCK NUMBER
- WETLANDS
- POND 4" REBAR AND PLASTIC CAP - PLS 3/4" OR 1" (FOR OLD LOTS THE REBAR AND COLUMN TIE REBAR (IF ADD))

*James L. [Signature]*  
 9-27-06

JRS SURVEYING, INC  
 175 BOX 7099 8376 WAHA  
 BONNER COUNTY, ID 83803  
 (208) 367-7555  
 PLAT OF GOLDEN TEE ESTATES - 3RD ADDITION  
 BON MERIDIAN, BONNER COUNTY, IDAHO  
 SECTION 2, TOWNSHIP 57 NORTH, RANGE 1 WEST  
 SHEET 4 OF 5

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Sandpoint Idaho
120 S 2nd Ave
Sandpoint, ID 83884
www.sandpointidaho.com | 208) 263-2222



PLAT OF
GOLDEN TEE ESTATES - 3RD ADDITION
SECTION 2, TOWNSHIP 57 NORTH, RANGE 1 WEST
BOISE MERIDIAN, BONNER COUNTY, IDAHO

Table with 2 columns: BLOCK, LOTS. It lists 11 lots with their respective block numbers and acreages.

OR - OPEN SPACE
R - SINGLE FAMILY RESIDENCE

CERTIFICATE

Be it remembered that Charles W. Ketchum, President of Pond Charlie Bonner Development Holdings, Inc., the manager of Pond Charlie Bonner Development, LLC, has caused to be surveyed and laid out the following tract of land to be known as the Golden Tee Estates 3rd Addition and Bonner described as follows:

The entire... The northern center of Governmental Lot 3, Section 2, which is a standard 1/272 by 307'... The eastern center of Governmental Lot 3, Section 2, which is a standard 1/272 by 307'... The southern center of Governmental Lot 3, Section 2, which is a standard 1/272 by 307'...

All other... open space and roads shown herein are hereby dedicated to the homeowners' association... All other open space and roads shown herein are hereby dedicated to the homeowners' association.

WOLF PUBLIC ACKNOWLEDGEMENT
I, the undersigned, being the duly authorized representative of the Board of Directors of the Golden Tee Estates 3rd Addition, do hereby certify that the foregoing plat of land is a true and correct copy of the original plat of land as the same appears on file in the office of the County Clerk of Bonner County, Idaho.

Signature of Charles W. Ketchum, President of Pond Charlie Bonner Development Holdings, Inc.
Signature of Wolf Public Acknowledgment.

COUNTY TREASURER'S CERTIFICATE

I hereby certify that the required taxes on the above described property have been paid to and to the date of this 20th day of September, 2014.

WATER AND SEWER SERVICE NOTE

All of the lots shown on this Plat will receive a water and sewer service from the City of Sandpoint, Idaho.

INTERIOR MONUMENT CERTIFICATION

The monument shown on this Plat was set by me or under my supervision and is a true and correct copy of the original monument as shown on file in the office of the County Clerk of Bonner County, Idaho.

PANHANDLE HEALTH DISTRICT

A preliminary plat of land for the Golden Tee Estates 3rd Addition is hereby approved by the Board of Health of the Panhandle Health District.

COUNTY COMMISSIONERS' CERTIFICATE

This plat has been approved and accepted by the Board of County Commissioners of Bonner County, Idaho.

COVENANTS AND RESTRICTIONS

The plat of land for the Golden Tee Estates 3rd Addition is subject to the covenants and restrictions set forth in the Declaration of Covenants and Restrictions attached hereto.

PLANNING DIRECTOR'S CERTIFICATE

I hereby certify that this plat has been examined and approved by the Planning Department of the City of Sandpoint, Idaho.

LIENHOLDER'S CERTIFICATE

The following lienholders of a claim of lien on the property described in the foregoing plat have been notified of the recording of this plat and have consented to the recording of this plat.

LIENHOLDER'S CERTIFICATE

The following lienholders of a claim of lien on the property described in the foregoing plat have been notified of the recording of this plat and have consented to the recording of this plat.

COUNTY SURVEYOR'S CERTIFICATE

I hereby certify that I have examined the plat of the Golden Tee Estates 3rd Addition and that it is a true and correct copy of the original plat as the same appears on file in the office of the County Clerk of Bonner County, Idaho.

SURVEYOR'S CERTIFICATION

I have surveyed the land shown on this Plat and certify that it is a true and correct copy of the original plat as the same appears on file in the office of the County Clerk of Bonner County, Idaho.

COUNTY RECORDER

This plat has been filed for record in the office of the County Clerk of Bonner County, Idaho.

PLAT OF HIDDEN LANCES 3RD ADDITION

PLAT OF HIDDEN LANCES 3RD ADDITION
400 4150 OFFICE BLDG.
SANDPOINT, IDAHO 83884