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SUPREME COURT OF THE STATE OF IDAHO

ISC #44583, 44584, 44585 Bonner #CV2009-1810

Valiant Idaho, LLC

Cross-Claimant/Respondent

VS.

North Idaho Resorts JV, LLC VP Incorporated

Cross-Defendants/Appellants

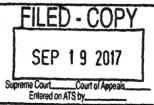
CLERK'S RECORD ON APPEAL

Appealed from the District Court of the First Judicial District of the State of Idaho, in and for the County of Bonner

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VOLUME XLV

44583

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STATE OF IDAHO
County of Bonner

FILED

AT 35 O'CLOCK M
CLERK, DISTRICT COURT
Deputy

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IN THE DISTRICT COURT OF THE FIRST JUDICIAL DISTRICT OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF BONNER

GENESIS GOLF BUILDERS, INC., formerly known as NATIONAL GOLF BUILDERS, INC., a Nevada corporation,

Plaintiff,

vs.

PEND OREILLE BONNER
DEVELOPMENT, LLC,
a Nevada limited liability company; et al.,

Defendants.

AND RELATED COUNTER, CROSS AND THIRD PARTY ACTIONS PREVIOUSLY FILED HEREIN. Case No. CV-09-1810

JUDGMENT

Honorable Barbara A. Buchanan

ORIGINAL

JUDGMENT IS ENTERED AS FOLLOWS:

- 1. Valiant Idaho, LLC ("Valiant") has and does recover this Judgment.
- 2. With respect to Valiant's cause of action against Pend Oreille Bonner Development, LLC ("POBD") for POBD's breach of its loan agreement with R.E. Loans, LLC, Valiant is awarded damages in the total amount of \$3,517,528.06. This damage amount is comprised of: (a) the unpaid principal loan amount of \$278.147.65 and the property taxes paid by Valiant in the amount of \$1,665,855.12, plus prejudgment interest and late fees on these amounts totaling \$1,257,509.92 through July 20, 2016; (b) losses incurred by Valiant to operate and maintain the property in the amount of \$226.582.98; and (c) costs Valiant incurred to remediate a diesel leak in the amount of \$89,432.39. Prejudgment interest will continue to accrue on the unpaid principal loan amount and property taxes Valiant paid at a rate of \$1,417.94 per diem until final judgment is entered. The damages and prejudgment interest awarded to Valiant pursuant to this cause of action are secured by a mortgage recorded on March 15, 2007 as Instrument Nos. 724829 and 724834. Records of Bonner County, Idaho ("RE Loans Mortgage").
- 3. The RE Loans Mortgage is recorded against real property located in the County of Bonner, State of Idaho, and more particularly described and depicted on Exhibit A attached hereto and includes any and all property and property rights appurtenant to, located on or under, and existing in conjunction with said real property as set forth in the RE Loans Mortgage ("RE Property").
- 4. The RE Loans Mortgage is a first priority mortgage which is superior in right, title and interest to any interest claimed by another person or entity with respect to the RE Property.

5. With respect to Valiant's cause of action against POBD for POBD's breach of its loan agreement with Pensco Trust Co. ("Pensco"), Valiant is awarded damages in the total principal amount of \$10,102,599.13. This damage amount is comprised of: (a) the unpaid principal loan amount of \$2,700,000.00; and (b) prejudgment interest and late fees totaling \$7,402,599.13 through July 20, 2016. Prejudgment interest will continue to accrue on the unpaid principal loan amount at a rate of \$4,197.74 per diem until final judgment is entered. The damages and prejudgment interest awarded to Valiant pursuant to this cause of action are secured by a mortgage recorded on August 6, 2008 as Instrument Nos. 756394, 756395 and 756396, Records of Bonner County, Idaho ("Pensco Mortgage").

6. The Pensco Mortgage is recorded against real property located in the County of Bonner, State of Idaho, and more particularly described and depicted on Exhibit B attached hereto and includes any and all property and property rights appurtenant to, located on or under, and existing in conjunction with said real property as set forth in the Pensco Mortgage ("Pensco Property").

7. The Pensco Mortgage is a first priority mortgage which is superior in right, title and interest to any interest claimed by another person or entity with respect to Parcels 29-31, 34, 35 and 66 of the Pensco Property.

8. The Pensco Mortgage is a second priority mortgage, second only to that first priority interest of Valiant pursuant to the RE Loans Mortgage, which is superior in right, title and interest to any other interest claimed by another person or entity with respect to the remainder of the Pensco Property.

9. With respect to Valiant's cause of action against POBD for POBD's breach of

its loan agreement with Mortgage Fund '08 LLC ("MF08"), Valiant is awarded damages in the total

principal amount of \$7,865,085.07. This damage amount is comprised of: (a) the unpaid principal

loan amount of \$2,000,500.00; and (b) prejudgment interest and late fees totaling \$5,864,585.07

through July 20, 2016. Prejudgment interest will continue to accrue on the unpaid principal loan

amount at a rate of \$3,244.28 per diem until final judgment is entered. The damages and

prejudgment interest awarded to Valiant pursuant to this cause of action are secured by a mortgage

recorded on August 6, 2008 as Instrument Nos. 756397, 756398 and 756399, Records of

Bonner County, Idaho ("MF08 Mortgage").

10. The MF08 Mortgage is recorded against real property located in the

County of Bonner, State of Idaho, and more particularly described and depicted on Exhibit C

attached hereto and includes any and all property and property rights appurtenant to, located on

or under, and existing in conjunction with said real property as set forth in the MF08 Mortgage

("MF08 Property").

11. The MF08 Mortgage is a first priority mortgage which is superior in right, title and

interest to any interest claimed by another person or entity with respect to Parcels 33, and 37-40 of

the MF08 Property.

12. The MF08 Mortgage is a second priority mortgage, second only to that first priority

interest of Valiant pursuant to the RE Loans Mortgage, which is superior in right, title and interest to

any other interest claimed by another person or entity with respect to Parcel 32 of the

MF08 Property.

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13. The MF08 Mortgage is a second priority mortgage, second only to that first priority

interest of Valiant pursuant to the Pensco Mortgage, which is superior in right, title and interest to

any other interest claimed by another person or entity with respect to Parcels 29-31, 34, 35 and 66 of

the MF08 Property.

14. The MF08 Mortgage is a third priority mortgage, third only to that first priority

interest of Valiant pursuant to the RE Loans Mortgage and that second priority interest of Valiant

pursuant to the Pensco Mortgage, which is superior in right, title and interest to any other interest

claimed by another person or entity with respect to the remainder of the MF08 Property.

15. With respect to Valiant's causes of action to judicially foreclose the RE Loans

Mortgage, the Pensco Mortgage and the MF08 Mortgage, Valiant is awarded a decree of foreclosure

that shall be separately entered by this Court, such that the real property subject to said Mortgages

shall be sold by the Sheriff of Bonner County, Idaho, by levy and execution according to the law and

practice of this Court, subject to the statutory right to redeem the real property in accordance with the

laws of the State of Idaho.

16. JV, L.L.C. ("JV") is awarded a judgment against POBD in the amount of

\$2,980,475.87, with prejudgment interest accruing at a rate of \$485.408 per diem from May 27, 2016

until entry of judgment. The damages and prejudgment interest awarded to JV are secured by a

mortgage recorded on October 24, 1995 as Instrument No. 474746 records of Bonner County, Idaho

("JV Mortgage"). However, JV's right, title and interest in and to the RE Property,

the Pensco Property and the MF08 Property is inferior to the right, title and interest Valiant possesses

in and to said Properties pursuant to the RE Loans Mortgage, Pensco Mortgage and MF08 Mortgage.

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17. The JV Mortgage is recorded against real property located in the County of Bonner, State of Idaho, and more particularly described and depicted on Exhibit D attached hereto

("JV Property").

18. The JV Mortgage is a first priority mortgage, superior in right, title and interest to any

interest claimed by another person or entity, with respect to Parcel 121 of the JV Property.

19. The JV Mortgage is a second priority mortgage, second only to Valiant's first priority

position pursuant to the RE Loans Mortgage, with respect to Parcels 1, 59, 62, 67, 91, 112, 113

and Tract 6 of Parcel 163.

20. The JV Mortgage is a third priority mortgage, third only to Valiant's first priority

position pursuant to the Pensco Mortgage and Valiant's second priority position pursuant to the

MF08 Mortgage, with respect to Parcel 66.

21. The JV Mortgage is a fourth priority mortgage, fourth only to Valiant's first priority

position pursuant to the RE Loans Mortgage, Valiant's second priority position pursuant to the

Pensco Mortgage and Valiant's third priority position pursuant to the MF08 Mortgage, with respect

to Parcels 2, 41-58, 60, 61, 63-65, 68-90, 92-111, 114-120, 122-158, Tracts 10-12 of Parcel 159, and

Tracts 5-11 of Parcel 177.

22. JV does not have any interest in and to any portion of the remainder of the

RE Property, the Pensco Property and the MF08 Property.

23. JV is awarded a decree of foreclosure that shall be separately entered by this Court,

such that Parcel 121 shall be sold by the Sheriff of Bonner County, Idaho, by levy and execution

according to the law and practice of this Court, subject to the statutory right to redeem the

real property in accordance with the laws of the State of Idaho.

JUDGMENT - Page 6

With respect to each and every parcel of the RE Property, Pensco Property,

MF08 Property and JV Property (except for Parcel 121), any interest held by North Idaho

Resorts, LLC, VP, Incorporated, JV and every other party to this case is junior and subject to the

interests of Valiant by virtue of the RE Loans Mortgage, the Pensco Mortgage and the

MF08 Mortgage, and/or the interests of said parties have been released of record; and any party and

all persons claiming under said party are and shall be forever barred and foreclosed of all right, title,

interest and equity of redemption to the real property, except the right of redemption as provided by

the statutes of the State of Idaho.

25. With respect to Parcel 121 of the JV Property, any interest held by North Idaho

Resorts, LLC, VP, Incorporated, Valiant and every other party to this case is junior and subject to the

interests of JV by virtue of the JV Mortgage and/or the interests of said parties have been released

of record; and any party and all persons claiming under said party are and shall be forever barred and

foreclosed of all right, title, interest and equity of redemption to the real property, except the right of

redemption as provided by the statutes of the State of Idaho.

DATED this 20th day of July 2016.

Honorable Barbara A. Buchanan Judge of the First Judicial District

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on the 20th day of July 2016, a true and correct copy of the foregoing document was served by the method indicated below upon the following party(ies):

Gary A. Finney, Esq. Finney Finney & Finney, P.A. 120 East Lake Street, Suite 317 Sandpoint, Idaho 83864 Telephone: 208.263.7712 Facsimile: 208.263.8211 Counsel For J.V., LLC	[✓] U.S. Mail [] Hand Delivered [] Facsimile [] Overnight Mail [] Electronic Mail garyfinney@finneylaw.net
Richard L. Stacey, Esq. Jeff R. Sykes, Esq. McConnell Wagner Sykes & Stacey PLLC 827 East Park Boulevard, Suite 201 Boise, Idaho 83712 Telephone: 208.489.0100 Facsimile: 208.489.0110 Counsel For Valiant Idaho, LLC	U.S. Mail Hand Delivered Facsimile Overnight Mail Electronic Mail stacey@mwsslawyers.com sykes@mwsslawyers.com
Susan P. Weeks, Esq. James, Vernon & Weeks, PA 1626 Lincoln Way Coeur d'Alene, Idaho 83814 Telephone: 208.667.0683 Facsimile: 208.664.1684 Counsel For VP Incorporated/North Idaho Resorts	[✓] U.S. Mail [] Hand Delivered [] Facsimile [] Overnight Mail [] Electronic Mail sweeks@jvwlaw.net

EXHIBIT A TO JUDGMENT

PROPERTY SECURED BY THE RE LOANS MORTGAGE

Parcel 1

Lot 2, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 2

Tract 1

Lot 10, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Tract 2

Lot 1, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Tract 3

Lot 7, Block 5 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 5

Tract 1

A tract of land in the East half of the Northeast quarter of the Southwest quarter and the Northwest quarter of the Southeast quarter of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

Beginning at the Southeast corner of the East half of the Northeast quarter of the Southwest quarter of said Section 36;

Thence along the South line of the East half of the Northeast quarter of the Southwest quarter, North 89° 36' 27" West, 661.51 feet (record = North 89° 37' 10" West, 661.57 feet to the Southwest corner of the East half of the Northeast quarter of the Southwest quarter;

Thence along the West line of the East half of the Northeast quarter of the Southwest quarter, North 00° 10' 22" East 856.45 feet (record = North 00° 09' 25" East, 856.45 feet); Thence North 89° 10' 53" East, 30.21 feet (record = East, 29.58 feet) to the Westerly right of way of Berry Drive (shown as Olympic Drive on the Second Addition Plat to Hidden Lakes);

Thence Southeasterly along said right of way the following six (6) courses:

- 1. On a non-tangential curve to the left (radial bearing = North 87° 39' 13" East) having a central angle of 36° 44' 06" and a radius of 131.00 feet for an arc distance of 83.99 feet (record = 84.54 feet) (chord = South 20° 42' 50" East, 82.56 feet record = South 20° 37' 27" East, 83.08 feet);
- 2. Thence South 39° 04' 53" East, 419.67 feet (record = South 39° 06' 45" East, 419.68 feet;
- 3. Thence on a curve to the left having a central angle of 30° 42′ 45″ and a radius of 530.00 feet for an arc distance of 108.34 feet (chord = South 44° 56′ 16″ East, 108.15 feet record = South 44° 58′ 08″ East, 108.16 feet);
- 4. Thence South 50° 47' 39" East, 69.68 feet (record = South 50° 49' 31" East, 69.68 feet);

- 5. Thence on a curve to the right having a central angle of 23° 42' 51" and a radius of 970.00 feet, for an arc distance of 401.47 feet (chord = South 38° 56' 14" East, 398.61 feet record = South 38° 58' 05" East 398.61 feet);
- 6. Thence South 27° 04' 48" East, 31.65 feet to the South line of the Northwest quarter of the Southeast quarter (record = South 27° 06' 40" East, 30.77 feet);

Thence leaving said right of way North 89° 36′ 03″ West, 60.37 feet (record = North 89° 37′ 09″ West, 59.55 feet) to the point of beginning.

Tract 2

That part of the Southeast quarter of the Northeast quarter lying North and West of Fairway View Drive of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho.

Tract 3

A tract of land located in a portion of the Southwest quarter of the Southeast quarter of Section 36, Township 58 North, Range 1 West, Boise Meridian, Bonner County, Idaho, more particularly described as follows:

Beginning at the Northwest corner of said Southwest quarter of the Southeast quarter of Section 36; Thence South 89° 36' 03" East 60.37 feet (record = South 89° 37' 09" East.

- 59.55 feet) to the Westerly right of way of Berry Drive (shown as Olympic Drive on the Plat of the Second Addition to Hidden Lakes); thence along said right of way for the following four (4) courses;
- 1. South 27° 04' 48" East, 299.95 feet (record = South 27° 06' 40" east, 300.83 feet);
- 2. North 62° 55' 12" East, 60.00 feet (record = North 62° 53' 20" East, 60.00 feet);
- 3. North 27° 04' 48" West, 125.34 feet (record = North 27° 06' 40" West, 125.34 feet);
- 4. Thence on a curve to the right having a central angle of 79° 01'27" and a radius of 25.00 feet, for an arc distance of 34.48 feet (chord = North 12° 25' 55" East, 31.81 feet record = North 12° 24' 03" East, 31.81 feet) to a point on the Southerly right of way of Fairway View Drive, as shown on the Plat of First Addition to Hidden Lakes; Thence along said right of way for the following eight (8) courses:
- 1. North 51° 56' 39" East, 74.67 feet (record = North 51° 54' 47" East, 74.67 feet);
- 2. Thence on a curve to the right having a central angle of 99° 26' 33" and a radius of 70.00 feet, for an arc distance of 121.49 feet (chord = South 78° 20' 05" East, 106.81 feet record = South 78° 21' 57" East, 106.81 feet);
- 3. Thence South 28° 36' 48" East, 154.03 feet (record = South 28° 38' 40" East, 154.03 feet);
- 4. Thence on a curve to the right having a central angle of 55° 41' 27" and a radius of 90.00 feet for an arc distance of 87.48 feet (chord = South 00° 46' 05" East, 84.08 feet record = South 00° 47' 56" East, 84.08 feet);
- 5. Thence South 27° 04' 39" West, 170.14 feet;
- 6. Thence on a curve to the right having a central angle of 71° 37' 11" and a radius of 60.0 feet, for an arc distance of 75.00 feet (chord = South 08° 43' 57" East, 70.21 feet);
- 7. Thence South 44° 32' 32" East, 50.94 feet;
- 8. Thence on a curve to the right having a central angle of 69° 10' 16" and a radius of 25.00 feet, for an arc distance of 30.18 feet (chord = South 69° 57' 24" East, 28.38 feet record = South 11° 23' 51" East, 30.18 feet) to a point on the West right of way of Lower Pack River Road;

Thence Southerly along said right of way for the following four (4) courses:

- 1. on a non-tangential curve to the right having a central angle of 04° 15' 19" and a radius of 1180.00 feet for an arc distance of 87.69 feet (chord = South 22° 30' 38" West, 87.67 feet);
- 2. Thence South 20° 22' 44" West, 114.57 feet;
- 3. Thence on a curve to the left having a central angle of 22° 29. 50" and a radius of 502.65 feet, for an arc distance of 197.36 feet (chord = South 09° 07' 49" West, 196.10 feet);
- 4. Thence South 02° 07' 06" East, 157.81 feet to the Northerly right of way of State Highway No. 200; Thence along the highway right of way, South 77° 42' 28" West, 72.14 feet (record = South 78° 15' 06" West, 71.11 feet);

Thence continuing along the Highway right of way, South 69° 44' 57" West, 262.22 feet (record = South 69° 43' 16" West, 261.65 feet) to the West line of the Southwest quarter of the Southeast quarter of said Section 36; Thence along the West line of the Southwe t quarter of the Southeast quarter, North 00° 08' 19" East, 1223.36 feet (record = North 00° 07' 13" East, 1223.17 feat) to the point of beginning.

Tract 4

A tract of land located in Section 36, Township 58 North, Range I West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

That portion of said Section 36 lying East of Pack River Road, a county road, Idaho, North of State Highway No. 200, East of Hidden Lakes Subdivision as recorded in Book 4 of Plats, page 64, records of Bonner County, Idaho, West and South of Replat of Blocks 15 and 16 of the Replat of Golden Tee Estates and Golden Tee Estates 1* Addition and unplatted land, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho, Southwest of Golden Tee Estates 8th Addition, recorded in Book 9 of Plats, page 7, records of Bonner County, and West of the land described as a tract of land in the Southeast Quarter of the Southeast quarter (SE1/4 SE1/4) of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

Commencing at a point on the East line of said Section 36, which is N 00° 08' 06" E, 563.94 feet from the Southeast corner of the Section; thence, perpendicular to the East line of the Section, N 89° 51' 54" W, 1103.43 feet to the Southwest corner of Instrument Number 457973 on the Northerly right of way of Highway 200 and the True Point of Beginning; thence, along the Western boundary of Instrument No. 457973, N 01° 25' 02" E, 99.41 feet, to a 5/8 inch rebar and plastic cap stamped PLS 3628; thence S 32° 20' 51" W, 132.00 feet, to a 5/8 inch rebar and plastic cap stamped PLS 3628 on the Northerly right of way of Highway 200; thence, along said right of way, N 79° 54' 11" E, 69.24 feet, to the True Point of Beginning.

Parcel 8

Lot 2, Block 3 in GOLDEN TEE ESTATES PLANNED UNIT DEVELOPMENT (PHASE ONE), according to the plat thereof, recorded in Book 6 of Plats, page 108, records of Bonner County, Idaho.

Parcel 9

Lot 1, Block 1 of the FIRST ADDITION TO HIDDEN LAKES, according to the plat thereof, recorded in Book 4 of Plats, page 161, records of Bonner County, Idaho.

Parcel 10

Lot 2, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Parcel 11

Lot 3, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Parcel 12

Lot 4, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Parcel 13

Lot 5, Block 2 of the SECON? ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Lot 14, Block 2 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 15

Lot 15, Block 2 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES IST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 16

Lot 4, Block 7 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 17

Lot 5, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 19

A tract of land located in Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

That portion of said Section 36 lying East of Golden Tee Estates 8th Addition, recorded in Book 9 of Plats, page 7, records of Bonner County, North of Lot 1A, Block 15, Replat of Blocks 15 and 16 of the Replat of Golden Tee Estates and Golden Tee Estates 1st Addition and unplatted land, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho, and South and West of Lot 1A, Block 10, all of Block 20 and the road between said Lot 1A, Block 10 and Lot 1, Block 20, REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND,

according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 20

Lot 1, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 21

Lot 2, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 22

Lot 3, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Lot 11, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 24

Lot 12, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 25

Lot 13, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 26

Lot 14, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 27

Lot 16, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 28

Lot 20A, Block 20, A REPLAT OF LOTS 5 & 6, BLOCK 22 AND LOT 20, BLOCK 20, REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 6, records of Bonner County, Idaho.

Parcel 32

Lot 1, Block 2, GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Parcel 36

Lots 4A, Block 1, REPLAT OF LOTS 1 THROUGH 4, BLOCK 1 AND BLOCK 16A, REPLAT OF BLOCKS 15 & 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 82, records of Bonner County, Idaho.

Parcel 41

1 ot 12, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Flats, page 78, records of Bonner County, Idaho.

Lot 11, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 43

Lot 9, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 44

Lot 8, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 45

Lot 7, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 46

Lot 6, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 47

Lot 5, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 48

Lot 4, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 49

Lot 3, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 50

Lot 2, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 1, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 52

Lot 14, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 53

Lot 13, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 54

Lot 12, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 55

Lot 11, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 56

Lot 10, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 57

Lot 9, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 58

Lot 8, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 59

Lot 7, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 8, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 61

Lot 7, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 62

Lot 6, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 63

Lot 5, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 64

Lot 4, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 65

Lot 3, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 67

Lot 1, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 68

All that portion of Government Lots 2, 3, 4, 5, 6, 7 8 and 9; the Southwest Quarter of the Northeast Quarter; and the South half of the Northwest quarter of Section 2, Township 57 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, lying South of State Highway No. 200 and lying North and East of the Northern Pacific Railroad (now Montana Rail Link) right of way.

LESS that portion of Section 2, Township 57 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, being that property described in Instrument No. 592059 and more particularly described as follows:

Beginning at a right of way monument on the South right of way of State Highway No. 200, from which the Northwest corner of said Section 2 bears North 25° 54' 43" West, 798.00 feet (record = North 26° 28' 08" West, 798.11 feet; Thence along the South right of way of the Highway, North 68° 35' 39" East, 266.10 feet; Thence continuing along the Highway right of way, on a curve to the left (radial bearing = North 14° 03' 28" West) having a central angle of 00° 08' 55" and a radius of 5799.58 feet for an arc distance of 15.03 feet (chord = North 75° 52' 05" East, 15.03 feet - total distance along right of way from point of beginning

281.13 feet - record = 281.13 feet); Thence leaving said right of way South 00° 04' 10" West, 725.53 feet; Thence North 89° 14' 40" West, 330.00 feet; Thence North 00° 03' 26" West 607.20 feet, to the Southerly right of way of State Highway No. 200; Thence along said right of way North 79° 11' 55" East, 70.38 feet to the true point of beginning.

EXCEPTING therefrom all of the above described properties, any portion lying within the bounds of the following plats:

Replat of Golden Tee Estates and Golden Tee Estates 1st Addition and Unplatted land, recorded in Book 8 of Plats, Page 77.

Golden Tee Estates 2nd Addition, recorded in Book 8 of Plats, Page 79,

Golden Tee Estates 3rd Addition, recorded in Book 8 of Plats, Page 78,

Golden Tee Estates 4th Addition, recorded in Book 8 of Plats, Page 80,

Golden Tee Estates 5th Addition, recorded in Book 8 of Plats, Page 81, and

Golden Tee Estates 7th Addition, recorded in Book 9 of Plats, Page 13, all in the records of

Bonner County, Idaho.

Parcel 69

All that portion of Government Lot 4 in Section 31, Township 58 North, Range 1 East, Boise Meridian, Bonner County, Idaho, lying South of State Highway 200.

Parcel 70

That portion of Government Lots 5, 6, 9, and 10; the Southeast quarter of the Northwest quarter; and the East half of the Southwest quarter; all in Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho lying East GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho, East of GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho, North of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho and North of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

LESS that property described in Instrument No. 22533, records of Bonner County, Idaho, and described as follows: Beginning at the North quarter corner of said Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho; Thence South 1669.70 feet to Pack River and the True Point of Beginning; Thence South 66° 47' West, 203 feet; Thence South 69° 54' West 165.3 feet; Thence South 79° 56' West, 242.5 feet; Thence South 01° 11' East, 146 feet; Thence South 25° 18' East, 118.20 feet; Thence South 54° 29' East, 137.2 feet; Thence South 68° 10' East, 267.1 feet; Thence North 535.6 feet to a point 1669.7 feet South of the North quarter corner of Section 6.

LESS a tract of land in Government Lot 6 and the Southeast quarter of the Northwest quarter of Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho, being that property identified as Tract No. Q-1755-2 in Instrument No. 42975 and more particularly described as follows:

Beginning at a point on the Southerly right of way of State Highway No. 200 which is South 55° 03' 21" East, 2460.29 feet from the Northwest corner of said Section 6 (record South 55° 14° East, 2451.3); Thence South 14° 53°00" "ast, 223.22 feet (record); Thence South 04° 43' 00" East, 640.06 feet (record); Thence South 39° 48' 00" East, 430.00 feet (record); Thence South 30° 28' 00" East, 387.49 feet (record = 500 feet plus or minus) to the East line of the Southeast quarter of the Northwest quarter of said Section 6.

TOGETHER WITH any portion of the Old Highway right of way abandonment described in that certain Quitclaim Deed, executed by the State of Idaho. As Instrument No.696025 and recorded on January 11, 2006, lying within the bounds of the above described property.

Parcel 71

That portion of Government Lots 10 and 11; and the East half of the Southwest quarter; all in Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho lying South of GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho, South of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho and South of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 72

Lot 2, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 73

Lot 3, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 74

Lot 5, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 75

Lot 8, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 76

Lot 8, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 77

Lot 7, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 78

Lot 6, Block 1 of GOLDEN TEE ESTATES 2nd ADDITIGN, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Lot 5, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 80

Lot 4, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 81

Lot 2, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 82

Lot 1, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 83

Lot 9, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 84

Lot 9, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 85

Lot 1, Block 2 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 86

Lot 5, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 87

Lot 10, Block 7 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 1, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 89

Lot 4, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 90

Lot 2, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 91

Lot 5, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 92

Lot 6, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 93

Lot 6, Block 7 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 94

Lot 2, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 95

Lot 1, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 96

Lot 10, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 17, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 98

Lot 16, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 99

Lot 4, Block 6 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 100

Lot 3, Block 6 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 101

Lot 15, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 102

Lot 6, Block 10 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 103

Lot 10, Block 10 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 104

Lot 2, Block 11 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 105

Lot 3, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 8, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 107

Lot 6, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 108

Lot 5, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 109

Lot 10, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 110

Lot 6, Block 1 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 111

Lot 1, Block 5 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 112

Lot 5, Block 5 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 113

Lot 4, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 114

Lot 3, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Lot 6, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 116

Lot 8, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 117

Lot 9, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 118

Lot 2, Block 4 of GOLDEN TEE ESTATES 4^{TH} ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 119

Lot 1, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 120

Lot 1, Block 3 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 122

Lot 1, Block 1 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 123

Lot 1, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 124

Lot 5, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Lot 7, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 126

Lot 9, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 127

Lot 11, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 128

Lot 9, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 129

Lot 8, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 130

Lot 5, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 131

Lot 1, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 132

Lot 6, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 133

Lot 3, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Lot 4, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 135

Lot 3, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 136

Lot 2, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 137

Lot 1, Block 3 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 138

Lot 4, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 139

Lot 3, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 140

Lot 2, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 141

Lot 5, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 142

Lot 1, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Lot 5, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 144

Lot 8, Block 1 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 145

Lot 2, Block 1 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 146

Lot 1, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 147

Lot 2, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 148

Lot 1, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 149

Lot 2, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 150

Lot 4, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 151

Lot 6, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Lot 5, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 153

Lot 8, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 154

Lot 9, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 155

Lot 7, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 156

Lot 5, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 157

Lot 6, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 158

Lot 3, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 159

Tract 1
Block 5A of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 2
Lot 3A, Block 12 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION
AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner
County, Idaho.

Tract 3

Lot 1A, Block 15 of A REPLAT OF BLOCKS 15 AND 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho.

Tract 4

Block 16A of A REPLAT OF BLOCKS 15 AND 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho.

Tract 5

Lot 1A, Block 12 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1st ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 6

Lot 1A, Block 11 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 7

Lot 2A, Block 12 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 8

Lot 2A, Block 15 of A REPLAT OF BLOCKS 15 AND 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho.

Tract 0

Lot 1, Block 14A of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 10

Lot 1, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 11

Block 18 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 12

All that portion of the Southeast Quarter in Section 36, Township 58 North, Range I West, Boise Meridian, Bonner County, Idaho, lying South of State Highway 200 and lying Easterty of Lot I, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

LESS the following described property:

A tract of land in the Southeast quarter of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, being that property described in Instrument No. 92981, records of Bonner County, Idaho and more particularly described as follows:

Commencing at the Southeast corner of said Section 36; Thence along the East line of Section 36, North 00° 08' 06" East, 460.00 feet; Thence perpendicular to the East line of the Section, North 89° 51' 54" West, 568.00 feet to the true point of beginning; Thence South 47° 08' 06" West, 250.00 feet; Thence South 42° 51' 54" East, 348.50 feet; Thence North 47°48' 06" East, 250.00 feet; Thence North 42° 51' 54" West, 348.50 feet to the true point of beginning.

Parcel 163

Tract 1

Lot 21A, Block 2, of REPLAT OF LOTS 20 AND 21, BLOCK 2 REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 81, records of Bonner County, Idaho.

Tract 2

Lot 5A, Block 4 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 3

Lot 1, Block 19 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 4

Lot 13A, Block 13 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 5

Lot 2, Block 19 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 6

Lot 1, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 177

Tract 1

Alpenrose Lane and that portion of North Idaho Club Drive as shown on the plat of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying within Section 36, Township 58 North Range 1 West of the Boise Meridian, Bonner County, Idaho and said North Idaho Club Drive as shown on GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Tract 2

Golden Tee Drive, now Gracie Lane, as shown on the plat of GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho.

Tract 3

That portion of Jim Brown Way as shown on the plat of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying within Section 36, Township 58 North Range 1 West of the Boise Meridian, Bonner County, Idaho.

Tract 4

That portion of Jim Brown Way as shown on the plat of GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho, excepting any portion lying with REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, being between the Easterly extensions of the North boundary of Lot 2, Block 6 and the South boundary of Lot 3, Block 7 of said GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO).

Tract 5

The parcel labelled Road Lot named South Idaho Club Drive lying between Lot 1, Block 17 and Block 18 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying South of State Highway 200.

Tract 6

The private roads named South Idaho Club Drive and Wildflower Way shown on GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Tract 7

The private roads named South Idaho Club Drive, Whitecloud Drive, Nighthawk Lane, Trappers Loop, Pickeroon Lane, Timber Grove Lane and Green Monarch Lane as shown on GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Tract 8

The private roads named Green Monarch Lane, Wildridge Way, Brightwater Lane and North Star Lane as shown on GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho and Forest Highland Drive as shown on GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Tract 9

The private roads named South Idaho Club Drive as shown on GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Tract 10

The private roads named South Idaho Club Drive, Greatwater Circle and Lunch Peak Lane as shown on GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Tract 11

The private roads named Hidden Lakes Drive, Waterdance Way, Oxbow Road and Clubhouse Way as shown and described on REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, and including those portions of Clubhouse Way, which is named Hidden Lakes Drive, above, and Clubhouse Lane, which is named Clubhouse Way, first above, on GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho, which may be or may not be described and included on REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

EXHIBIT B TO JUDGMENT

PROPERTY SECURED BY THE PENSCO MORTGAGE

Parcel 2

Tract I

Lot 10, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Tract 2

Lot 1, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Tract 3

Lot 7, Block 5 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 5

Tract I

A tract of land in the East half of the Northeast quarter of the Southwest quarter and the Northwest quarter of the Southeast quarter of Section 36, Township 58 North, Range I West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

Beginning at the Southeast corner of the East half of the Northeast quarter of the Southwest quarter of said Section 36;

Thence along the South line of the East half of the Northeast quarter of the Southwest quarter, North 89° 36' 27" West, 661.51 feet (record = North 89° 37' 10" West, 661.57 feet to the Southwest corner of the East half of the Northeast quarter of the Southwest quarter;

Thence along the West line of the East half of the Northeast quarter of the Southwest quarter, North 00° 10' 22" East 856.45 feet (record = North 00° 09' 25" East, 856.45 feet); Thence North 89° 10' 53" East, 30.21 feet (record = East, 29.58 feet) to the Westerly right of way of Berry Drive (shown as Olympic Drive on the Second Addition Plat to Hidden Lakes);

Thence Southeasterly along said right of way the following six (6) courses:

- 1. On a non-tangential curve to the left (radial bearing = North 87° 39' 13" East) having a central angle of 36° 44' 06" and a radius of 131.00 feet for an arc distance of 83.99 feet (record = 84.54 feet) (chord = South 20° 42' 50" East, 82.56 feet record = South 20° 37' 27" East, 83.08 feet):
- 2. Thence South 39° 04' 53" East, 419.67 feet (record = South 39° 06' 45" East, 419.68 feet;
- 3. Thence on a curve to the left having a central angle of 11° 42' 45" and a radius of 530.00 feet for an arc distance of 108.34 feet (chord = South 44° 56' 16" East, 108.15 feet record = South 44° 58' 08" East, 108.16 feet);
- 4. Thence South 50° 47' 39" East, 69.68 feet (record = South 50° 49' 31" East, 69.68 feet);
- 5. Thence on a curve to the right having a central angle of 23° 42′ 51" and a radius of 970.00 feet, for an arc distance of 401.47 feet (chord = South 38° 56′ 14" East, 398.61 feet record = South 38° 58′ 05" East 398.61 feet);
- 6. Thence South 27° 04' 48" East, 31.65 feet to the South line of the Northwest quarter of the Southeast quarter record = South 27° 06' 40" East, 30.77 feet);

Thence leaving said right of way North 89° 36' 03" West, 60.37 feet (record = North 89° 37' 09" West, 59.55 feet) to the point of beginning.

Tract 2

That part of the Southeast quarter of the Northeast quarter lying North and West of Fairway View Drive of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho.

Tract 3

A tract of land located in a portion of the Southwest quarter of the Southeast quarter of Section 36, Township 58 North, Range 1 West, Boise Meridian, Bonner County, Idaho, more particularly described as follows:

Beginning at the Northwest corner of said Southwest quarter of the Southeast quarter of Section 36; Thence South 89° 36' 03" East 60.37 feet (record = South 89° 37' 09" East,

59.55 feet) to the Westerly right of way of Berry Drive (shown as Olympic Drive on the Plat of the Second Addition to Hidden Lakes); thence along said right of way for the following four (4) courses;

- 1. South 27° 04' 48" East, 299.95 feet (record = South 27° 06' 40" east, 300.83 feet);
- 2. North 62° 55' 12" East, 60.00 feet (record = North 62° 53' 20" East, 60.00 feet);
- 3. North 27° 04' 48" West, 125.34 feet (record = North 27° 06' 40" West, 125.34 feet);
- 4. Thence on a curve to the right having a central angle of 79° 01'27" and a radius of 25.00 feet, for an arc distance of 34.48 feet (chord = North 12° 25' 55" East, 31.81 feet record = North 12° 24' 03" East, 31.81 feet) to a point on the Southerty right of way of Fairway View Drive, as shown on the Plat of First Addition to Hidden Lakes; Thence along said right of way for the following eight (8) courses:
- 1. North 51° 56' 39" East, 74.67 feet (record = North 51° 54' 47" East, 74.67 feet);
- 2. Thence on a curve to the right having a central angle of 99° 26' 33" and a radius of 70.00 feet, for an arc distance of 121.49 feet (chord = South 78° 20' 05" East, 106.81 feet record = South 78° 21' 57" East, 106.81 feet);
- 3. Thence South 28° 36' 48" East, 154.03 feet (record = South 28° 38' 40" East, 154.03 feet);
- 4. Thence on a curve to the right having a central angle of 55° 41' 27" and a radius of 90.00 feet for an arc distance of 87.48 feet (chord = South 00° 46' 05" East, 84.08 feet record = South 00° 47' 56" East, 84.08 feet);
- 5. Thence South 27° 04' 39" West, 170.14 feet:
- 6. Thence on a curve to the right having a central angle of 71° 37′ 11″ and a radius of 60.0 feet, for an arc distance of 75.00 feet (chord = South 08° 43′ 57″ East, 70.21 feet);
- 7. Thence South 44° 32' 32" East, 50.94 feet;
- 8. Thence on a curve to the right having a central angle of 69° 10' 16" and a radius of 25.00 feet, for an arc distance of 30.18 feet (chord = South 09° 57' 24" East, 28.38 feet record = South 11° 23' 51" East, 30.18 feet) to a point on the West right of way of Lower Pack River Road;

Thence Southerly along said right of way for the following four (4) courses:

- 1. on a non-tangential curve to the right having a central angle of 04° 15' 19" and a radius of 1180.00 feet for an arc distance of 87.69 feet (chord = South 22° 30' 38" West, 87.67 feet);
- 2. Thence South 20° 22' 44" West, 114.57 feet;
- 3. Thence on a curve to the left having a central angle of 22° 29. 50" and a radius of 502.65 feet, for an arc distance of 197.36 feet (chord = South 09° 07' 49" West, 196.10 feet);
- 4. Thence South 02° 07' 06" East, 157.81 feet to the Northerly right of way of State Highway No. 200; Thence along the highway right of way, South 77° 42' 28" West, 72.14 feet (record = South 78° 15' 06" West, 71.11 feet);

Thence continuing along the Highway right of way, South 69° 44' 57" West, 262.22 feet (record = South 69° 43' 16" West, 261.65 feet) to the West line of the Southwest quarter of the Southeast quarter of said Section 36: Thence along the West line of the Southwest quarter of the Southeast quarter, North 00° 08' 19" East, 1223.36 feet (record = North 00° 07' 13" East, 1223.17 feet) to the point of beginning.

Tract 4

A tract of land located in Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

That portion of said Section 36 lying East of Pack River Road, a county road, Idaho, North of State Highway No. 200, East of Hidden Lakes Subdivision as recorded in Book 4 of Plats, page 64, records of Bonner County, Idaho, West and South of Replat of Blocks 15 and 16 of the Replat of Golden Tee Estates and Golden Tee Estates 1st Addition and unplatted land, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho, Southwest of Golden Tee Estates 8th Addition, recorded in Book 9 of Plats, page 7, records of Bonner County, and West of the land described as a tract of land in the Southeast Quarter of the Southeast quarter (SE1/4 SE1/4) of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

Commencing at a point on the East line of said Section 36, which is N 00° 08' 06" E, 563.94 feet from the Southeast corner of the Section; thence, perpendicular to the East line of the Section, N 89° 51' 54" W, 1103.43 feet to the Southwest corner of Instrument Number 457973 on the Northerty right of way of Highway 200 and the True Point of Beginning; thence, along the Western boundary of Instrument No. 457973, N 01° 25' 02" E, 99.41 feet, to a 5/8 inch rebar and plastic cap stamped PLS 3628; thence S 32° 20' 51" W, 132.00 feet, to a 5/8 inch rebar and plastic cap stamped PLS 3628 on the Northerty right of way of Highway 200; thence, along said right of way, N 79° 54' 11" E, 69.24 feet, to the True Point of Beginning.

Parcel 8

Lot 2, Block 3 in GOLDEN TEE ESTATES PLANNED UNIT DEVELOPMENT (PHASE ONE), according to the plat thereof, recorded in Book 6 of Plats, page 198, records of Bonner County, Idaho.

Parcel 9

Lot 1, Block 1 of the FIRST ADDITION TO HIDDEN LAKES, according to the plat thereof, recorded in Book 4 of Plats, page 161, records of Bonner County, Idaho.

Parcel 10

Lot 2, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Parcel 11

Lot 3, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Parcel 12

Lot 4, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Parcel 13

Lot 5, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Lot 14, Block 2 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES IST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 15

Lot 15, Block 2 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 16

Lot 4, Block 7 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 17

Lot 5, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 19

A tract of land located in Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

That portion of said Section 36 lying East of Golden Tee Estates 8th Addition, recorded in Book 9 of Plats, page 7, records of Bonner County, North of Lot 1A, Block 15, Replat of Blocks 15 and 16 of the Replat of Golden Tee Estates and Golden Tee Estates 1st Addition and unplatted land, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho, and South and West of Lot 1A, Block 10, all of Block 20 and the road between said Lot 1A, Block 10 and Lot 1, Block 20, REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND,

according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 20

Lot 1, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 21

Lot 2, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Piats, page 77, records of Bonner County, Idaho.

Lot 3, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 23

Lot 11, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 24

Lot 12, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 25

Lot 13, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 26

Lot 14, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 27

Lot 16, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 28

Lot 20A, Block 20, A REPLAT OF LOTS 5 & 6, BLOCK 22 AND LOT 20, BLOCK 20, REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 6, records of Bonner County, Idaho.

Parcel 29

Lot 6A, Block 22, A REPLAT OF LOTS 5 & 6, BLOCK 22 AND LOT 20, BLOCK 20, REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 6, records of Bonner County, Idaho.

Lots 5A, Block 22, A REPLAT OF LOTS 5 & 6, BLOCK 22 AND LOT 20, BLOCK 20, REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 6, records of Bonner County, Idaho.

Parcel 31

Lot 4, Block 22; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 34

Lots 1A, Block 1, REPLAT OF LOTS 1 THROUGH 4, BLOCK 1 AND BLOCK 16A, REPLAT OF BLOCKS 15 & 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 82, records of Bonner County, Idaho.

Parcel 35

Lots 2A, Block 1, REPLAT OF LOTS 1 THROUGH 4, BLOCK 1 AND BLOCK 16A, REPLAT OF BLOCKS 15 & 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 82, records of Bonner County, Idaho.

Parcel 36

Lots 4A, Block I, REPLAT OF LOTS 1 THROUGH 4, BLOCK I AND BLOCK 16A, REPLAT OF BLOCKS 15 & 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 82, records of Bonner County, Idaho.

Parcel 41

Lot 12, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 42

Lot 11, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 43

Lot 9, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 44

Lot 8, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 7, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 46

Lot 6, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 47

Lot 5, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 48

Lot 4, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 49

Lot 3, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 50

Lot 2, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 51

Lot 1, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 52

Lot 14, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 53

Lot 13, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 12, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 55

Lot 11, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 56

Lot 10, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 57

Lot 9, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 58

Lot 8, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 60

Lot 8, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 61

Lot 7, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 63

Lot 5, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 64

Lot 4, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 3, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 66

Lot 2, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 68

All that portion of Government Lots 2, 3, 4, 5, 6, 7 8 and 9; the Southwest Quarter of the Northeast Quarter; and the South half of the Northwest quarter of Section 2, Township 57 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, lying South of State Highway No. 200 and lying North and East of the Northern Pacific Railroad (now Montana Rail Link) right of way.

LESS that portion of Section 2, Township 57 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, being that property described in Instrument No. 592059 and more particularly described as follows:

Beginning at a right of way monument on the South right of way of State Highway No. 200, from which the Northwest corner of said Section 2 bears North 25° 54' 43" West, 798.00 feet (record = North 26° 28' 08" West, 798.11 feet; Thence along the South right of way of the Highway, North 68° 35' 39" East, 266.10 feet; Thence continuing along the Highway right of way, on a curve to the left (radial bearing = North 14° 03' 28" West) having a central angle of 00° 08' 55" and a radius of 5799.58 feet for an arc distance of 15.03 feet (chord = North 75° 52' 05" East, 15.03 feet - total distance along right of way from point of beginning 281.13 feet - record = 281.13 feet); Thence leaving said right of way South 00° 04' 10" West, 725.53 feet; Thence North 89° 14' 40" West, 330.00 feet; Thence North 00° 03' 26" West 607.20 feet, to the Southerly right of way of State Highway No. 200; Thence along said right of way North 79° 11' 55" East, 70.38 feet to the true point of beginning.

EXCEPTING therefrom all of the above described properties, any portion lying within the bounds of the following plats:

Replat of Golden Tee Estates and Golden Tee Estates 1st Addition and Unplatted land, recorded in Book 8 of Plats, Page 77,

Golden Tee Estates 2nd Addition, recorded in Book 8 of Plats, Page 79,

Golden Tee Estates 3rd Addition, recorded in Book 8 of Plats, Page 78,

Golden Tee Estates 4th Addition, recorded in Book 8 of Plats, Page 80,

Golden Tee Estates 5th Addition, recorded in Book 8 of Plats, Page 81, and

Golden Tee Estates 7th Addition, recorded in Book 9 of Plats, Page 13, all in the records of

Bonner County, Idaho.

Parcel 69

All that portion of Government Lot 4 in Section 31, Township 58 North, Range 1 East, Boise Meridian, Bonner County, Idaho, lying South of State Highway 200.

That portion of Government Lots 5, 6, 9, and 10; the Southeast quarter of the Northwest quarter; and the East half of the Southwest quarter; all in Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho lying East GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho, East of GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho, North of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho and North of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

LESS that property described in Instrument No. 22533, records of Bonner County, Idaho, and described as follows: Beginning at the North quarter corner of said Section 6, Township 57 North, Range I East of the Boise Meridian, Bonner County, Idaho; Thence South 1669.70 feet to Pack River and the True Point of Beginning; Thence South 66° 47° West, 203 feet; Thence South 69° 54° West 165.3 feet; Thence South 79° 56° West, 242.5 feet; Thence South 01° 11° East, 146 feet; Thence South 25° 18° East, 118.20 feet; Thence South 54° 29° East, 137.2 feet; Thence South 68° 10° East, 267.1 feet; Thence North 535.6 feet to a point 1669.7 feet South of the North quarter corner of Section 6.

LESS a tract of land in Government Lot 6 and the Southeast quarter of the Northwest quarter of Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho, being that property identified as Tract No. Q-1755-2 in Instrument No. 42975 and more particularly described as follows: Beginning at a point on the Southerly right of way of State Highway No. 200 which is South 55° 03' 21" East, 2460.29 feet from the Northwest corner of said Section 6 (record South 55° 14° East, 2451.3); Thence South 14° 53°00" East, 223.22 feet (record); Thence South 94° 43' 00" East, 640.00 feet (record); Thence South 39° 48' 00" East, 430.00 feet (record); Thence South 30° 28' 00" East, 387.49 feet (record = 500 feet plus or minus) to the East line of the Southeast quarter of the Northwest quarter of said Section 6.

TOGETHER WITH any portion of the Old Highway right of way abandonment described in that certain Quitclaim Deed, executed by the State of Idaho. As Instrument No.696025 and recorded on January 11, 2006, lying within the bounds of the above described property.

Parcel 71

That portion of Government Lots 10 and 11; and the East half of the Southwest quarter; all in Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho lying South of GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho, South of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho and South of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 72

Lot 2, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 73

Lot 3, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Lot 5, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 75

Lot 8, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 76

Lot 8, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 77

Lot 7, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 78

Lot 6, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 79

Lot 5, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, idaho.

Parcel 80

Lot 4, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 81

Lot 2, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 82

Lot 1, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Lot 9, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 84

Lot 9, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 85

Lot 1, Block 2 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 86

Lot 5, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 87

Lot 10, Block 7 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 88

Lot 1, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 89

Lot 4, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 90

Lot 2, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 92

Lot 6, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 6, Block 7 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 94

Lot 2, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 95

Lot 1, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 96

Lot 10, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 97

Lot 17, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 98

Lot 16, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 99

Lot 4, Block 6 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 100

Lot 3, Block 6 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 101

Lot 15, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 6, Block 10 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 103

Lot 10, Block 10 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 104

Lot 2, Block 11 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 105

Lot 3, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 106

Lot 8, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 107

Lot 6, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 108

Lot 5, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 109

Lot 10, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 110

Lot 6, Block 1 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Lot 1, Block 5 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 114

Lot 3, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 115

Lot 6, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 116

Lot 8, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 117

Lot 9, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 118

Lot 2, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 119

Lot 1, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 120

Lot 1, Block 3 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 122

Lot 1, Block 1 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Lot 1, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 124

Lot 5, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 125

Lot 7, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 126

Lot 9, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 127

Lot 11, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 128

Lot 9, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 129

Lot 8, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 130

Lot 5, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 131

Lot 1, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Lot 6, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 133

Lot 3, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 134

Lot 4, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 135

Lot 3, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 136

Lot 2, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 137

Lot 1, Block 3 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 138

Lot 4, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 139

Lot 3, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 140

Lot 2, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Lot 5, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 142

Lot 1, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 143

Lot 5, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 144

Lot 8, Block 1 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 145

Lot 2, Block 1 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 146

Lot 1, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 147

Lot 2, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 148

Lot 1, Block 2 of GOLDEN TEE ESTATES 7^{TR} ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 149

Lot 2, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Lot 4, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 151

Lot 6, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 152

Lot 5, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 153

Lot 8, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 154

Lot 9, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 155

Lot 7, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 156

Lot 5, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 157

Lot 6, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bouner County, Idaho.

Parcel 158

Lot 3, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Tract 1

Block 5A of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 2

Lot 3A, Block 12 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 3

Lot 1A, Block 15 of A REPLAT OF BLOCKS 15 AND 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho.

Tract 4

Block 16A of A REPLAT OF BLOCKS 15 AND 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho.

Tract 5

Lot 1A, Block 12 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1st ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 6

Lot 1A, Block 11 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 7

Lot 2A, Block 12 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 8

Lot 2A, Block 15 of A REPLAT OF BLOCKS 13 AND 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho.

Tract 9

Lot 1, Block 14A of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 10

Lot 1, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 11

Block 18 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 12

All that portion of the Southeast Quarter in Section 36, Township 58 North, Range 1 West, Boise Meridian, Bonner County, Idaho, lying South of State Highway 200 and lying Easterly of Lot 1, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

LESS the following described property:

A tract of land in the Southeast quarter of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, being that property described in Instrument No. 92981, records of Bonner County, Idaho and more particularly described as follows:

Commencing at the Southeast corner of said Section 36; Thence along the East line of Section 36, North 00° 08' 06" East, 460.00 feet; Thence perpendicular to the East line of the Section, North 89° 51' 54" West, 568.00 feet to the true point of beginning; Thence South 47° 08' 06" West, 250.00 feet; Thence South 42° 51' 54" East, 348.50 feet; Thence North 47°48' 06" East, 250.00 feet; Thence North 42° 51' 54" West, 348.50 feet to the true point of beginning.

Parcel 177

Tract 1

Alpenrose Lane and that portion of North Idaho Club Drive as shown on the plat of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying within Section 36, Township 58 North Range 1 West of the Boise Meridian, Bonner County, Idaho and said North Idaho Club Drive as shown on GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Tract 2

Golden Tee Drive, now Gracie Lane, as shown on the plat of GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho.

Tract 3

That portion of Jim Brown Way as shown on the plat of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying within Section 36, Township 58 North Range 1 West of the Boise Meridian, Bonner County, Idaho.

Tract 4

That portion of Jim Brown Way as shown on the plat of GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho, excepting any portion lying with REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, being between the Easterly extensions of the North boundary of Lot 2, Block 6 and the South boundary of Lot 3, Block 7 of said GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO).

Tract 5

The parcel labelled Road Lot named South Idaho Club Drive lying between Lot 1, Block 17 and Block 18 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying South of State Highway 200.

Tract 6

The private roads named South Idaho Club Drive and Wildflower Way shown on GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Tract 7

The private roads named South Idaho Club Drive, Whitecloud Drive, Nighthawk Lane, Trappers Loop, Pickeroon Lane, Timber Grove Lane and Green Monarch Lane as shown on GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Tract 8

The private roads named Green Monarch Lane, Wildridge Way, Brightwater Lane and North Star Lane as shown on GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho and Forest Highland Drive as shown on GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Tract 9

The private roads named South Idaho Club Drive as shown on GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Tract 10

The private roads named South Idaho Club Drive, Greatwater Circle and Lunch Peak Lane as shown on GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Tract 11

The private roads named Hidden Lakes Drive, Waterdance Way, Oxbow Road and Clubhouse Way as shown and described on REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, and including those portions of Clubhouse Way, which is named Hidden Lakes Drive, above, and Clubhouse Lane, which is named Clubhouse Way, first above, on GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho, which may be or may not be described and included on REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

EXHIBIT C TO JUDGMENT

PROPERTY SECURED BY THE MORTGAGE FUND '08 MORTGAGE

Parcel 2

Tract

Lot 10, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Tract 2

Lot 1, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Tract 3

Lot 7, Block 5 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 5

Tract 1

A tract of land in the East half of the Northeast quarter of the Southwest quarter and the Northwest quarter of the Southeast quarter of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

Beginning at the Southeast corner of the East half of the Northeast quarter of the Southwest quarter of said Section 36;

Thence along the South line of the East half of the Northeast quarter of the Southwest quarter, North 89° 36' 27" West, 661.51 feet (record = North 89° 37' 10" West, 661.57 feet to the Southwest corner of the East half of the Northeast quarter of the Southwest quarter;

Thence along the West line of the East half of the Northeast quarter of the Southwest quarter, North 00° 10' 22" East 856.45 feet (record = North 00° 09' 25" East, 856.45 feet); Thence North 89° 10' 53" East, 30.21 feet (record = East, 29.58 feet) to the Westerly right of way of Berry Drive (shown as Olympic Drive on the Second Addition Plat to Hidden Lakes);

Thence Southeasterly along said right of way the following six (6) courses:

- 1. On a non-tangential curve to the left (radial bearing = North 87° 39' 13" East) having a central angle of 36° 44' 06" and a radius of 131.00 feet for an arc distance of 83.99 feet (record = 84.54 feet) (chord = South 20° 42' 50" East, 82.56 feet record = South 20° 37' 27" East, 83.08 feet);
- 2. Thence South 39° 04' 53" East, 419.67 feet (record = South 39° 06' 45" East, 419.68 feet;
- 3. Thence on a curve to the left having a central angle of 11° 42′ 45" and a radius of 530.00 feet for an arc distance of 108.34 feet (chord = South 44° 56′ 16" East, 108.15 feet record = South 44° 58′ 08" East, 108.16 feet);
- 4. Thence South 50° 47' 39" East, 69.68 feet (record = South 50° 49' 31" East, 69.68 feet);
- 5. Thence on a curve to the right having a central angle of 23° 42′ 51" and a radius of 970.00 feet, for an arc distance of 401.47 feet (chord = South 38° 56′ 14" East, 398.61 feet record = South 38° 58′ 05" East 398.61 feet);
- 6. Thence South 27° 04' 48" East, 31.65 feet to the South line of the Northwest quarter of the Southeast quarter (record = South 27° 06' 40" East, 30.77 feet);

Thence leaving said right of way North 89° 36' 03" West, 60.37 feet (record = North 89° 37' 09" West, 59.55 feet) to the point of beginning.

Tract 2

That part of the Southeast quarter of the Northeast quarter lying North and West of Fairway View Drive of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho.

Tract 3

A tract of land located in a portion of the Southwest quarter of the Southeast quarter of Section 36, Township 58 North, Range 1 West, Boise Meridian, Bonner County, Idaho, more particularly described as follows:

Beginning at the Northwest corner of said Southwest quarter of the Southeast quarter of Section 36; Thence South 89° 36' 03" East 60.37 feet (record = South 89° 37' 09" East,

59.55 feet) to the Westerly right of way of Berry Drive (shown as Olympic Drive on the Plat of the Second Addition to Hidden Lakes); thence along said right of way for the following four (4) courses;

- 1. South 27° 04' 48" East, 299.95 feet (record = South 27° 06' 40" east, 300.83 feet);
- 2. North 62° 55' 12" East, 60.00 feet (record = North 62° 53' 20" East, 60.00 feet);
- 3. North 27° 04' 48" West, 125.34 feet (record = North 27° 06' 40" West, 125.34 feet);
- 4. Thence on a curve to the right having a central angle of 79° 01'27" and a radius of 25.00 feet, for an arc distance of 34.48 feet (chord = North 12° 25' 55" East, 31.81 feet record = North 12° 24' 03" East, 31.81 feet) to a point on the Southerty right of way of Fairway View Drive, as shown on the Plat of First Addition to Hidden Lakes; Thence along said right of way for the following eight (8) courses:
- 1. North 51° 56' 39" East, 74.67 feet (record = North 51° 54' 47" East, 74.67 feet);
- 2. Thence on a curve to the right having a central angle of 99° 26' 33" and a radius of 70.00 feet, for an arc distance of 121.49 feet (chord = South 78° 20' 05" East, 106.81 feet record = South 78° 21' 57" East, 106.81 feet);
- 3. Thence South 28° 36' 48" East, 154.03 feet (record = South 28° 38' 40" East, 154.03 feet);
- 4. Thence on a curve to the right having a central angle of 55° 41' 27" and a radius of 90.00 feet for an arc distance of 87.48 feet (chord = South 00° 46' 05" East, 84.08 feet record = South 00° 47' 56" East, 84.08 feet);
- 5. Thence South 27° 04' 39" West, 170.14 feet:
- **6.** Thence on a curve to the right having a central angle of 71° 37′ 11″ and a radius of 60.0 feet, for an arc distance of 75.00 feet (chord = South 08° 43′ 57″ East, 70.21 feet);
- 7. Thence South 44° 32' 32" East, 50.94 feet:
- 8. Thence on a curve to the right having a central angle of 69° 10' 16" and a radius of 25.00 feet, for an arc distance of 30.18 feet (chord = South 09° 57' 24" East, 28.38 feet record = South 11° 23' 51" East, 30.18 feet) to a point on the West right of way of Lower Pack River Road;

Thence Southerly along said right of way for the following four (4) courses:

- 1. on a non-tangential curve to the right having a central angle of 04° 15′ 19″ and a radius of 1180.00 feet for an arc distance of 87.69 feet (chord = South 22° 30′ 38″ West, 87.67 feet);
- 2. Thence South 20° 22' 44" West, 114.57 feet;
- 3. Thence on a curve to the left having a central angle of 22° 29. 50" and a radius of 502.65 feet, for an arc distance of 197.36 feet (chord = South 09° 07' 49" West, 196.10 feet);
- 4. Thence South 02° 07' 06" East, 157.81 feet to the Northerly right of way of State Highway No. 200; Thence along the highway right of way, South 77° 42' 28" West, 72.14 feet (record = South 78° 15' 06" West, 71.11 feet);

Thence continuing along the Highway right of way, South 69° 44' 57" West, 262.22 feet (record = South 69° 43' 16" West, 261.65 feet) to the West line of the Southwest quarter of the Southeast quarter of said Section 36; Thence along the West line of the Southwest quarter of the Southeast quarter, North 00° 08' 19" East, 1223.36 feet (record = North 00° 07' 13" East, 1223.17 feet) to the point of beginning.

Tract 4

A tract of land located in Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

That portion of said Section 36 lying East of Pack River Road, a county road, Idaho, North of State Highway No. 200, East of Hidden Lakes Subdivision as recorded in Book 4 of Plats, page 64, records of Bonner County, Idaho, West and South of Replat of Blocks 15 and 16 of the Replat of Golden Tee Estates and Golden Tee Estates 1st Addition and unplatted land, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho, Southwest of Golden Tee Estates 8th Addition, recorded in Book 9 of Plats, page 7, records of Bonner County, and West of the land described as a tract of land in the Southeast Quarter of the Southeast quarter (SE1/4 SE1/4) of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

Commencing at a point on the East line of said Section 36, which is N 00° 08′ 06″ E, 563.94 feet from the Southeast corner of the Section; thence, perpendicular to the East line of the Section, N 89° 51′ 54″ W, 1103.43 feet to the Southwest corner of Instrument Number 457973 on the Northerly right of way of Highway 200 and the True Point of Beginning; thence, along the Western boundary of Instrument No. 457973, N 01° 25′ 02″ E, 99.41 feet, to a 5/8 inch rebar and plastic cap stamped PLS 3628; thence S 32° 20′ 51″ W, 132.00 feet, to a 5/8 inch rebar and plastic cap stamped PLS 3628 on the Northerly right of way of Highway 200; thence, along said right of way, N 79° 54′ 11″ E, 69.24 feet, to the True Point of Beginning.

Parcel 8

Lot 2, Block 3 in GOLDEN TEE ESTATES PLANNED UNIT DEVELOPMENT (PHASE ONE), according to the plat thereof, recorded in Book 6 of Plats, page 108, records of Bonner County, Idaho.

Parcel 9

Lot 1, Block 1 of the FIRST ADDITION TO HIDDEN LAKES, according to the plat thereof, recorded in Book 4 of Plats, page 161, records of Bonner County, Idaho.

Parcel 10

Lot 2, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Parcel 11

Lot 3, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Parcel 12

Lot 4, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Parcel 13

Lot 5, Block 2 of the SECOND ADDITION TO HIDDEN LAKES SUBDIVISION, according to the plat thereof, recorded in Book 5 of Plats, page 58, records of Bonner County, Idaho.

Lot 14, Block 2 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES IST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 15

Lot 15, Block 2 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES IST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 16

Lot 4, Block 7 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 17

Lot 5, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 19

A tract of land located in Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, more particularly described as follows:

That portion of said Section 36 fying East of Golden Tee Estates 8th Addition, recorded in Book 9 of Plats, page 7, records of Bonner County, North of Lot 1A, Block 15, Replat of Blocks 15 and 16 of the Replat of Golden Tee Estates and Golden Tee Estates 1st Addition and unplatted land, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho, and South and West of Lot 1A, Block 10, all of Block 20 and the road between said Lot 1A, Block 10 and Lot 1, Block 20, REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND,

according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 20

Lot 1, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 21

Lot 2, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Lot 3, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 23

Lot 11, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 24

Lot 12, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 25

Lot 13, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 26

Lot 14, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 27

Lot 16, Block 20; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 28

Lot 20A, Block 20, A REPLAT OF LOTS 5 & 6, BLOCK 22 AND LOT 20, BLOCK 20, REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 6, records of Bonner County, Idaho.

Parcel 29

Lot 6A, Block 22, A REPLAT OF LOTS 5 & 6, BLOCK 22 AND LOT 20, BLOCK 20, REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 6, records of Bonner County, Idaho.

Lots 5A, Block 22, A REPLAT OF LOTS 5 & 6, BLOCK 22 AND LOT 20, BLOCK 20, REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 6, records of Bonner County, Idaho.

Parcel 31

Lot 4, Block 22; of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 32

Lot 1, Block 2, GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Parcel 33

Lot 2, Block 2, GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Parcel 34

Lots 1A, Block 1, REPLAT OF LOTS 1 THROUGH 4, BLOCK 1 AND BLOCK 16A, REPLAT OF BLOCKS 15 & 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 82, records of Bonner County, Idaho.

Parcel 35

Lots 2A, Block 1, REPLAT OF LOTS 1 THROUGH 4, BLOCK 1 AND BLOCK 16A, REPLAT OF BLOCKS 15 & 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 82, records of Bonner County, Idaho.

Parcel 36

Lots 4A, Block 1, REPLAT OF LOTS 1 THROUGH 4, BLOCK 1 AND BLOCK 16A, REPLAT OF BLOCKS 15 & 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 82, records of Bonner County, Idaho.

Parcel 37

Lot 5, Block 1, GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Lot 6, Block 1, GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Parcel 39

Lot 7, Block 1, GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Parcel 40

Lot 8, Block 1, GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Parcel 41

Lot 12, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 42

Lot 11, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 43

Lot 9, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 44

Lot 8, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 45

Lot 7, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 46

Lot 6, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 5, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 48

Lot 4, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 49

Lot 3, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 50

Lot 2, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 51

Lot 1, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 52

Lot 14, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 53

Lot 13, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 54

Lot 12, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 55

Lot 11, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 10, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 57

Lot 9, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 58

Lot 8, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 60

Lot 8, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 61

Lot 7, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 63

Lot 5, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 64

Lot 4, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 65

Lot 3, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 66

Lot 2, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

All that portion of Government Lots 2, 3, 4, 5, 6, 7 8 and 9; the Southwest Quarter of the Northeast Quarter; and the South half of the Northwest quarter of Section 2, Township 57 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, lying South of State Highway No. 200 and lying North and East of the Northern Pacific Railroad (now Montana Rail Link) right of way.

LESS that portion of Section 2, Township 57 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, being that property described in Instrument No. 592059 and more particularly described as follows:

Beginning at a right of way monument on the South right of way of State Highway No. 200, from which the Northwest corner of said Section 2 bears North 25° 54′ 43″ West, 798.00 feet (record = North 26° 28′ 08″ West, 798.11 feet; Thence along the South right of way of the Highway, North 68° 35′ 39″ East, 266.10 feet; Thence continuing along the Highway right of way, on a curve to the left (radial bearing = North 14° 03′ 28″ West) having a central angle of 00° 08′ 55″ and a radius of 5799.58 feet for an arc distance of 15.03 feet (chord = North 75° 52′ 05″ East, 15.03 feet - total distance along right of way from point of beginning

281.13 feet - record = 281.13 feet); Thence leaving said right of way South 00° 04' 10" West, 725.53 feet; Thence North 89° 14' 40" West, 330.00 feet; Thence North 00° 03' 26" West 607.20 feet, to the Southerly right of way of State Highway No. 200; Thence along said right of way North 79° 11' 55" East, 70.38 feet to the true point of beginning.

EXCEPTING therefrom all of the above described properties, any portion lying within the bounds of the following plats:

Replat of Golden Tee Estates and Golden Tee Estates 1st Addition and Unplatted land, recorded in Book 8 of Plats, Page 77,

Golden Tee Estates 2nd Addition, recorded in Book 8 of Plats, Page 79,

Golden Tee Estates 3rd Addition, recorded in Book 8 of Plats, Page 78,

Golden Tee Estates 4th Addition, recorded in Book 8 of Plats, Page 80,

Golden Tee Estates 5th Addition, recorded in Book 8 of Plats, Page 81, and

Golden Tee Estates 7th Addition, recorded in Book 9 of Plats, Page 13, all in the records of

Bonner County, Idaho.

Parcel 69

All that portion of Government Lot 4 in Section 31, Township 58 North, Range 1 East, Boise Meridian, Bonner County, Idaho, lying South of State Highway 200.

Parcel 70

That portion of Government Lots 5, 6, 9, and 10; the Southeast quarter of the Northwest quarter; and the East half of the Southwest quarter; all in Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho lying East GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho, East of GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho, North of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho and North of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

LESS that property described in Instrument No. 22533, records of Bonner County, Idaho, and described as follows: Beginning at the North quarter corner of said Section 6, Township 57 North, Range I East of the Boise Meridian, Bonner County, Idaho; Thence South 1669.70 feet to Pack River and the True Point of Beginning; Thence South 66° 47° West, 203 feet; Thence South 69° 54° West 165.3 feet; Thence South 79° 56' West, 242.5 feet; Thence South 01° 11' East, 146 feet; Thence South 25° 18' East, 118.20 feet; Thence South 54° 29' East, 137.2 feet; Thence South 68° 10' East, 267.1 feet; Thence North 535.6 feet to a point 1669.7 feet South of the North quarter corner of Section 6.

LESS a tract of land in Government Lot 6 and the Southeast quarter of the Northwest quarter of Section 6. Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho, being that property identified as Tract No. Q-1755-2 in Instrument No. 42975 and more particularly described as follows: Beginning at a point on the Southerly right of way of State Highway No. 200 which is South 55° 03' 21" East, 2460.29 feet from the Northwest corner of said Section 6 (record South 55° 14° East, 2451.3); Thence South 14° 53°00" East, 223.22 feet (record); Thence South 04° 43' 00" East, 640.00 feet (record); Thence South 39° 48' 00" East, 430.00 feet (record); Thence South 30° 28' 00" East, 387.49 feet (record = 500 feet plus or minus) to the East line of the Southeast quarter of the Northwest quarter of said Section 6.

TOGETHER WITH any portion of the Old Highway right of way abandonment described in that certain Quitclaim Deed, executed by the State of Idaho. As Instrument No.696025 and recorded on January 11, 2006, lying within the bounds of the above described property.

Parcel 71

That portion of Government Lots 10 and 11; and the East half of the Southwest quarter; all in Section 6, Township 57 North, Range I East of the Boise Meridian, Bonner County, Idaho lying South of GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho, South of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho and South of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 72

Lot 2, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 73

Lot 3, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 74

Lot 5, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 75

Lot 8, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 76

Lot 8, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Lot 7, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 78

Lot 6, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 79

Lot 5, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 80

Lot 4, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 81

Lot 2, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 82

Lot 1, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 83

Lot 9, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 84

Lot 9, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 85

Lot 1, Block 2 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 5, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 87

Lot 10, Block 7 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 88

Lot 1, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 89

Lot 4, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 90

Lot 2, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 92

Lot 6, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 93

Lot 6, Block 7 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 94

Lot 2, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 95

Lot 1, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 10, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 97

Lot 17, Block I of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 98

Lot 16, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 99

Lot 4, Block 6 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 100

Lot 3, Block 6 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 101

Lot 15, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 102

Lot 6, Block 10 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 103

Lot 10, Block 10 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 104

Lot 2, Block 11 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 3, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 106

Lot 8, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 107

Lot 6, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 108

Lot 5, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 109

Lot 10, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 110

Lot 6, Block 1 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 111

Lot 1, Block 5 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 114

Lot 3, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 115

Lot 6, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Lot 8, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 117

Lot 9, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 118

Lot 2, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 119

Lot 1, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 120

Lot 1, Block 3 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 122

Lot 1, Block 1 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 123

Lot 1, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 124

Lot 5, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 125

Lot 7, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Lot 9, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 127

Lot 11, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 128

Lot 9, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 129

Lot 8, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 130

Lot 5, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 131

Lot 1, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 132

Lot 6, Block 1, GOLDEN TEE ESTATES 5^{TR} ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 133

Lot 3, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 134

Lot 4, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Lot 3, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 136

Lot 2, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 137

Lot 1, Block 3 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 138

Lot 4, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 139

Lot 3, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 140

Lot 2, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 141

Lot 5, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 142

Lot 1, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 143

Lot 5, Block 2 of GOLDEN TEE ESTATES 6^{TR} ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Lot 8, Block 1 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 145

Lot 2, Block 1 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 146

Lot 1, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 147

Lot 2, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 148

Lot 1, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 149

Lot 2, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 150

Lot 4, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 151

Lot 6, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 152

Lot 5, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Lot 8, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 154

Lot 9, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 155

Lot 7, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 156

Lot 5, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 157

Lot 6, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 158

Lot 3, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 159

Tract 1

Block 5A of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 2

Lot 3A, Block 12 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Lot 1A, Block 15 of A REPLAT OF BLOCKS 15 AND 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho.

Tract 4

Block 16A of A REPLAT OF BLOCKS 15 AND 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho.

Tract 5

Lot 1A, Block 12 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1st ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 6

Lot 1A, Block 11 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 7

Lot 2A, Block 12 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 8

Lot 2A, Block 15 of A REPLAT OF BLOCKS 15 AND 16 OF THE REPLAT OF GOLDEN TEE ESTATES & GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 9 of Plats, page 5, records of Bonner County, Idaho.

Tract 9

Lot 1, Block 14A of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 10

Lot 1, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 11

Block 18 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 12

All that portion of the Southeast Quarter in Section 36, Township 58 North, Range 1 West, Boise Meridian, Bonner County, Idaho, lying South of State Highway 200 and lying Easterly of Lot 1, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

LESS the following described property:

A tract of land in the Southeast quarter of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, being that property described in Instrument No. 92981, records of Bonner County, Idaho and more particularly described as follows:

Commencing at the Southeast corner of said Section 36; Thence along the East line of Section 36, North 00° 08' 06" East, 460.00 feet; Thence perpendicular to the East line of the Section, North 89° 51' 54" West, 568.00 feet to the true point of beginning; Thence South 57° 08' 06" West, 250.00 feet; Thence South 42° 51' 54" East, 348.50 feet; Thence North 47° 48' 06" East, 250.00 feet; Thence North 42° 51' 54" West, 348.50 feet to the true point of beginning.

Tract 1

Alpenrose Lane and that portion of North Idaho Club Drive as shown on the plat of REPLAT OF GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying within Section 36, Township 58 North Range 1 West of the Boise Meridian, Bonner County, Idaho and said North Idaho Club Drive as shown on GOLDEN TEE ESTATES 8TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 7, records of Bonner County, Idaho.

Tract 2

Golden Tee Drive, now Gracie Lane, as shown on the plat of GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho.

Tract 3

That portion of Jim Brown Way as shown on the plat of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying within Section 36, Township 58 North Range 1 West of the Boise Meridian, Bonner County, Idaho.

Tract 4

That portion of Jim Brown Way as shown on the plat of GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho, excepting any portion tying with REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, being between the Easterly extensions of the North boundary of Lot 2, Block 6 and the South boundary of Lot 3, Block 7 of said GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO).

Tract 5

The parcel labelled Road Lot named South Idaho Club Drive lying between Lot 1, Block 17 and Block 18 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying South of State Highway 200.

Tract 6

The private roads named South Idaho Club Drive and Wildflower Way shown on GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Tract 7

The private roads named South Idaho Club Drive, Whitecloud Drive, Nighthawk Lane, Trappers Loop, Pickeroon Lane, Timber Grove Lane and Green Monarch Lane as shown on GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Tract 8

The private roads named Green Monarch Lane, Wildridge Way, Brightwater Lane and North Star Lane as shown on GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho and Forest Highland Drive as shown on GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Tract 9

The private roads name § South Idaho Club Drive as shown on GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Tract 10
The private roads named South Idaho Club Drive, Greatwater Circle and Lunch Peak Lane as shown on GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Tract 11
The private roads named Hidden Lakes Drive, Waterdance Way, Oxbow Road and Clubhouse Way as shown and described on REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, and including those portions of Clubhouse Way, which is named Hidden Lakes Drive, above, and Clubhouse Lane, which is named Clubhouse Way, first above, on GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho, which may be or may not be described and included on REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

EXHIBIT D TO JUDGMENT

PROPERTY SECURED BY THE JV, L.L.C. MORTGAGE

Parcel 1

Lot 2, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Parcel 2

Tract 1

Lot 10, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Tract 2

Lot 1, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Tract 3

Lot 7, Block 5 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 41

Lot 12, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 42

Lot 11, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 43

Lot 9, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 44

Lot 8, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 45

Lot 7, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 6, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 47

Lot 5, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 48

Lot 4, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 49

Lot 3, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 50

Lot 2, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 51

Lot 1, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 52

Lot 14, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 53

Lot 13, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 54

Lot 12, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 55

Lot 11, Block 1 of GO! DEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records f Bonner County, Idaho.

Lot 10, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 57

Lot 9, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 58

Lot 8, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 59

Lot 7, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 60

Lot 8, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 61

Lot 7, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 62

Lot 6, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 63

Lot 5, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 64

Lot 4, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 65

Lot 3, Black 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 2, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 67

Lot 1, Block 3 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 68

All that portion of Government Lots 2, 3, 4, 5, 6, 7 8 and 9; the Southwest Quarter of the Northeast Quarter; and the South half of the Northwest quarter of Section 2, Township 57 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, lying South of State Highway No. 200 and lying North and East of the Northern Pacific Railroad (now Montana Rail Link) right of way.

LESS that portion of Section 2, Township 57 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, being that property described in Instrument No. 592059 and more particularly described as follows:

Beginning at a right of way monument on the South right of way of State Highway No. 200, from which the Northwest corner of said Section 2 bears North 25° 54' 43" West, 798.00 feet (record = North 26° 28' 08" West, 798.11 feet; Thence along the South right of way of the Highway, North 68° 35' 39" East, 266.10 feet; Thence continuing along the Highway right of way, on a curve to the left (radial bearing = North 14° 03' 28" West) having a central angle of 00° 08' 55" and a radius of 5799.58 feet for an arc distance of 15.03 feet (chord = North 75° 52' 05" East, 15.03 feet - total distance along right of way from point of beginning

281.13 feet - record = 281.13 feet); Thence leaving said right of way South 00° 04' 10" West, 725.53 feet; Thence North 89° 14' 40" West, 330.00 feet; Thence North 00° 03' 26" West 607.20 feet, to the Southerly right of way of State Highway No. 200; Thence along said right of way North 79° 11' 55" East, 70.38 feet to the true point of beginning.

EXCEPTING therefrom all of the above described properties, any portion lying within the bounds of the following plats:

Replat of Golden Tee Estates and Golden Tee Estates 1st Addition and Unplatted land, recorded in Book 8 of Plats, Page 77,

Golden Tee Estates 2nd Addition, recorded in Book 8 of Plats, Page 79,

Golden Tee Estates 3rd Addition, recorded in Book 8 of Plats, Page 78,

Golden Tee Estates 4th Addition, recorded in Book 8 of Plats, Page 80,

Golden Tee Estates 5th Addition, recorded in Book 8 of Plats, Page 81, and

Golden Tee Estates 7th Addition, recorded in Book 9 of Plats, Page 13, all in the records of

Bonner County, Idaho.

Parcel 69

All that portion of Government Lot 4 in Section 31, Township 58 North, Range 1 East, Boise Meridian, Bonner County, Idaho, lying South of State Highway 200.

That portion of Government Lots 5, 6, 9, and 10; the Southeast quarter of the Northwest quarter; and the East half of the Southwest quarter; all in Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho lying East GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho, East of GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho, North of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho and North of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

LESS that property described in Instrument No. 22533, records of Bonner County, Idaho, and described as follows: Beginning at the North quarter corner of said Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho; Thence South 1669.70 feet to Pack River and the True Point of Beginning; Thence South 66° 47' West, 203 feet; Thence South 69° 54' West 165.3 feet; Thence South 79° 56' West, 242.5 feet; Thence South 01° 11' East, 146 feet; Thence South 25° 18' East, 118.20 feet; Thence South 54° 29' East, 137.2 feet; Thence South 68° 10' East, 267.1 feet; Thence North 535.6 feet to a point 1669.7 feet South of the North quarter corner of Section 6.

LESS a tract of land in Government Lot 6 and the Southeast quarter of the Northwest quarter of Section 6, Township 57 North, Range 1 East of the Boise Meridian, Bonner County, Idaho, being that property identified as Tract No. Q-1755-2 in Instrument No. 42975 and more particularly described as follows:

Beginning at a point on the Southerly right of way of State Highway No. 200 which is South 55° 03' 21" East, 2460.29 feet from the Northwest corner of said Section 6 (record South 55° 14° East, 2451.3); Thence South 14° 53°00" East, 223.22 feet (record); Thence South 04° 43' 00" East, 640.00 feet (record); Thence South 39° 48' 00" East, 430.00 feet (record); Thence South 30° 28' 00" East, 387.49 feet (record = 500 feet plus or minus) to the East line of the Southeast quarter of the Northwest quarter of said Section 6.

TOGETHER WITH any portion of the Old Highway right of way abandonment described in that certain Quitclaim Deed, executed by the State of Idaho. As Instrument No.696025 and recorded on January 11, 2006, lying within the bounds of the above described property.

Parcel 71

That portion of Government Lots 10 and 11; and the East half of the Southwest quarter; all in Section 6, Township 57 North, Range I East of the Boise Meridian, Bonner County, Idaho lying South of GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho. South of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho and South of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 72

Lot 2, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 73

Lot 3, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

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Lot 5, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 75

Lot 8, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 76

Lot 8, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 77

Lot 7, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 78

Lot 6, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 79

Lot 5, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 80

Lot 4, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 81

Lot 2, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 82

Lot 1, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 83

Lot 9, Block 1 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bon er County, Idaho.

Lot 9, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 85

Lot 1, Block 2 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 86

Lot 5, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 87

Lot 10, Block 7 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 88

Lot 1, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 89

Lot 4, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 90

Lot 2, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 91

Lot 5, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 92

Lot 6, Block 8 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 93

Lot 6, Block 7 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Lot 2, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 95

Lot 1, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 96

Lot 10, Block 4 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 97

Lot 17, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 98

Lot 16, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 99

Lot 4, Block 6 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 100

Lot 3, Block 6 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 101

Lot 15, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 102

Lot 6, Block 10 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 103

Lot 10, Block 10 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Peats, page 78, records of Bonner County, Idaho.

Lot 2, Block 11 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 105

Lot 3, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 106

Lot 8, Block 5 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 107

Lot 6, Block 1 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 108

Lot 5, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 109

Lot 10, Block 9 of GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Parcel 110

Lot 6, Block 1 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 111

Lot 1, Block 5 of GOLDEN TEE ESTATES 4^{TR} ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 112

Lot 5, Block 5 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 113

Lot 4, Block 4 of GOLDEN TEE ESTATES 4TH APDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Lot 3, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 115

Lot 6, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 116

Lot 8, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 117

Lot 9, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 118

Lot 2, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 119

Lot 1, Block 4 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 120

Lot 1, Block 3 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 121

Lot 5, Block 2 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 122

Lot 1, Block 1 of GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho.

Parcel 123

Lot 1, Block 1, GOLDEN TEE EST ATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Lot 5, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 125

Lot 7, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 126

Lot 9, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 127

Lot 11, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 128

Lot 9, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 129

Lot 8, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 130

Lot 5, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 131

Lot 1, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 132

Lot 6, Block 1, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Parcel 133

Lot 3, Block 2, GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Buiner County, Idaho.

Lot 4, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 135

Lot 3, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 136

Lot 2, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 137

Lot 1, Block 3 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 138

Lot 4, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 139

Lot 3, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 140

Lot 2, Block 2 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 141

Lot 5, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 142

Lot 1, Block 4 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 143

Lot 5, Block 2 of GOLDEN TEE ESTATES 6^{TB} ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Lot 8, Block 1 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 145

Lot 2, Block 1 of GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Parcel 146

Lot 1, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 147

Lot 2, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 148

Lot 1, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 149

Lot 2, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 150

Lot 4, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 151

Lot 6, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 152

Lot 5, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 153

Lot 8, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Lot 9, Block 2 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 155

Lot 7, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 156

Lot 5, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 157

Lot 6, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 158

Lot 3, Block 1 of GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Parcel 159

Tract 10

Lot 1, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 11

Block 18 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

Tract 12

All that portion of the Southeast Quarter in Section 36, Township 58 North, Range 1 West, Boise Meridian, Bonner County, Idaho, lying South of State Highway 200 and lying Easterly of Lot 1, Block 17 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.

LESS the following described property:

A tract of land in the Southeast quarter of Section 36, Township 58 North, Range 1 West of the Boise Meridian, Bonner County, Idaho, being that property described in Instrument No. 92981, records of Bonner County, Idaho and more particularly described as follows:

Commencing at the Southeast corner of said Section 36; Thence along the East line of Section 36, North 00° 08' 06" East, 460.00 feet; Thence perpendicular to the East line of the Section, North 89° 51' 54" West, 568.00 feet to the true point of beginning; Thence South 47° 6:' 06" West, 250.00 feet; Thence South 42° 51' 54" East, 348.50 feet to the true point of beginning.

Tract 6

Lot 1, Block 2 of GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Parcel 177

Tract 5

The parcel labelled Road Lot named South Idaho Club Drive lying between Lot 1, Block 17 and Block 18 of REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, lying South of State Highway 200.

Tract 6

The private roads named South Idaho Club Drive and Wildflower Way shown on GOLDEN TEE ESTATES 2nd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 79, records of Bonner County, Idaho.

Tract 7

The private roads named South Idaho Club Drive, Whitecloud Drive, Nighthawk Lane, Trappers Loop, Pickeroon Lane, Timber Grove Lane and Green Monarch Lane as shown on GOLDEN TEE ESTATES 3rd ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 78, records of Bonner County, Idaho.

Tract 8

The private roads named Green Monarch Lane, Wildridge Way, Brightwater Lane and North Star Lane as shown on GOLDEN TEE ESTATES 4TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 80, records of Bonner County, Idaho and Forest Highland Drive as shown on GOLDEN TEE ESTATES 7TH ADDITION, according to the plat thereof, recorded in Book 9 of Plats, page 13, records of Bonner County, Idaho.

Tract 9

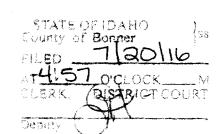
The private roads named South Idaho Club Drive as shown on GOLDEN TEE ESTATES 5TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 81, records of Bonner County, Idaho.

Tract 10

The private roads named South Idaho Club Drive, Greatwater Circle and Lunch Peak Lane as shown on GOLDEN TEE ESTATES 6TH ADDITION, according to the plat thereof, recorded in Book 8 of Plats, page 82, records of Bonner County, Idaho.

Tract 11

The private roads named Hidden Lakes Drive, Waterdance Way, Oxbow Road and Clubhouse Way as shown and described on REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho, and including those portions of Clubhouse Way, which is named Hidden Lakes Drive, above, and Clubhouse Lane, which is named Clubhouse Way, first above, on GOLDEN TEE ESTATES 1ST ADDITION PLANNED UNIT DEVELOPMENT (PHASE TWO), according to the plat thereof, recorded in Book 6 of Plats, Page 114, records of Bonner County, Idaho, which may be or may not be described and included on REPLAT OF GOLDEN TEE ESTATES AND GOLDEN TEE ESTATES 1ST ADDITION AND UNPLATTED LAND, according to the plat thereof, recorded in Book 8 of Plats, page 77, records of Bonner County, Idaho.



Susan P. Weeks, ISB No. 4255 JAMES, VERNON & WEEKS, PA 1626 Lincoln Way Coeur d'Alene, Idaho 83814 Telephone: (208) 667-0683 Facsimile: (208) 664-1684

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2006545

Attorneys for Defendants North Idaho Resorts, LLC and VP, Incorporated

IN THE DISTRICT COURT OF THE FIRST JUDICIAL DISTRICT OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF BONNER

JV₩

GENESIS GOLF BUILDERS, INC., formerly known as NATIONAL GOLF BUILDERS, INC., a Nevada corporation,

Plaintiff.

vs.

PEND OREILLE BONNER DEVELOPMENT, LLC, a Nevada limited liability company; et al.,

Defendants.

AND RELATED COUNTER, CROSS AND THIRD PARTY ACTIONS PREVIOUSLY FILED HEREIN Case No. CV-2009-1810

VP INC'S OPPOSITION TO VALIANT IDAHO'S MEMORANDUM OF COSTS AND ATTORNEY FEES

COMES NOW VP, Inc. ("VP"), by and through its attorneys of record, James, Vernon & Weeks, P.A., and submits this Opposition to Valiant Idaho, LLC's Memorandum of Costs and Attorney Fees.

With respect to the three liens against the real property described in this action, the Court has determinde Valiant has priority for foreclosure based upon the promissory notes assigned to it. However, the determination that the R.E. Loans, Pensco and MF '08 liens have priority does

VP INC'S OPPOSITION TO VALIANT IDAHO'S MEMORANDUM OF COSTS AND ATTORNEY FEES: 1

not entitle Valiant to the award of costs and attorney fees for other separately filed actions that are requested, even through they may tangentially relate to the same failed development.

Furthermore, Valiant in not entitled to an award of costs or fees against NIR or VP, since neither party acted frivolously, unreasonably, or without foundation in this suit. While Valiant believes it should be able to collect costs and attorney fees from any party that didn't acquiesce with its foreclosure action, the law does not agree.

ARGUMENT

A. Valiant is Not Entitled to An Award of Costs or Attorney Fees from Other Court Cases

Valiant's request for costs and attorney fees from other cases should be denied because the time to request costs and fees in those actions has either expired or has not yet accrued. The Idaho Rules of Civil Procedure require a party claiming costs to serve "on adverse parties a memorandum of costs, itemizing each claimed expense" at any time after the decision of the court "but not later than 14 days after entry of judgment." IRCP 54(d)(4) (emphasis added). "Failure to timely file a memorandum of costs is a waiver of the right to costs." IRCP54(d)(4) (emphasis added). Likewise, any claim for attorney fees must also be made no later than 14 days after entry of judgment:

(5) Attorney Fees as Costs. Attorney Fees, when allowable by statute or contract, are costs in an action and processed in the same manner as other costs and included in the memorandum of costs.

IRCP 54(d)(5) (emphasis added). Therefore, any claim for costs or attorney fees not served on adverse parties within 14 days of the entry of judgment is a waiver of the right to those costs and fees.

This Court must deny Valiant's request for costs and fees in all cases other than this case because its request is untimely, waiving any right to those costs and fees.¹ Review of the Idaho Repository reveals that judgment was entered in each case more than 14 days before Valiant's Memorandum of Costs and Attorney Fees was served, and in one case, no final decision to base an award of costs or fees has been entered.

Case Name	Case Number	Date of Judgment or Final Dispositive Order
Sage Holdings LLC, et al. v. Pend Oreille Bonner Development, LLC	CV-2010-2142	9/2/2014
ACI, Inc. v. Bar-K, Inc.	CV-2010-2211	3/23/2015
MUFG Union Bank, N.A. v. Pend Oreille Bonner Development, LLC	CV-2011-0135	12/4/2014
The Idaho Club Homeowner's Association, Inc. v. Pend Oreille Bonner Development, LLC (HOA case)	CV-2011-2284	1/21/2015
The State of Idaho, Idaho Transportation Board v. Pend Oreille Bonner Development, LLC	CV-2012-0008	No final judgment or other decision

With respect to the first four cases listed above, Valiant has waived its right to claim costs and fees of those suits because it failed to serve its Memorandum of Costs and Fees within the time required by Rule 54(d)(4) to the Court presiding in those particular cases. In the last case listed above, Valiant cannot be entitled to an award of costs and fees because there is no final judgment or equivalent decision in that case.

Valiant argues to this Court in the cases listed above it is the "prevailing party" for purposes of an award of costs and fees in the present case. Later in its brief, Valiant notes that the determination of a prevailing party requires consideration of "the final judgment or result of the action in relation to the relief sought by the respective parties." IRCP 54(d)(1)(B). In this case, the Court's jurisdiction is limited to the matters in this case and the Court has no

¹ Review of the Certificate of Service for Valiant's Memorandum of Costs and Attorney Fees also reveals that it failed to serve opposing counsel of the adverse parties in each of those suits as required by IRCP IRCP54(d)(4).

VP INC'S OPPOSITION TO VALIANT IDAHO'S MEMORANDUM OF COSTS AND ATTORNEY FEES: 3

jurisdiction to consider the final judgment or result of those actions in relation to the relief sought by the respective parties. Thus, this Court is unable to even make the preliminary determination of whether Valiant was the prevailing party in any of those matters, let alone determine if there is a basis for an award of costs or fees in those other matters.

Last but not least, Valiant failed to provide the Court with any authority upon which the Court could rely to award costs and attorney fees for separate matters outside the present litigation. Any award of costs and attorney fees from this Court must necessarily only relate to this action before the Court. This Court must deny Valiant's request for costs and fees based on those other cases.

B. Valiant is Not Entitled to an Award of Attorney Fees Against NIR and JV

An award of attorney fees pursuant to Idaho Code Section 12-121 should only be awarded in instances where the Court finds "that the case was brought, pursued or defended frivolously, unreasonably or without foundation." IRCP 54(e)(1). The Idaho Rules of Civil Procedure do not define or provide explanation of whether a case is "brought, pursued or defended frivolously, unreasonably or without foundation." Such a determination is within the broad and sound discretion of the trial court. *Anderson v. Goodliffe*, 140 Idaho 446, 449, 95 P.3d 64, 67 (2004). If an award of attorney fees is granted it must be a reasonable attorney fee. IRCP 53(e)(3).

In this case, neither VP nor NIR has acted in a manner that would entitle Valiant to a section 12-121 attorney fee award, much less an award against multiple parties jointly and severally. Additionally, the fees claimed by Valiant in this action are not reasonable.

VP and NIR's Defense in this Case Was Not Frivolous

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VP and NIR's assertion of a right in the real property at issue in this case was not asserted frivolously, unreasonably or without foundation². The purpose of a foreclosure action is for a court to determine lien priorities. Under I.C. §6-101, there can be but one action for this purpose. There is no dispute that NIR and VP claimed an interest in the property, which is why Valiant named them in the counterclaim and third party suit filed by Valiant in September, 2014. In fact, VP had title to four of the lots upon which foreclosure is moving forward.

A claim that is ultimately unsuccessful is "not necessarily frivolous or lacking in merit simply because it ultimately fails." Gulf Chem. Employees Fed. Credit Union v. Williams, 107 Idaho 890, 894, 693 P.2d 1092, 1096 (Ct. App. 1984). When deciding if a party's actions trigger a Section 12-121 attorney fee award "the entire course of the litigation must be taken into account. Thus, if there is a legitimate, triable issue of fact, attorney fees may not be awarded under I.C. § 12-121 even though the losing party has asserted factual or legal claims that are frivolous, unreasonable, or without foundation." McGrew v. McGrew, 139 Idaho 551, 562, 82 P.3d 833, 844 (2003)(internal citations omitted)(emphasis added).

At this point the sole question before the Court is whether VP and NIR ever presented "a legitimate, triable issue of fact," such that their involvement in this suit was not frivolous, unreasonable, or without foundation. The answer is a resounding yes.

a. Whether the R.E. Loans Loan was Paid Off at Closing was a Legitimate Triable Issue of Fact

This Court must conclude that the issue of whether the R.E. Loans loan was paid off at the subsequent loan closing for the Pensco and MF08 loans was a legitimate triable issue of fact because on two separate occasions the Court came to that same conclusion:

² Valiant's memorandum focuses on the "frivolous" component of the statute and this memorandum will use the same designation. However, the arguments here all apply to a claim that VP or NIR acted unreasonable, and/or without foundation.

Upon consideration, the Court hereby grants JV's motion to reconsider in part, and now finds that there is a genuine issue of material fact as to whether the 2007 RE Loans Note (Loan No. P0099) and Pensco Note (Loan No. P0106) have been satisfied.

Memorandum Decision and Order Granting in Part Reconsideration of the July 21, 2015, Memorandum Decision and Order, 2 (September 4, 2015). Again, the Court acknowledged the need to try this issue when it denied Valiant's third motion for summary judgment based upon the conflicting inferences that could be drawn from the closing documents. Memorandum Decision and Order re: Motions Heard on October 23, 2015, 15 (October 30, 2015). In fact, it was at this point that the Court concluded "the only issue remaining for trial is whether the 2007 RE Loans Note (Loan No. P0099) and the Pensco Note (Loan No. P0106) have been satisfied." Id. at 18.

Now, knowing the ultimate outcome of trial, Valiant wants the Court to conclude that this argument was frivolous because it did not ultimately prevail. In further support of that argument Valiant personally attacks opposing counsel:

It is important for the Court to fully recognize and understand that counsel for JV and NIR/VP were already in possession of and had fully reviewed FATCO's escrow file at the time the JV Opp. To 3rd SJ and the VP Opp. To 3rd SJ were filed with the Court...JV, VP and NIR intentionally withheld these documents from Valiant.

Valiant's Memorandum of Costs and Attorney Fees, p. 16. Valiant claims because NIR and VP were in possession of the entire FATCO escrow file when they filed their oppositions to the third summary judgment "that said parties were fully aware their arguments were not grounded in fact or warranted by existing law." Valiant's Memorandum of Costs and Attorney Fees, at p. 16. In advancing this argument, Valiant fails to recognize that the FATCO officers had not yet been deposied, and the explanation regarding the contents of the file were unavailable to the parties untils the despositions were taken in on January 7, 2016.

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Valiant has apparently decided to rely on the old adage, "if the facts are against one, argue the law; if the law are against one, argue the facts; if both are against one, attack your opponent." First, judgment had been entered against NIR long before the FATCO documents were received. Second, VP's assertion that the amounts that Valiant claimed due under the R.E. loans promissory note proved true at trial. This Court specifically found that payments were made against the note which reduced the amounts Valiant claimed were due.

Valiant also makes another personal attack accusing counsel of failing to provide the FATCO production documents: Valiant claims "[a]lthough counsel for VP was obligated to produce the FATCO documents to Valiant upon her receipt and despite having been specifically requested to do so, the FATCO documents were not produced to Valiant's counsel until minutes prior to the hearing on October 23, 2016 [sic]." In making this personal attack Valiant ignores the actual rule governing third party subpoenas. The Idaho Rules of Civil Procedure are clear that VP had no obligation to provide the FATCO production unless Valiant requested the documents and paid the reasonable costs of providing those documents. IRCP 45(c)(2). Valiant provides the Court with no evidence that it either requested copies of the documents nor paid any costs related to their production. Despite the fact that Valiant never provided VP the reasonable costs for the documents, counsel for VP gratuitously provided the FATCO production documents to Valiant's counsel on October 23, 2015. Valiant's personal attack is indicative of the lack of legal and factual basis to support Valiant's request for attorney fees from NIR and VP.

b. What Amount Remained Unpaid Under the R.E. Loans Promissory Noe was a Legitimate Triable Issue of Fact

At trial, and throughout this litigation, VP argued that the amount still owing under the R.E. Loans loan was not the amount claimed by Valiant. That argument was certainly not frivolous because VP was able to prove that point. For example, VP contended Valiant claimed

an inaccurate amount owed because there were lot sales from POBD to Eagle Pointe, which should have paid down the loan, but were never accounted for in the accountings provided to the Court. See Trial Exhibits W, X, Y, Z, AA, BB. In fact, this argument prevailed and the Court ultimately reduced the amount owed on the R.E. Loans promissory based on one of those sales:

Also at trial, Tom Williams, the president of Sandpoint Title Insurance, Inc. ("Sandpoint Title"), testified that on October 16, 2012, Sandpoint Title wired a payment to Wells Fargo in the amount of \$96,901.00 ("Sandpoint Title Payment") from the sale by EaglePointe of one of the lots it had purchased from POBD. Mr. Williams testified he does not know whether his office ever advised POBD or RE Loans of this payment. Nonetheless, the amount owed pursuant to the 2007 RE Loans Note should be reduced by \$96,901.99.

Memorandum Decision and Order, 25 (May 27, 2016). This outcome alone from trial makes it puzzling that Valiant can argue in good faith the VP defense in this case was frivolous. Therefore, VP's argument that the amounts claimed as owed by Valiant was a legitimate triable issue of fact, and therefore, not frivolous.

2. There is No Legal Basis for Joint and Several Liability

If the Court was decide that one of the parties targeted by Valiant (NIR, VP, and/or JV) was liable for an I.C. § 12-121 attorney fee award, there is no legal basis for joint and several liability for that fee award. Joint and several liability is a tort doctrine that has largely been abrogated by Idaho Code Section 6-803(3). That statutory provision requires that a proportionate judgment be entered against each defendant according to his comparative responsibility. *Id.*Only in instances with employer respondent superior liability is an award truly joint and several against multiple defendants. Rausch v. Pocatello Lumber Co., Inc., 135 Idaho 80, 88, 14 P.3d 1074, 1082 (Ct. App. 2000); I.C. § 6-803(5).

Attorney fee awards pursuant to I.C. § 12-121 are not based in tort and there is no Idaho case law that supports a Section 12-121 attorney fee award against multiple parties jointly and

severally. In fact, an award of attorney fees must be determined by the total amount of attorney fees attributable to the conduct of each party individually based upon that that party's frivolous, unreasonable, or foundationless conduct. See generally Jensen v. Shank, 99 Idaho 565, 567, 585 P.2d 1276, 1278 (1978)(trial court should have determined separately the amount of the total attorney fees which were attributable to the defense of the main action of plaintiffs Jensen, and how much was attributable to the defense of the counterclaim of DePuy, and then awarded those claims separately).

In this case, Valiant has failed to present the Court with any authority to grant an award of attorney fees against NIR, VP, and JV jointly and severally. Therefore, the Court should deny Valiant's request to grant an award of attorney fees against these parties jointly and severally.

3. Attorney Fees Are Unreasonable

a. Fees for Other Actions are Unreasonable

As discussed above, Valiant's claim for attorney fees from other actions beside this action before this Court is necessarily unreasonable. Because Valiant has waived claim to those attorney fees by failing to file a memorandum of costs and attorney fees in each of those actions, it is absolutely unreasonable to claim those attorney fees in this action. Therefore, for purposes of this memorandum in opposition, VP will not attempt to scrutinize or analyze the specific fees claimed for the other lawsuits because there is absolutely no entitlement in this lawsuit for fees incurred in separate actions.

b. Size Scope and Complexity

In this section Valiant essentially blames NIR, VP, and JV for the time and effort it had to expend on meeting its burden of proof in this case. The Court is well aware that Valiant's role in this litigation was to foreclose on POBD's mortgages. POBD acquired a financial interest in a

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successful foreclosure. However, other lien holders and parties with vested interests in those same properties asserted their rights throughout this litigation and defended against Valiant's claims of amounts due on the R.E. Loans promissory note. The difficulty encountered by Valiant was through no fault of other entities that had an interest, but rather arose because they were assigned promissory notes without any of the supporting documentation to prove the amount due. For instance, no one from R.E. Loans testified, and the R.E. Loans documents that were admitted as evidence were acquired by POBD through Sherry Wagner. POBD had no books of their own to produce. Thus, Valiant was placed in the position of proving the R.E. Loans balance based upon third hand information. Throughout this process NIR, VP, and JV asserted legitimate claims, defenses, and legal arguments that required Valiant to foreclose within the parameters of Idaho law. To now argue to the Court that the opposing parties acted frivolously by holding Valiant to its burden of proof is ludicrous.

c. Proportion of Fees to Amounts Recovered

Again Valiant wants to be awarded for its fees and costs in other cases in which it has waived those claims. Those amounts cannot be awarded by this Court.

d. Particular Fees are Excessive and/or Unreasonable

The only costs and attorney fees this Court should consider are those incurred for the Bonner County Case CV-2009-1810 (the "Genesis case"), which by no coincidence happens to be the above-captioned case.³ As discussed above, Valiant cannot claim costs and attorney fees for any other case.

C. Valiant is Not Entitled to an Award of Costs Against NIR and VP

1. Not Entitled to an Award of Costs as Matter of Right Against NIR and VP

³ Without adequate explanation, Valiant repeatedly refers to the *Genesis* case as a separate suit from its self-proclaimed "Valiant Foreclosure" as if they are separate and distinct actions. The *Genesis* case and the Valiant Foreclosure are one and the same action.

The Court should not award costs as a matter of right against NIR or VP because such an award would be inequitable. The Idaho Rules of Civil Procedure allow the Court to "apportion the costs [awarded] between and among the parties in a fair and equitable manner after consideration of all of the issues and claims involved in the action and the resulting judgment or judgments obtained." IRCP 54(d)(1)(B). Valiant was the foreclosing party in this suit and POBD's interests in the real property was foreclosed. In the traditional sense, POBD was the party adverse to Valiant. Valiant already claims these costs as a matter of right against POBD and presumably, given the agreements in place between them, POBD will not object to such an award. Therefore, it would be inequitable to award these costs to Valiant against any other party. Valiant cannot recover these costs in duplicate.

The only adversary position NIR and VP had with respect to Valiant was that these parties were exercising their legal rights to protect their interests in the same real property, which necessarily included holding Valiant to its legal burdens to establish the amount of the debt upon which it was foreclosing. VP successfully showed the court that the R.E. Loans promissory note was just under \$100,000 less than claimed by Valiant, a significant amount given the size of the alleged debt. There is no equitable reason that NIR or VP should be taxed with the costs of the foreclosure suit.

Valiant also has claimed certain costs as a matter of right, which are not awardable in this action because it was incurred in another action. Valiant claims "Charges for reporting and transcribing all depositions and charges for one copy of every deposition taken" for a total of \$8,250.19. Valiant's Memorandum of Costs and Fees, 34. As part of that total amount Valiant includes the deposition of Charles Reeves in the *Union Bank* case for \$367.38. Dec. Richard Stacey ¶9, Ex. D-2 (July 6, 2016). That fee must be excluded from the total costs as a matter of

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right since it was not incurred in this case before the Court. It is also noteworthy that the Reeves deposition in *Union Bank* is the deposition wherein Reeves testified that the RE Loans promissory note was paid off in full, which was one of the basis for VP believing it to be true. That is the same deposition testimony that VP attempted to introduce to the Court in opposition to summary judgment on more than one occasion and the Court ruled that the *Union Bank* deposition testimony was not admissible in this case. The amount now claimed by Valiant for that deposition is not an allowable cost in this action.

2. Not Entitled to Discretionary Costs

The Court should not award Valiant any of the discretionary costs it claims because none of those costs are exceptional as required by the rules of civil procedure. Beyond the costs that are provided by the rules of civil procedure as a matter of right, a party may be awarded discretionary costs only "on a showing that the costs were necessary and exceptional costs, reasonably incurred, and should in the interests of justice be assessed against the adverse party." IRCP 54(d)(1)(D) (emphasis added). This Court is also obligated to "make express findings as to why the item of discretionary cost should or should not be allowed." IRCP 54(d)(1)(D). Valiant's request for these discretionary costs should be denied because it fails to establish that these costs are 1) exceptional, and 2) should in the interests of justice be assessed against NIR and VP.

a. These Costs are not Exceptional

A determination of whether costs are exceptional is made within the context and nature of the case. City of McCall v. Seubert, 142 Idaho 580, 588-89, 130 P.3d 1118, 1126-27 (2006).

Costs are not exceptional if they are "common in a case of this nature." Fish v. Smith, 131

Idaho 492, 494, 960 P.2d 175, 177 (1998). For instance, costs for copy, travel, and expert

witness fees are not exceptional in a personal injury case because those cases generally and ordinarily involve those types of costs. Hayden Lake Fire Prot. Dist. v. Alcorn, 141 Idaho 307, 314, 109 P.3d 161, 168 (2005). Similarly, "routine costs associated with modern litigation overhead" are not exceptional costs. Seubert, 142 Idaho at 589, 130 P.3d at 1127. Sixteen (16) years ago the Idaho Supreme Court held that expense for air travel to attend out-of-state depositions is so "ordinary and mundane" that it does not qualify as an exceptional cost. Richard J. & Esther E. Wooley Trust v. DeBest Plumbing, Inc., 133 Idaho 180, 188, 983 P.2d 834, 842 (1999). "If a party does not attempt to explain why the costs are necessary and exceptional, that party is not entitled to discretionary costs." Richard J. & Esther E. Wooley Trust v. DeBest Plumbing, Inc., 133 Idaho 180, 188, 983 P.2d 834, 842 (1999).

Valiant has completely failed to present this Court with any reasoned argument classifying these costs as exceptions. In fact, any argument to that effect would be completely hypocritical considering the extensive representations Valiant has made to the Court regarding the necessarily complex nature of its foreclosure action. Memorandum of Costs and Attorney Fees, 20-25. Looking at each of the categories of discretionary costs claimed by Valiant reveals that there is nothing exceptional about these costs within the context of a large commercial foreclosure affecting hundreds of lots with numerous necessary defendants.

The most significant discretionary cost Valiant claims is for a litigation guarantee for the foreclosure action. The cost of obtaining a litigation guarantee before foreclosing on real property is quintessentially and categorically an ordinary cost of a foreclosure action. It was in curred befoe any party took any position regarding Valiant's right to foreclosure, and assisted Valiant in naming the necessary parties in its counterclaims and third party complaints. Valiant's litigation guarantee was simply a routine cost of a foreclosure action as classified in

Seubert. Therefore, there is no legitimate argument that Valiant's cost in obtaining its litigation guarantee is exceptional.

The next most substantial discretionary cost is the travel expenses of Valiant's counsel for \$5,815.42. Valiant represents to this Court that its counsel's travel to Sandpoint from Boise, or at least the frequency and amount of travel, "would not have been incurred in a typical case" and that NIR and VP's defenses and participation in this suit were the only reason that counsel had to travel to Sandpoint. Memorandum of Costs and Attorney Fees, p. 35. First as to NIR, this Court granted summary judgment based on res judicata early in the case, so this argument lacks merit with respect to NIR.

Valiant chose to utilize Boise counsel. Just as counsel for VP and NIR were aware that Valiant's counsel is located in Boise, Valiant and Valiant's counsel "were well aware" or should have been well aware that the real property subject to this suit is located in Bonner County, Idaho, and that court proceedings in this case would be conducted in Bonner County. Valiant completely fails to establish that travel to court proceedings in the venue of the subject real property is "exceptional" in any way. Furthermore, Valiant has failed to establish that all of its travel expenses are reasonable. This Court has always graciously allowed counsel to attend most hearings telephonically and Valiant has failed to explain why each of its appearances required in person attendance rather than telephonic. Valiant has the burden of proving that these expenses are both exceptional and reasonable and has failed to do so.

The remaining discretionary costs claimed by Valiant should also be denied because they are not exceptional expenses. These remaining costs are simply "routine costs associated with modern litigation overhead" and so "ordinary and mundane" that they do not qualify as exceptional costs. For instance, all litigation includes expenses for copying and scanning

pleadings, correspondence, and other case related documents. Whether those costs are incurred in the attorney's office, through its own staff and equipment, or sourced out to copying services is simply a business decision for that office. Every litigation includes costs of propounding and processing discovery.⁴ Every litigation includes costs for postage and courier services. Every litigation involves costs for telephone calls and conferences. Litigation with trial witnesses almost always includes costs of witnesses exceeding the meager \$20 allowable as a cost as a matter of right. Valiant has done nothing to show to the Court that any of these costs are exceptional.

It is anticipated that Valiant will respond that while these categories of costs are normal and ordinary in a foreclosure suit, the amount and volume is somehow exceptional because of NIR and VP's actions in the suit. The Court need only consider the numerous references to the complexity and magnitude of this particular foreclosure action within Valiant's Memorandum of Costs and Attorney Fees to see that their argument that these particular costs would have been significantly lower without NIR and VP involvement in this suit is unpersuasive. Valiant has the burden of proof to establish these costs as exceptional and has failed to meet that burden.

Therefore, Valiant's request for discretionary costs must be denied.

b. Justice Does not Require these Costs be Assessed Against NIR or VP

Valiant's entire argument for taxing both NIR and VP with costs and fees is that NIR and VP's conduct in protecting their property interests was frivolous because they did not simply stand back and let Valiant foreclose, even though Charles Reeves previously testified in a related action that the R.E. Loans debt was paid in full. As discussed above, NIR and VP's actions were not frivolous in this suit. Moreover, comparison of each of the discretionary costs claimed by

⁴ It is very interesting that the attorney billing in the Valiant foreclosure includes a total of over 6 hours reviewing discovery responses and documents from NIR and VP, since counsel for Valiant represented to the Court on multiple occasions that NIR and VP never responded to discovery served on them.

Valiant with the roles of NIR and VP in this suit reveals that there is no just reason to tax NIR or VP with these costs.

First of all, NIR and VP's actions in this case have no relationship to Valiant's need for a litigation guarantee in this action. Therefore, there is no interest of justice to assess that cost against NIR or VP.

Second, Valiant chose to have Barney Ng testify at trial to establish elements of its prima facie case for the foreclosure, a burden established by law, and not by consequent of NIR or VP's actions. In fact, NIR was not even a participant in litigation at the time Barney Ng testified. Valiant's burden to prove the elements of its case cannot be detrimentally attributed to any of the actions of NIR or VP. Therefore, there is no interest of justice to assess that cost against either of them.

Third, the venue for this action was and had to be in Bonner County. The need for Valiant's counsel to travel to Sandpoint is in no way due to NIR or VP's defense of their rights in this suit. Therefore, there is no interest of justice to assess that cost against them.

Lastly, the other routine and mundane costs of this litigation claimed by Valiant have no unique connection to NIR or VP as parties in this action. There is no interest of justice to assess those cost against them.

3. Not Entitled to an Award Jointly and Severally

As discussed above with respect to an award of attorney fees as the prevailing party of this litigation, Valiant has not provided the Court with any authority that an award of discretionary costs can be made jointly and severally against NIR and VP. Moreover, the rule providing for an award of discretionary costs implies that it must be specific to a party since it requires the Court to make express findings as to why the item of discretionary cost should be

allowed and "should in the interest of justice be assessed against the assessed party." IRCP 54(d)(1)(D). Therefore, if any award is provided, it must be specifically assessed against a particular party. However, Valiant has failed to provide this Court any reason why either NIR or VP should be assessed with any particular discretionary cost.

CONCLUSION

DATED this 20 day of July, 2016.

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JAMES, VERNON & WEEKS, P.A.

O. Weeks

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was served on the following persons in the manner indicated this $\frac{\partial \mathcal{Q}}{\partial \theta}$ day of July, 2016:

<u></u>	U.S. Mail, Postage Prepaid Hand Delivered Facsimile: 208-263-8211	Gary A. Finney FINNEY FINE! 120 E Lake St., Sandpoint, ID 8
<u> </u>	U.S. Mail, Postage Prepaid Hand Delivered Facsimile: 208-489-0110	Richard Stacey Jeff Sykes McConnell Wag 827 E. Park Blv

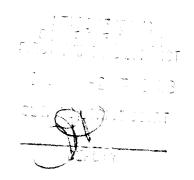
FINNEY FINEY & FINNEY, PA 120 E Lake St., Ste. 317 Sandpoint, ID 83864 Richard Stacey

Jeff Sykes

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ISB No. 1356



IN THE DISTRICT COURT OF THE FIRST JUDICIAL DISTRICT OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF BONNER

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GENESIS GOLF BUILDERS, INC.,
                                     Case No. CV-2009-1810
                                   )
formerly known as National Golf
Builders, Inc., a Nevada
                                     JV L.L.C.'S MOTION TO
                                     ALTER, AMEND AND
corporation,
                                     RECONSIDER RE: 1.
                Plaintiff,
                                     MEMORANDUM DECISION AND
                                     ORDER 2. JUDGMENT 3.
                                     DECREE OF FORECLOSURE 4.
     v .
                                     ORDER OF SALE, AND JV
PEND OREILLE BONNER
                                     L.L.C.'S MEMORANDUM IN
DEVELOPMENT, LLC, a Nevada
                                     SUPPORT AND REQUEST FOR
limited liability company; RE
                                   )
                                     HEARING
LOANS, LLC, a California
limited liability company; DAN
                                   )
S. JACOBSON, an individual,
SAGE HOLDINGS LLC, an Idaho
limited liability company;
STEVEN G. LAZAR, an individual;
PENSCO TRUST CO. CUSTODIAN FBO
BARNEY NG; MORTGAGE FUND '08
LLC, a Delaware limited
liability company; VP,
INCORPORATED, an Idaho
corporation; JV L.L.C., an
Idaho limited liability
company; WELLS FARGO FOOTHILL,
LLC, a Delaware limited
liability company; INTERSTATE
CONCRETE AND ASPHALT COMPANY,
an Idaho corporation; T-O
ENGINEERS, INC., fka Toothman-
Orton Engineering Company, an
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Idaho corporation; PUCCI CONSTRUCTION INC., an Idaho corporation; ACI NORTHWEST, INC., an Idaho corporation; LUMBERMENS, INC., dba ProBuild, a Washington corporation; ROBERT PLASTER dba Cedar Etc; NORTH IDAHO RESORTS, LLC, an Idaho limited liability company; R.C. WORST & COMPANY, INC., an Idaho corporation; DOES 1 through X, Defendants. AND RELATED COUNTERCLAIMS, CROSS-CLAIMS, AND THIRD-PARTY COMPLAINTS GENESIS GOLF BUIDLERS, INC., formerly known as NATIONAL GOLF BUILDERS, INC., a Nevada corporation, Plaintiff, v. PEND OREILLE BONNER DEVELOPMENT, LLC, a Nevada limited liability company; et al, Defendants. AND RELATED COUNTERCLAIMS, CROSS-CLAIMS, AND THIRD-PARTY COMPLAINTS VALIANT IDAHO, LLC, an Idaho limited liability company, Third Party Plaintiff,

v. PEND ORIELLE BONNER DEVELOPMENT HOLIDNGS, INC., a Nevada corporation; BAR K, INC., a California corporation; TIMBERLINE INVESTMENTS LLC, an Idaho limited liability company; AMY KORENGUT, a married woman; HLT REAL ESTATE, LLC, an Idaho limited liability company; INDEPENDENT MORTGAGE LTD. CO., an Idaho limited liability company; PANHANDLE MANAGEMENT INCORPORATED, an Idaho corporation; FREDERICK J. GRANT, an individual' CRISTINE GRANT, an individual; RUSS CAPITAL GROUP, LLC, an Arizona limited liability company; MOUNTINA WEST BANK, a division of GLACIER BANK, a Montana corporation; FIRST AMERICAN TITLE COMPANY, a California corporation; NETTA SOURCE LLC, a Missouri limited liability company; MONTAHENO INVESTMENTS, LLC, a Nevada limited liability company; CHARLES W. REEVES and ANN B. REEVES, husband and wife; and C.E. KRAMER CRANE & CONTRACTING, INC., an Idaho corporation, Third Party Defendants. JV L.L.C., an Idaho limited liability company, Defendant and Cross-Claimant against all of the Defendants and Third Party Plaintiff,

v. VALIANT IDAHO, LLC, an Idaho limited liability company; V.P., INC., an Idaho corporation; RICHARD A. VILLELLI, a married man; MARIE VICTORIA VILLELLI, a married woman; VILLELLI ENTERPRISES, INC., a California corporation; RICHARD A. VILLELLI, as TRUSTEE OF THE RICHARD ANTHONY VILLELLI AND MARIE VICTORIA VILLELLI REVOCABLE TRUST; THE IDAHO CLUB HOMEOWNERS ASSOCIATION, INC., an Idaho corporation; the entity named in Attorney Toby McLaughlin's Notice of Unpaid Assessment as PANHANDLE MANAGEMENT, INCORPORATED, an Idaho corporation; and HOLMBERG HOLDINGS, LLC, a California limited liability company, Third Party Defendants.

COMES NOW JV, L.L.C., by and through its attorney, GARY A. FINNEY, and submits to the Court and moves the Court to Amend, Alter and Reconsider the following:

- 1. Memorandum Decision and Order, entered May 27, 2016
- 2. Judgment, entered July 20, 2016
- 3. Decree of Foreclosure, entered July 20, 2016
- 4. Order of Sale (yet to be entered)

These Motions by JV, L.L.C. (hereafter, "JV") are made pursuant to I.R.C.P. 59(e) I.C.R.P. 11(a)(2)(B) and 53(b).

JV'S MEMORANDUM IN SUPPORT

I. Interest Calculations by Valiant are in error seeking

[&]quot;compound" interest at trial.

Valiant offered its Exhibits 96, (for RE), 97 (Pensco) and 98 (MF08). All of these were objected to by JV's attorney. The Court admitted Valiant's Exhibits, with the statement that the Court would look at the calculations for correction as needed. Valiant's interest calculations were all for interest "compound" monthly. Only simple interest is allowed.

At Trial, JV and VP produced evidence that RE loan/assigned to Wells Fargo, had been paid down by cash from Sandpoint Title as part of a sale closing of one of three Shea first lien priority promissory notes/deeds of trust assigned by POBD to RE Loans, in the sum of \$96,901.99 cash. This cash was totally unaccounted for in Valiant's case in chief. Neither Mr. Reeves, Mr. Eng, nor Mr. Haberman ever mentioned it. In fact no one from Valiant ever testified to the three (3) Seller (POBD) carry back notes/deeds of trust for the 3 sales to Shea. is totally set forth in JV's Post Trial Memorandum starting at page 18. By these three first lien notes/deeds of trust assigned by RE, simultaneously with the sale(s) to Shea, assigned to RE Loans, did in fact pay RE Loans in full. After the close of trial, Mr. Haberman, realizing that it had been caught that RE received money never shown on its ledger (Plaintiff's Exhibit 65 A) made a Declaration, filed 4/14/2016, supposedly crediting the RE loan with the cash money. Both JV and VP properly objected to such out of Court hearsay testimony, JY L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 5

which was overruled by the Court. In any event, Mr. Haberman again "compounded" monthly the interest calculations for the RE Loan amount.

In summary, all of the Courts findings, conclusions,

Judgment and Decree of Foreclosure used the compound interest

calculations for RE, Pensco, and MF08 loans. This results in

thousands of dollars in Judgment amounts in error.

JV correctly and the Court used <u>simple interest</u> to determine that amount owed to JV.

II. The Shea 3 seller/carry back first lien notes/deeds of trust "paid" RE loan in full.

The burden is on Valiant to prove the amounts owed on the RE loans, and Pensco, and MF08. Valiant and its witnesses offered nothing in proof, except for some small "interest" payments on the unknown Shea matters - referred to as P0102, P0103, and P0104. JV's Post Trial Memorandum, starting at page 18, fully explains the recorded documents and that these three assignments fully paid RE Loans. Valiant had the burden of proof and offered nothing except the "inadmissible" post-trial declaration of Mr. Haberman.

III. The Redemption Deeds. There can be no question of the fact that the landowner (POBD) did not pay several years of real estate taxes to Bonner County. After due notice, Bonner County took a Tax Deed to all of POBD's Idaho Club real estate. POBD JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 6

never attempted any redemption from the Tax Deed. Bonner County then advertised to sell all the POBD real estate. A few days before the Bonner County sale, JV, as a recorded mortgage holder paid and redeemed the real estate described in JV's written Notice of Redemption. JV received a Redemption Deed recorded 7/7/2014 and rerecorded 8/22/2014 (JV's Exhibit L). Valiant as assignee of the RE Loan's interest subsequently redeemed the remaining real estate and received a Redemption Deed recorded July 8, 2014 and subsequently recorded. Valiant's Redemption Deed legal description withheld the JV redeemed real estate by the words "Less" and describing JV's parcels. By statute an interested party (lienholder) could redeem until the real estate was sold/conveyed by the County or 14 months expired. County did not sell/convey the real estate to any third party, except for the Redemption Deeds to JV and Valiant in July of 2014. Any "interested party" could have still redeemed within 14 months, but none did so.

JV's Post Trial Memorandum, page 24 through mid - 29, set forth the facts and the law on the effect of a Redemption Deed.

JV's position is:

 JV now has free and clear title to its Redemption Deed real estate. JV obtained by subrogation the interest of Bonner County.

JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 7

2. If Valiant validly redeemed the assigned interest from RE, Valiant has the subrogated first lien on its Redemption Deed real estate. However, JV asserts that Valiant's redemption of RE's interest is invalid.

The Court is in error to place all JV's redemption money as part of its Mortgage as a $4^{\rm th}$ place interest. JV's interest is prior to any interest of RE.

3. Once JV and Valiant each redeemed what was <u>all</u> of POBD real estate, the interests of POBD, Pensco, and MF08 were <u>all</u> cut-off by Idaho law. In summary if the Redemption Deed to RE is valid, Pensco and MF08 cannot have <u>any</u> mortgage lien interest on any of the POBD real estate forfeited to Bonner County for non-payment of taxes and conveyed to Bonner County by Tax Deed. Bonner County issued Redemption Deeds to JV and then to RE. The only issue is whether Valiant validly redeemed in RE's interest position.

Finally, the question remains as to whether RE had a right of redemption or validly redeemed.

RE had no right of redemption because the debt to RE by POBD was fully paid, and because the Assignment to Valiant by RE's Assignment (Plaintiff's Exhibit 72) signed in Texas by a Power of Attorney. A Power of Attorney was never recorded in Idaho as required by Idaho Code 55-806, hence RE was not a record party in interest and could not be a redemptioner.

Jy L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2.

IV. JV's subordination to RE's 2007 mortgage was fully paid and JV is not subordinate to the 2007 mortgage to RE.

The Court has phrased the issue as to whether or not RE has been paid on the 2007 POBD mortgage. That issue is not the issue as to JV. JV signed a Subordination Agreement for the 2007 POBD/RE Loan. The issue as to JV is whether the debt that JV subordinated to is paid. The answer is clearly, yes the subordinated amount has been paid. The actual Subordination Agreement by JV is called a Second Subordination Agreement, recorded 3/15/2007 as Instrument No. 724833, which is Plaintiff's Exhibit 6. The Second Subordination Agreement, mid page, has 3 provisions, one of which is: The June 6, 2006 \$20,500,000.00 shall be discharged and released of real, and the "new" Note and Mortgage (\$21,200,000.00) shall be the only obligation and lien to which the Jr. Mortgage (i.e. JV) is subordinate. The word "new" is used in the Second Subordination Agreement.

First, this 2007 loan/mortgage like all of RE's loans to POBD is a construction loan. The face of the note/mortgage of \$21,200,000.00 was not paid out on the loan closing. Rather a Loan Agreement was signed as to the dollar amount available on the "new" loan and terms of draws for the loan. The 2007 (P099) Loan Agreement is Plaintiff's Exhibit 3. The Loan Agreement makes it clear that \$6.1 million was already owed. That was the JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 9

unpaid balance on the "old loan" in the 2004 by VP to RE. unfunded remaining portion of the "new" Note loan is \$15,100,000.00. The Loan Agreement states that \$15,100,000.00 could be drawn down by the Borrower (POBD). In fact the payment ledger, Plaintiff's Exhibit 65A, identifies the draws as Draw A through Draw J. The dollar amount of Draws A through J are calculated in JV's Post Trial Memorandum, page 13 and 14, and total exactly \$15,100,000.00 the dollar amount that POBD could draw on the "new" Note and the Loan Agreement. The pay downs of the ledger, Plaintiff's Exhibit 65A (Reeves 1133, 1134, and 1135) are totaled in JV's Post Trial Memorandum (pages 14 and 15) totaling \$20,941,849.37 which is substantially greater than the "new" 2007 loan of \$15,100,000.00. In other words, all of the "new" 2007 loan of \$15,100,000.00 was paid back by POBD. Hence JV is not subordinate to RE for any unpaid amount of the 2007 loan. The fact that POBD also owed RE on the "old loan" (8.0 million in 2004) to VP, which POBD assumed as part of its purchase does not affect JV's Second Subordinate Agreement because JV never subordinated to RE's "old loan" to VP. Remember, the "new" 2007 loan is the "only obligation and lien to which the Jr. Mortgage is subordinate".

This is exactly substantiated by Loan records obtained from Chuck Reeves (POBD) himself. JV's Exhibit P shows (\$3,713,900) as "Paydown old loan leaving \$6,100,000.00 still owed in "old JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 10

loan" at the end of the 2006 transactions. The 2006 transactions identify the dollar and pay down of the "old loan" can only refer to an old loan prior to 2006, i.e. the VP loan of 2004 assumed by POBD as part of its purchase from MIR/VP et al. The 2006 RE Mortgage included a refinance of the old 2004 VP mortgage. However, the 2006 mortgage was released and satisfied by Satisfaction recorded 6/8/2007 (Instrument No. 73044) which is JV's Exhibit V. The Satisfaction states that the \$20,500,000.00 mortgage of June 2006 has been fully satisfied and discharged and a full satisfaction is to be entered. Therefore, the old loan of RE, including the 2004 loan by VP was part of the \$20,500,000.00 2006 mortgage. The mortgage was fully satisfied and discharged by the time of the 2007 loan/second subordination.

Reeves verified that <u>no money</u> was disbursed in 2006 by RE to POBD because "\$8 or \$9 million was "already used up" because the 2004 VP loan (\$8.0 face in 2004 - up to \$9.1 in 2006) was still unpaid".

The 2007 \$21.2 million loan mortgage obviously consisted of \$6.1 still owed on VP's 2004 mortgage plus new unfunded money to be drawn of only \$15,100,000.00. Obviously \$6.1 million and \$15,100,000.00 million total \$21.2 million. The foregoing was explained in detail as the Whole Story, The Facts, pages 4 through 21 of JV's Post Trial Memorandum.

JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 11

V. POBD's money in the Deposit Account was unaccounted for by RE, Pensco, MF08 and Mr. Eng. The Deposit Account is in Valiant' Plaintiff Exhibit 24, which was POBD's Bank Account No. 1605110949 at Wells Fargo Bank. The stated terms included that all of the money in such account was pledged to the Lenders, RE Loans, P0106 (Pensco) and MF08. All of the net money from POBD real estate sales had to be deposited in that account (i.e. a "lock box") that could only be withdrawn,

"1. By check or check requiring only one signature from Bar K"

In other words, only Bar K could withdraw POBD's money in the Deposit Account. Mr. Eng gave no testimony on the Deposit Account money, which would represent a substantial amount of real estate net proceeds sales. Valiant had the burden of proof on their own Exhibit 24, Deposit Account, money and gave none. The Deposit Account money, \$5.1 million, could only be withdrawn by Bar K (Mr. Eng) signature. The money in the Deposit Account would have paid off any amount owed to RE, Pensco and MF08. They are "paid".

VI. MF08's loan mortgage is an All-Inclusive Mortgage, which included any amounts owed to RE and to Pensco.

Valiant and the Court never offered any explanation of the all-inclusive 2008 MF08 mortgage. JV explained it fully. Mr. Eng admitted on the stand that the MF08 Loan was intended to, and agreed to fund and pay-off both RE and Pensco.

JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 12

The MF08 All Inclusive Note and Mortgages have many provisions in writing verifying that MF08 is to pay RE (Loan 0099) and Pensco (P0107). This is fully explained in JV's Post Trial Memorandum, pages 38 through 41, a brief further explanation of which follows. The Idaho law on "all-inclusive" mortgages clearly holds that MF08 pays RE and Pensco. In fact, MF08 did pay \$1,150,000.00 to RE/Wells Fargo and MF08 added that amount to its loan.

MF08 did not take a mortgage on 31 parcels, so JV is of first priority on those 31 parcels even <u>if</u> it subrogated to MF08.

VII. Insurance Proceeds.

There was approximately \$7.9 million dollars in insurance payments to POBD by reason of the fire loss of the Idaho Club House. Mr. Reeves testified that the insurance amount received was \$8 or \$9 million dollars. Only a portion of the insurance proceeds went to be applied to the RE Loans mortgage. The remaining \$3.0+ million did not go to paydown any mortgage. Both Mr. Reeves and Mr. Eng testified that Eng allowed Mr. Reeves/Idaho Club Management/POBD to retain insurance proceeds. This "oral" deal is in contradiction of the RE and Pensco Mortgages which were "all-inclusive" including in the MF08 mortgage (Plaintiff's Exhibit 18). The loan agreements and mortgages required the Insurance Proceeds to be paid on and JV L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 13

toward the Mortgages. Had all of the insurance proceeds been paid to the mortgages, RE/Pensco/MF08 would all be fully paid and discharged.

VIII. The Water and Sewer Lots - JV has First Lien.

When JV took its original 1995 Mortgage there were no platted Lots. VP then deeded to POBD exactly as it took title there were still no platted lots. The water and sewer systems of VP were on the real estate but not on platted Lots. Later, POBD platted Lots, which evidently included the platted Lots upon which the water and sewer systems were located. These are the 3 water system Lots and the 1 sewer System Lot, that Valiant and VP are arguing about as to the sequence/order of the foreclosure sale, which is irrelevant because JV is not Jr. (subordinate) to the 2007 Mortgage to RE. In short, only JV has the priority mortgage/foreclosure lien on the water and sewer Lots. RE was "paid" because the 2008 closing statement for MF08 (August 2008) states that RE was "paid" and the MF08 "all inclusive" note and mortgage said that MF08 "paid". Pensco and MF08 were eliminated if RE's tax redemption was valid. RE/Chuck Reeves also gave this same testimony. In addition, the dollar amount of JV's Second Subordination Agreement was paid, so there is no Second Subordination existing as to JV.

IX. THE FINAL JUDGMENT.

JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 14

There can only be one (1) final Judgment, not a Judgment and a Decree of Foreclosure and an Order of Sale, all separate documents - as now exist.

Valiant has tended and the Court has entered 3 separate documents, being:

- 1. Judgment, entered July 20, 2016
- 2. Decree of Foreclosure, entered July 20, 2016
- 3. Order of Sale of Real Property, the Court's Order of 7/18/2016 paragraph 2 states the Court shall enter as Order of Sale of Real Property (not yet entered).

All 3 of the foregoing appear to be judgments of the Court. There should only be one (1) <u>final</u> Judgment. I.R.C.P. 54(a) Definition - "Judgment" as used in these rules means a separate document entitled "Judgment" or "Decree". Judgment or Decree is disjunctive meaning one or the other, not both. The Court's <u>Judgment</u> should contain the Decree of Foreclosure. Therefore, the Judgment and the Decree of Foreclosure now entered, and any Order of Sale, should be vacated and set aside for a subsequent single one document being the "Judgment" or "Decree", but not both.

Also, the Order for Sale of Real Estate, to be entered, looks like and is an Order of the Court, like a judgment of the Court. If the Order of sale is on fact a Court judgment or decree it should be labeled as one or the other, but not entered as a third Order of the Court. In fact, by Chapter 1, Title 6 of the Idaho Code, entitled Foreclosure of Mortgages and other JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 15

Liens, I.C. §6-101(1) states that the Court may in its judgment, direct a sale of encumbered property. Using I.R.C.P. 54(a) in conjunction with Idaho Code §6-101(1), it appears that the "Decree of Foreclosure" "Order" of sale should be in the judgment directing a sale of the encumbered property. There appears to be no Idaho statute for a Decree of Foreclosure.

In the event an Appeal is subsequently filed, appealing from the Judgment, the Decree or the Order, are 3 separate documents. The Supreme Court may likely send it back to the District Court to enter only one (1) final Judgment pursuant to I.R.C.P. 54(a).

The Judgment, Decree of Foreclosure, all include legal descriptions of real estate which have no testimony or basis in the record.

The contents of the Judgment, Decree, Order of Sale (to be entered) all contain matters of legal descriptions and priorities for which there have never been any testimony or proof. These are based on Valiant's expert's advice/opinions to Valiant's counsel, including Attorney Stacey — who inserted these into the documents without proof of facts. These documents are evidently containing the third opinions of Valiant's expert because they differ from the previous documents. For example, the Judgment and Decree (and Order of Sale), all tendered by Valiant, now for the first time identify JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING — 16

a single platted Lot as being mortgaged only to JV. Also, the Judgment, paragraph 22 states that "JV does not have any interest in and to any portion of the remainder of the RE Property, the Pensco Property, and the MF08 Property".

This statement must necessarily be in error because JV is the original vendor (1995) and mortgage holder (1995) on all of the real estate lying South of the highway, i.e. 650+/- acres called "Moose Mountain". There is no property of RE, Pensco or MF08 because it is POBD property some of which was lost to JV by JV's Redemption Deed. It is necessary to keep in mind that the Sheriff's sale on the foreclosure only conveys the right, title and interest of the judgment debtor (i.e. POBD) (Idaho Code §11-310).

The <u>legal descriptions</u> in JV's Mortgage is only aliquot sections/metes and bounds of all 650 acres. There were NO Platted Lots at that time. JV only released/partially satisfied its Mortgage on Lots later platted and sold by POBD to third parties. Necessarily it is a fact that JV still has its Mortgage interest in all of the real estate Except Lots platted and sold to third parties and partially released/satisfied by JV. JV has a priority over RE.

For example, the Judgment, paragraph 25 states that Parcel 121 (which is Exhibit D) Lot 5, Block 2 of Golden Tee Estates 4th Addition, according to the Plat thereof recorded in Book 8 of JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 17

Plats, Page 80, records of Bonner County is subject to only JV's mortgage. The Court legal descriptions of JV's Mortgage interest is as JV set forth in its Answer, Counter Claim, Cross-Claim. It is all of the aliquot/sections/metes and bounds of the whole 650+- acres lying south of the highway, "Moose Mountain" Less and Except the Lots POBD platted and sold to third parties for which JV released and partially satisfied its 1995 Vendor's purchase money Mortgage. These "legal descriptions" of JV's Mortgage interest was also submitted to the Court as part of JV's proposed Judgment, but it was not used by the Court.

In short, Valiant has "made up" the new legal descriptions of the RE/Pensco/MF08 Mortgages being different from the legal descriptions Valiant itself used in its Foreclosure pleading. Valiant can only foreclose on the <u>legal description</u> it plead in its foreclosure. Valiant has never presented any Court witness giving testimony and being subject to cross-explanation as to "legal descriptions" of its 3 assigned Mortgages. This is a necessary burden of proof on Valiant.

REQUEST FOR COURT HEARING

The Court is requested to set a date for hearing on oral argument on this motion and to allow JV up to one hour for its oral argument.

JV L.L.C.'S MOTION TO ALTER, AMEND AND RECONSIDER RE: 1. MEMORANDUM DECISION AND ORDER 2. JUDGMENT 3. DECREE OF FORECLOSURE 4. ORDER OF SALE, AND JV L.L.C.'S MEMORANDUM IN SUPPORT AND REQUEST FOR HEARING - 18

IN SUMMARY

The Courts opinion did not address any facts, or law set forth in in JV's Post Trial Memorandum. JV requests that the Court do so in writing as part of the decision on this Motion, and that relief be grated to JV as requested.

DATED this 2^{ND} day of August, 2016.

Jary a. Timey
GARY A. FINNEY

Attorney for JV L.L.C.

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was delivered via facsimile or as otherwise indicated, this _____ day of August, 2016, and was addressed as follows:

Richard Stacey/Jeff Sykes
MCCONNELL WAGNER SYKES & STACEY PLLC
827 East Park Boulevard, Suite 201
Boise, ID 83712
[Attorney for R.E. LOANS, LLC & VALIANT IDAHO LLC]
Via Facsimile: (208) 489-0110

Susan Weeks
Steven C. Wetzel

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1626 Lincoln Way
Coeur d'Alene, ID 83814

Via Facsimile: (208) 664-1684

[Attorney for NORTH IDAHO RESORTS, LLC, V.P. INC, & FOR JV'S
THIRD PARTY DEFENDANTS

By: Swermyton

STATE OF IDAHO COUNTY OF BONNER FIRST JUDICIAL DISTRICT

2016 AUG -3 PM 2: 44

CLERK DISTRICT COURT

IN THE DISTRICT COURT OF THE FIRST JUDICIAL DISTRICT OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF BONNER

GENESIS GOLF BUILDERS, INC., formerly known as NATIONAL GOLF BUILDERS,)
INC., a Nevada corporation,) CASE NO. CV-2009-0001810
Plaintiff,)
) ORDER DENYING JV, L.L.C.'s
v.) REQUEST FOR ORAL ARGUMENT
PEND OREILLE BONNER DEVELOPMENT,))
LLC, a Nevada limited liability company, et al.,)
Defendants.	,
)
AND RELATED COUNTER, CROSS AND))
THIRD PARTY ACTIONS PREVIOUSLY)
FILED HEREIN)
	1

On August 2, 2016, JV, L.L.C. filed "JV L.L.C.'s Motion to Alter, Amend and Reconsider re: 1. Memorandum Decision and Order 2. Judgment 3. Decree of Foreclosure 4. Order of Sale, and JV. L.L.C.'s Memorandum in Support and Request for Hearing."

Idaho Rule of Civil Procedure 7(b)(3)(F) provides: "If oral argument has been requested on any motion, the court may deny oral argument by written or oral notice from the court at least 1 day prior to the hearing. The court may limit oral argument at any time."

Because numerous hearings on the very same issues raised in JV's motion have already been held, further oral argument will not be helpful to the Court.

NOW, THEREFORE, as authorized by I.R.C.P. 7(b)(3)(F), IT IS HEREBY ORDERED

THAT JV's request for oral argument is DENIED. If Valiant, VP or NIR wish to respond to any of the arguments in JV's motion, they may file an opposing memorandum within seven (7) days.

The Court will issue a written decision on JV's motion.

IT IS SO ORDERED.

DATED this 3 day of August, 2016.

Barbara Buchanan District Judge

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was delivered via facsimile transmission, this } day of August, 2016, to:

Gary A. Finney FINNEY FINNEY & FINNEY, PA 120 East Lake Street, Suite 317 Sandpoint, Idaho 83864 Facsimile: 208.263.8211 (Attorneys for For J.V., LLC)

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Richard L. Stacey Jeff R. Sykes McCONNELL WAGNER SYKES & STACEY, PLLC. 827 East Park Boulevard, Suite 201 Boise, ID 83712

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(Attorney for R.E. Loans, LLC; and Valiant Idaho, LLC)

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STATE OF ICAMOR PROPERTY OF THE STATE OF THE

Attorneys for Defendants North Idaho Resorts, LLC and VP, Incorporated

IN THE DISTRICT COURT OF THE FIRST JUDICIAL DISTRICT OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF BONNER

GENESIS GOLF BUILDERS, INC., formerly known as NATIONAL GOLF BUILDERS, INC., a Nevada corporation,

Plaintiff.

VS.

PEND OREILLE BONNER DEVELOPMENT, LLC, a Nevada limited liability company; et al.,

Defendants.

AND RELATED COUNTER, CROSS AND THIRD PARTY ACTIONS PREVIOUSLY FILED HEREIN Case No. CV-2009-1810

VP INC'S MOTION FOR NEW TRIAL

COMES NOW VP, Inc. ("VP"), by and through its attorneys of record, James, Vernon & Weeks, P.A., and hereby moves, pursuant to Rule 59(a)(1)(A), 59(a)(1)(B), 59(a)(1)(D) and 59(a)(1)(E), I.R.C.P., for a new trial on the issues of operation loss damages and diesel remediation damages. This motion is supported by the memorandum and affidavit filed herein.

Oral argument is requested.

DATED this 3rd day of August, 2016.

JAMES, VERNON & WEEKS, P.A.

Sy Susan P. Weeks

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was served on the following persons in the manner indicated this 3rd day of August, 2016:

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Attorneys for Defendants North Idaho Resorts, LLC and VP, Incorporated

IN THE DISTRICT COURT OF THE FIRST JUDICIAL DISTRICT
OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF BONNER

GENESIS GOLF BUILDERS, INC., formerly known as NATIONAL GOLF BUILDERS, INC., a Nevada corporation,

Plaintiff.

VS.

PEND OREILLE BONNER
DEVELOPMENT, LLC, a Nevada limited liability company; et al.,

Defendants.

AND RELATED COUNTER, CROSS AND THIRD PARTY ACTIONS PREVIOUSLY FILED HEREIN Case No. CV-2009-1810

VP INC'S MOTION FOR NEW TRIAL

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Oral argument is requested.

DATED this 3rd day of August, 2016.

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JAMES, VERNON & WEEKS, P.A.

By Susan P. Weeks

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was served on the following persons in the manner indicated this 3rd day of August, 2016:

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Sum O. Weeks

STATE OF IDAHO County of Bonner

O'CLOCK

STRICT COURT

FILED

AT34

CLERK

Deputy

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Attorneys for Defendants North Idaho Resorts, LLC and VP, Incorporated

IN THE DISTRICT COURT OF THE FIRST JUDICIAL DISTRICT
OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF BONNER

GENESIS GOLF BUILDERS, INC., formerly known as NATIONAL GOLF BUILDERS, INC., a Nevada corporation,

Plaintiff.

VS.

PEND OREILLE BONNER
DEVELOPMENT, LLC, a Nevada limited liability company; et al.,

Defendants.

AND RELATED COUNTER, CROSS AND THIRD PARTY ACTIONS PREVIOUSLY FILED HEREIN Case No. CV-2009-1810

MEMORANDUM IN SUPPORT OF VP INC'S MOTION FOR NEW TRIAL

COMES NOW VP, Inc. ("VP"), by and through its attorneys of record, James, Vernon & Weeks, P.A., and hereby moves, pursuant to Rule 59(a)(1)(A), 59(a)(1)(B), 59(a)(1)(D) and 59(a)(1)(E), I.R.C.P., for a new trial based on the grounds contained herein.

BACKGROUND

On October 30, 2015, this Court entered an Order which ordered "[t]he only issue remaining for the court trial is whether the 2007 RE Loans Note (Loan No. P0099) and the

MEMORANDUM IN SUPPORT OF VP INC'S MOTION FOR NEW TRIAL: 1

Pensclo Note (Loan No. P0106) have been satisfied." On December 29, 2015, this Court entered an order granting Valiant's motion precluding Defendants NIR, VP and VJ, LLC from presenting evidence at trial on any issue other than whether the 2007 R.E. Loans note and/or the Pensco Note had been satisfied.

This Court required the parties to exchange trial exhibits two weeks before trial. After this cut off deadline. Valiant submitted Exhibit 110 (concerning the operating loss Valiant claimed to suffer under a lease which allowed it to operate the golf course); and Exhibit 111 and 112 (concerning clean-up costs for a diesel spill Valiant remediated). Valiant claimed the diesel remediation was submitted after the cut off because it had occurred immediately prior to trial and was therefore unknown to Valiant. Testimony on the operating loss and the diesel remediation were admitted at trial over the objection of VP and JV, LLC. (NIR did not participate at trial as the Court had granted summary judgment against NIR.) The Court awarded Valiant \$226,582.98 in operating losses and \$89,432.39 diesel remediation costs following trial. VP requests a new trial on these damages based upon I.R.C.P. 59(a)(1)(A), 59(a)(1)(B), 59(a)(1)(D) and 59(a)(1)(E).

Allowing testimony regarding these damages constituted an irregularity in the proceedings of the Court. The Court specifically entered two orders limiting the matter to be heard at trial, and one of the orders specifically prohibited VP and JV, LLC from presenting evidence on any other matter. Besides the written orders limiting the matters to be heard at trial, the court expressed in its oral comments on more than one occasion that it was holding an evidentiary hearing on the very limited matter set forth in these orders. Yet, the Court then allowed Valiant to at trial to submit testimony on operating losses and diesel remediation. For the Court to issue an order specifically limiting the issues at trial, and then disregard its own

order and allow one party to expand the scope of trial issues beyond its own cross claim and third party claims was an irregularity in the proceedings of the Court and justifies a new trial on these issues pursuant to 59(a)(1)(A).

The evidence supporting these damages was submitted by Valiant after the cut off for the exchange of exhibits and completely caught VP and JV, LLC unawares. To allow Valiant to expand the scope of the trial issues without fair warning to VP and JV, LLC was prejudicial and unfair to VP and JV, LLC, and deprived them of a meaningful opportunity to address these damage claims at trial. Similarly, when the Court allowed this testimony at trial, VP and JV, LLC were prevented from having a fair trial on these damage issues. A new trial should be granted pursuant to I.R.C.P. 59(a)(1)(B).

Also, allowing evidence beyond the scope of the order constituted surprise which ordinary prudence could have not guarded against. Given the definitive orders of this court limiting the scope of the trial, together with the multiple oral pronouncement of the Court on the limited evidentiary hearing which the Court would hear, it was a surprise to VP and JV, LLC for the Court to then allow testimony at trial regarding operating losses and diesel remediation Valiant was seeking to have awarded, both of which were unrelated to the limited evidentiary issue the Court allowed regarding whether the R.E. Loans note and the Pensco Note had been satisfied.

A new trial is also requested on the issue of the diesel remediation because preliminary investigation, done without the benefit of any discovery yet, indicates the spill was not upon a lot which is covered by any of the mortgages herein.

DATED this 3rd day of August, 2016.

JAMES, VERNON & WEEKS, P.A.

By Susan P. Weeks

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was served on the following persons in the manner indicated this _3** day of August, 2016:

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Susan P. Weeks