

PioneerTitleCo.

G O I N G B E Y O N D

DATE: MAY 1, 2025

PROPERTY PROFILE

- 1. PROPERTY ADDRESS: 1311 GOLD HILL ROAD PRINCETON, ID 83857**
- 2. LAST DEED OF RECORD: WD#543442 WD#622537 QCD#634922**
- 3. OPEN MORTGAGE: DEED OF TRUST \$460,724**
- 4. TAX INFORMATION: \$3,106.62 AND \$170.02**
- 5. YEAR BUILT & SQUARE FOOT (SEE TAX PRINT OUT)**
- 6. A MAP OF THE PROPERTY**

ATTENTION: THIS OWNERSHIP INFORMATION IS NOT EVIDENCE OF SUFFICIENCY OF TITLE AND WE ASSUME NO LIABILITY FOR ERRORS.

PREPARED BY: JEREMY MAYER

**674 W PULLMAN ROAD, MOSCOW ID 83843
EMAIL: JMAYER@PIONEERTITLECO.COM
WWW.PIONEERTITLECO.COM**

52921
②

543442

No. 543442
AT THE REQUEST OF:
LATAH COUNTY TITLE CO

WARRANTY DEED

For Value Received Misty L. La Follett, a single person

DATE & HOUR:
3-23-11 1:59
SUSAN PETERSEN
LATAH COUNTY RECORDER
Fee \$ 10.00 BY [Signature]

the Grantor, hereby grants, bargains, sells, conveys and warrants unto

Daniel G. Torrey and Kylie M. Torrey, husband and wife

the Grantees, whose current address:

1311 Gold Hill Rd
Princeton, ID 83857

the following described premises, located in Latah County State of Idaho to wit:

The SE1/4NE1/4NW1/4 and the W1/2NE1/4NW1/4 of Section 27, Township 42 North, Range 4 West, B.M.

TOGETHER WITH all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, including all water and water rights, ditch and ditch rights.

SUBJECT to reservations in United States Patent, restrictive covenants, existing and recorded rights-of-way and easements, zoning and building ordinances, and taxes and assessments as prorated between the parties hereto.

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantees successors, heirs and assigns forever. Said Grantor does hereby covenant to and with said Grantees, that Grantor is owner in fee simple of said premises; that said premises are free from all encumbrances except as hereinabove set forth and that Grantor will warrant and defend the same from all lawful claims whatsoever.

Dated this 18 day of March, 2011

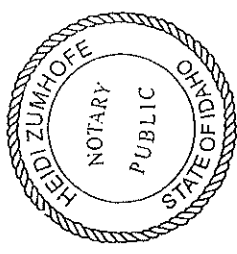
[Signature]
Misty L. La Follett

STATE OF IDAHO)
) ss.
COUNTY OF LATAH)

On this 18th day of March, 2011 before me, the undersigned, a Notary Public, in and for said State, personally appeared Misty L. La Follett known to me, and/or identified to me on the basis of satisfactory evidence, to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same.

WITNESS MY HAND AND OFFICIAL SEAL.

[Signature]
Notary Public:
Residing at: Moscow ID
My commission expires 2/21/2013



622537

NO.

AT THE REQUEST OF

Danny & Kylie Torrey

DATE & HOUR

4/8/2211:47am

TONYA DODGE

LATAH COUNTY RECORDER

FEE \$15.00

BY:

[Signature]

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That JOHN ALBERT TEETER and STEPHANIE SCHROEDER-TEETER, husband and wife, the Grantor, of Boise Idaho, for and in consideration of the sum of One Dollar (1.00) and other valuable consideration, the receipt of which is hereby acknowledged, do hereby grant, bargain, sell, warrant and convey unto DANNY TORREY and KYLIE TORREY, husband and wife, of Princeton, Idaho, the Grantees, whose address is 1311 Gold Hill Road, Princeton, Idaho 83857, the following described real property situated in the County of Latah, State of Idaho, to wit:

The Southeast Quarter of the Southwest Quarter of Section 22, Township 42 North, Range 4, West Boise Meridian.

TOGETHER WITH ALL AND SINGULAR the tenements hereditaments and appurtenances thereunto belonging or in in anyway appertaining.

THE GRANTOR hereby covenants that the above described real property is free and clear of all liens and encumbrances except for a easements, restrictions, and reservations, apparent or of record, and that the GRANTOR will and that their heirs and assigns shall warrant and defend the said premises against all lawful claims and demands except said easements, restrictions and reservations apparent or of record.

DATED this 8 day of April, 2022

[Signature]
JOHN ALBERT TEETER

[Signature]
STEPHANIE L. TEETER

STATE OF IDAHO)

) ss.

County of Latah)

On this 8th day of April, 2022, before me, the undersigned, a Notary Public in and for the State of Idaho personally appeared JOHN ALBERT TEETER and STEPHANIE L. TEETER, known to me to be the persons whose names are subscribed to the within instrument and acknowledge to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.



[Signature]
NOTARY PUBLIC in and for the State of Idaho
Residing in Latah County
Commission Expires 12-10-24

NO 634922
AT THE REQUEST OF
MOSCOW TITLE, INC.
DATE AND HOUR
06-24-2024 03:33:10 PM
Julie Fry
LATAH COUNTY RECORDER
Fee: \$15.00 BY Julie Fry

File No.: 24142
This form furnished by: Moscow Title, Inc.
127 S. Washington St.
Suite # 1
Moscow, ID 83843

QUIT CLAIM DEED

THIS INDENTURE, Made this June 18th, 2024 between Daniel G. Torrey and Kylie M. Torrey, husband and wife, as Grantors and Daniel Torrey and Kylie Michelle Torrey, husband and wife, as Grantee whose current address is 1311 Gold Hill Rd., Princeton, ID 83857.

WITNESSETH That said Grantor for and in consideration in lawful money of the United States of America, in hand paid by the Grantee, the receipt whereof is hereby acknowledged, does by these premises remise, release and forever QUITCLAIM, unto the said Grantee and to its heirs and assigns all that certain lot, piece or parcel of land, bounded and particularly described as follows, to-wit:

Situate in Latah County, State of Idaho, to-wit:

The SE1/4NE1/4NW1/4 and the W1/2NE1/4NW1/4 of Section 27, Township 42 North, Range 4 West, Boise Meridian.

known
Address known as :1311 Gold Hill Road, Princeton ID 83857

TOGETHER With all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

TO HAVE AND TO HOLD, All and singular the said premises, together with the appurtenances, unto the Grantee and to its heirs and assigns forever.

IN WITNESS WHEREOF, The said Grantor has hereunto set its hand and seal the day and year first above written.

Daniel G. Torrey
Daniel G. Torrey

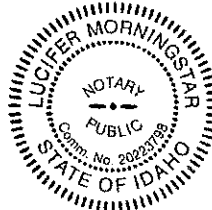
Kylie M. Torrey
Kylie M. Torrey

State of Idaho
County of Latah

On this 18th day of June, 2024, before me the undersigned, a Notary Public, in and for said State, personally appeared Daniel Torrey and Kylie Michelle Torrey known to me, and identified to me on the basis of satisfactory evidence, to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same.

WITNESS MY HAND AND OFFICIAL SEAL

Lucifer Morningstar
Notary Public Lucifer Morningstar
Notary Resides in Latah County, Idaho
My Commission Expires: 08/08/2028



NO 634923
AT THE REQUEST OF
MOSCOW TITLE, INC.
DATE AND HOUR
06-24-2024 03:33:10 PM
Julie Fry
LATAH COUNTY RECORDER
Fee: \$45.00 BY *Julie Fry*

When recorded, return to:
Indecomm Global Services
Mail Stop - FD-FW-9909
1427 Energy Park Drive
St. Paul, MN 55108

Title Order No.: 24142
Escrow No.: 24142
LOAN #: 5030508238

[Space Above This Line For Recording Data]

DEED OF TRUST

FHA Case No.
121-4263280 703

MIN 1003924-1121372736-8

MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 15, 18, 23, and 24. Certain rules regarding the usage of words used in this document are also provided in Section 16.

Parties

(A) "Borrower" is DANIEL TORREY AND KYLIE MICHELLE TORREY, HUSBAND AND WIFE

currently residing at 1311 Gold Hill Rd, Princeton, ID 83857.

Borrower is the trustor under this Security Instrument.

(B) "Lender" is Fairway Independent Mortgage Corporation.

Lender is a Corporation,
under the laws of Texas.
75007.

organized and existing
Lender's address is 4201 Marsh Lane, Carrollton, TX

The term "Lender" includes any successors and assigns of Lender.

(C) "Trustee" is Moscow Title, Inc..

LOAN #: 5030508238

Trustee's address is 127 S Washington St. Suite 1, Moscow, ID 83843.

The term "Trustee" includes any substitute/successor Trustee.

(D) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Documents

(E) "Note" means the promissory note dated June 18, 2024, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with E-SIGN. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **FOUR HUNDRED SIXTY**

THOUSAND SEVEN HUNDRED TWENTY FOUR AND NO/100*****
 ***** Dollars (U.S. \$460,724.00) plus interest. Each Borrower who signed the Note has

promised to pay this debt in regular monthly payments and to pay the debt in full not later than July 1, 2054.
 (F) "Riders" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

- ☐ Adjustable Rate Rider ☐ Condominium Rider ☐ Planned Unit Development Rider
☒ Other(s) [specify]
Manufactured Home Rider

(G) "Security Instrument" means this document, which is dated June 18, 2024, together with all Riders to this document.

Additional Definitions

(H) "Applicable Law" means all controlling applicable federal, state, and local statutes, regulations, ordinances, and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association, or similar organization.

(J) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 11(e).

(K) "Electronic Fund Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.

(L) "Electronic Signature" means an "Electronic Signature" as defined in E-SIGN.

(M) "E-SIGN" means the Electronic Signatures In Global and National Commerce Act (15 U.S.C. § 7001 *et seq.*), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

(N) "Escrow Items" means: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly Mortgage Insurance premiums.

(O) "Loan" means the debt obligation evidenced by the Note, plus interest, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(P) "Loan Servicer" means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

(Q) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(R) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or Default on, the Loan.

(S) "Partial Payment" means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

(T) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.

(U) "Property" means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

(V) "Rents" means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

LOAN #: 5030508238

(W) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(X) "Secretary" means the Secretary of the United States Department of Housing and Urban Development or his designee.

(Y) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Latah:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".

APN #: RP 42N04W272557

which currently has the address of 1311 Gold Hill Rd, Princeton [Street] [City]

Idaho 83857 ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to grant and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Idaho state requirements to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, and Late Charges.** Borrower will pay each Periodic Payment when due. Borrower will also pay any late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. If any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

EXHIBIT "A"
LEGAL DESCRIPTION

File No.: 24142

Situate in Latah County, State of Idaho, to-wit:

The SE1/4NE1/4NW1/4 and the W1/2NE1/4NW1/4 of Section 27, Township 42 North, Range 4 West,
Boise Meridian.

Address known as :1311 Gold Hill Road, Princeton ID 83857

LATAH COUNTY TAX INFORMATION

BJ SWANSON
LATAH COUNTY TAX COLLECTOR
 522 S ADAMS #105
 MOSCOW, ID 83843
 208-883-2296

Tax Year: 2024
 AIN:
 PIN/Parcel ID: RP42N04W272557
 Code-Area: 049-0000
 Print Date: 4/30/2025

Primary Owner/Mailing Address:

TORREY DANIEL
 1311 GOLD HILL RD
 PRINCETON ID 83857

Parcel Description: SENENW; W 1/2 NENW 27 42 4 STATEMENT
 OF INTENT

Location: 1311 GOLD HILL RD PRINCETON
Acres: 30.0000

Values and Exemptions	
Land Value	299,280
Improvement Value	239,947
Homeowners Exemption	-125,000
Total Taxable	414,227

Charges and Credits				Additional Information	
Latah County	208-883-2249	0.0027387740	\$1,134.46	Prior Year Charge	\$3,163.04
Library	208-882-3925	0.0003787320	\$156.88	School Savings*	\$209.86
School #285 Supplemental	208-875-0327	0.0030410600	\$1,259.69	* Tax Relief Appropriated By The Legislature	
School #285 Tort		0.0000067130	\$2.78		
N Latah Highway	208-882-7490	0.0008322540	\$344.74	Bill Summary	
Wood-Mend Cemetery	208-596-2599	0.0000856700	\$35.49		
Potlatch Fire	208-301-2989	0.0003666890	\$151.89	Tax Year/Bill Number: 2024/158569	
Potlatch Recreation District	208-875-0735	0.0002199530	\$91.11		
Forest Practices Act			\$3.90	Current Year Charges	\$3,106.62
Forest Assessment			\$58.00	Delinquent Charges	\$0.00
Gross Total Charges			\$3,238.94	Interest Charges	\$0.00
Homeowner Tax Relief Credit*			\$-132.32	Late Fee Charges	\$0.00
Net Charges			\$3,106.62	Fee Charges	\$0.00
				Paid Amount	\$-1,553.31
				Total Amount Due	\$1,553.31
				Balance good until:	04/30/2025
				Bond Information:	
				www.latahcountyid.gov/treasurer	

2024 Installment Summary - Balance Good Until 04/30/2025

First Installment	12/20/2024	0.00	Due
Second Installment	06/20/2025	1,553.31	Due

LATAH COUNTY TAX INFORMATION

BJ SWANSON
LATAH COUNTY TAX COLLECTOR
 522 S ADAMS #105
 MOSCOW, ID 83843
 208-883-2296

Tax Year: 2024
 AIN:
 PIN/Parcel ID: RP42N04W226662
 Code-Area: 052-0000
 Print Date: 4/30/2025

Primary Owner/Mailing Address:
 TORREY DANNY
 1311 GOLD HILL RD
 PRINCETON ID 83857

Values and Exemptions

Land Value	19,280
Total Taxable	19,280

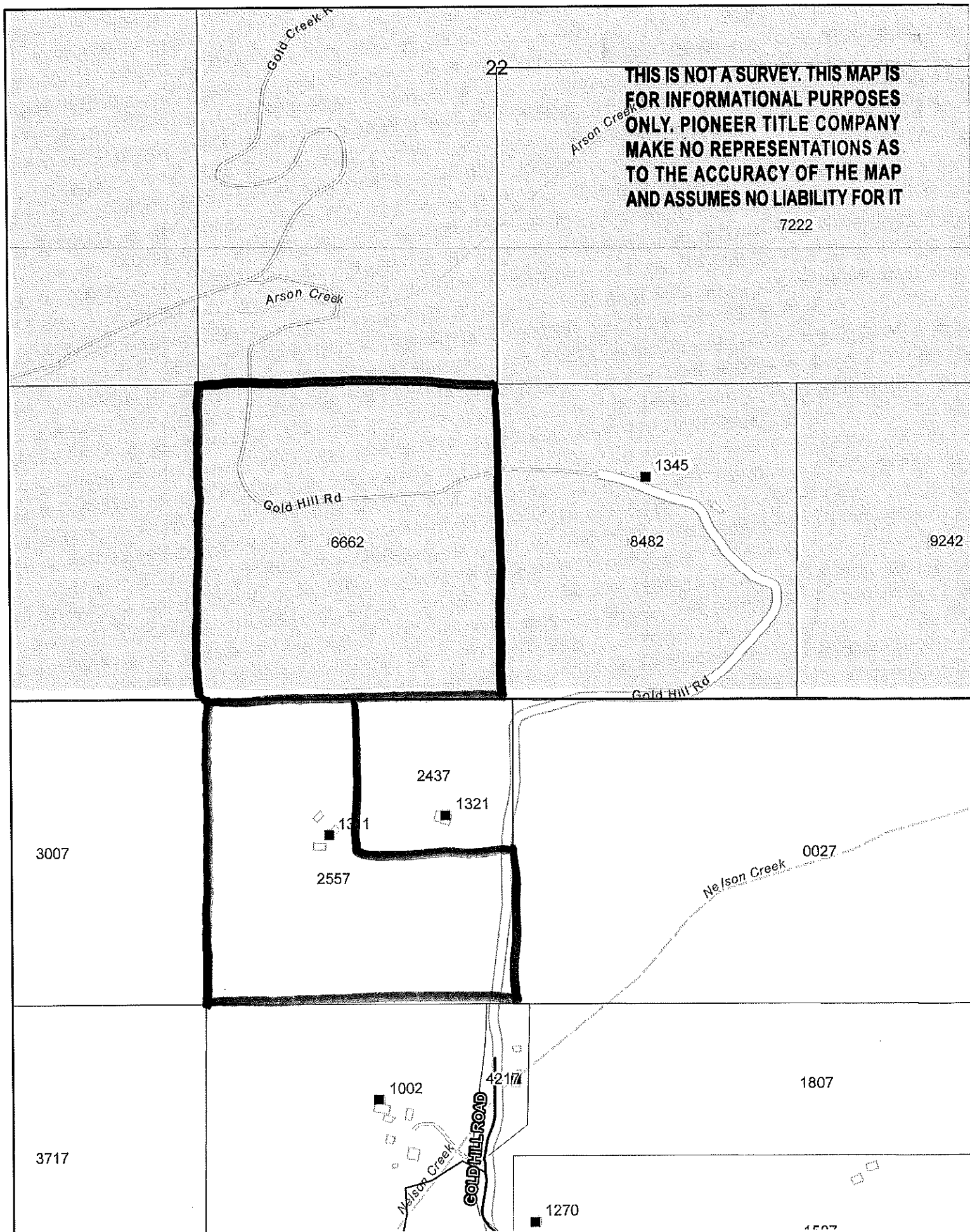
Parcel Description: SESW 22 42 4

Location:
Acres: 40.0000

Charges and Credits				Additional Information
Latah County	208-883-2249	0.0027387740	\$52.80	Prior Year Charge \$170.60
Library	208-882-3925	0.0003787320	\$7.30	School Savings* \$9.77
School #285 Supplemental	208-875-0327	0.0030410600	\$58.63	* Tax Relief Appropriated By The Legislature
School #285 Tort		0.0000067130	\$0.13	
N Latah Highway	208-882-7490	0.0008322540	\$16.05	
Freeze Cemetery	509-595-8236	0.0000866480	\$1.67	
Potlatch Recreation District	208-875-0735	0.0002199530	\$4.24	Bill Summary
Forest Practices Act			\$5.20	
Forest Assessment			\$24.00	
Gross Total Charges			\$170.02	
Net Charges			\$170.02	Tax Year/Bill Number: 2024/159957
				Current Year Charges \$170.02
				Delinquent Charges \$0.00
				Interest Charges \$0.60
				Late Fee Charges \$1.70
				Fee Charges \$0.00
				Paid Amount \$-172.32
				Total Amount Due \$0.00
				Balance good until: 04/30/2025
Bond Information:				
www.latahcountyid.gov/treasurer				

2024 Installment Summary - Balance Good Until 04/30/2025

First Installment	12/20/2024	0.00	Due
Second Installment	06/20/2025	0.00	Due



THIS IS NOT A SURVEY. THIS MAP IS
FOR INFORMATIONAL PURPOSES
ONLY. PIONEER TITLE COMPANY
MAKE NO REPRESENTATIONS AS
TO THE ACCURACY OF THE MAP
AND ASSUMES NO LIABILITY FOR IT

7222

22

Gold Creek Rd

Arson Creek

Arson Creek

Gold Hill Rd

Gold Hill Rd

Nelson Creek

GOLD HILL ROAD

Nelson Creek

6662

8482

9242

3007

3717

2437

1321

1311

2557

0027

1807

1002

4217

1270

4507