

PioneerTitleCo.

GOING BEYOND

DATE: MAY 13, 2026

ATTN: JOHN FREELAND

PROPERTY PROFILE

- 1. PROPERTY ADDRESS: 1003 GRAND FIR DRIVE MOSCOW, ID 83843**
- 2. LAST DEEDS OF RECORD: WARRANTY DEED #578618 AND QUIT CLAIM DEED #578619**
- 3. OPEN MORTGAGES: DEED OF TRUST \$186,558.00**
- 4. TAX INFORMATION: \$1,285.60 (HALF-PAID) 2025**
- 5. YEAR BUILT & SQUARE FOOTAGE (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**

57936
②

578618

WARRANTY DEED

NO. _____
 AT THE REQUEST OF
LATAH COUNTY TITLE CO.
 DATE & HOUR
 5-13-16 10:30
 HENRIANNE K. WESTBERG
 LATAH COUNTY RECORDER
 FEE \$ 13.00 BY: *[Signature]*

For Value Received, Eric Dugan and Lisa Dugan, husband and wife
 the Grantors, hereby grant, bargain, sell, convey and warrant unto

Daniel Ellinwood, a married man as his sole and separate property
 the Grantee, whose current address is: 1003 Grand Fir Drive, Moscow, ID 83843

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

Lot 15, Block 1, Woodland Hills Subdivision (Stage II) to Latah County, as shown by the recorded plat thereof.

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 Grantee
 successors, heirs and assigns forever. Said Grantors do hereby covenant to and with said Grantee, that Grantors
 are the owner in fee simple of said premises; that said premises are free from all encumbrances except as
 hereinabove set forth of record and that Grantors will warrant and defend the same from all lawful claims
 whatsoever.

57936
③

NO. 578620
AT THE REQUEST OF
LATAH COUNTY TITLE CO.
DATE & HOUR
5.13.16 10:30
HENRIANNE K. WESTBERG
LATAH COUNTY RECORDER
FEE \$ 50.00 BY: [Signature]

After Recording Return To:
PLATINUM HOME MORTGAGE
CORPORATION
2200 HICKS ROAD, SUITE 101
ROLLING MEADOWS, IL 60008
Attn: ANDREA LYNN BROENNEKE

Prepared By:
KAREN BLACK
PLATINUM HOME MORTGAGE
CORPORATION
2200 HICKS RD, STE 101
ROLLING MEADOWS, IL 60008

[Space Above This Line For Recording Data]

DEED OF TRUST

ELLINWOOD
Loan #: 728208222
MIN: 1000650-0728208222-6
MERS Phone: 1-888-679-6377
PIN: RP18800010150
Case #: 121-3462189-703

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) "Security Instrument" means this document, which is dated **MAY 12, 2016**, together with all Riders to this document.
- (B) "Borrower" is **DANIEL ELLINWOOD, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY**. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is **PLATINUM HOME MORTGAGE CORPORATION**. Lender is a CORPORATION organized and existing under the laws of **ILLINOIS**. Lender's address is **2200 HICKS ROAD, SUITE 101, ROLLING MEADOWS, IL 60008**.
- (D) "Trustee" is **LATAH COUNTY TITLE COMPANY**.
- (E) "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.
- (F) "Note" means the promissory note signed by Borrower and dated **MAY 12, 2016**. The Note states that Borrower owes Lender **ONE HUNDRED EIGHTY-SIX THOUSAND FIVE HUNDRED FIFTY-EIGHT AND 00/100 Dollars (U.S. \$186,558.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JUNE 1, 2046**.

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(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

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

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider Condominium Rider Planned Unit Development Rider
 Other(s) [specify]

(J) "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.

(K) "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.

(L) "Electronic Funds 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, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "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.

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

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

(Q) "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 might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

(S) "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

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19370.5

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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 ATTACHED

which currently has the address of 1003 GRAND FIR DR, MOSCOW, ID 83843 ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. 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 COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction 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 shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, 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 federal agency, instrumentality, or entity; or (d) Electronic Funds 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 14. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal

578620

EXHIBIT "A"

LEGAL DESCRIPTION

File No.: 57936

The land referred to herein is situated in the State of Idaho, County of Latah and is described as follows:

Lot 15, Block 1, Woodland Hills Subdivision (Stage II) to Latah County, as shown by the recorded plat thereof.

LATAH COUNTY TAX INFORMATION

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

Tax Year: 2025
 AIN:
 PIN/Parcel ID: RP018800010150
 Code-Area: 059-0000
 Print Date: 5/13/2026

Primary Owner/Mailing Address:
 ELLINWOOD DANIEL
 1003 GRAND FIR DR
 MOSCOW ID 83843

Parcel Description: WOODLAND HILLS SUBD BLK 1 LOT 15 13 39
 5

Location: 1003 GRAND FIR DR MOSCOW
Acres: 0.0000

Values and Exemptions	
Land Value	40,000
Improvement Value	203,456
Homeowners Exemption	-121,728
Total Taxable	121,728

Charges and Credits				Additional Information	
Latah County	208-883-2249	0.0027642980	\$336.50	Prior Year Charge	\$1,355.79
Library	208-882-3925	0.0003822470	\$46.53	School Savings*	\$23.75
Latah County Judgment 63-1305	208-883-2249	0.0000207120	\$2.52	* Tax Relief Appropriated By The Legislature	
Library Judgment 63-1305	208-882-3925	0.0000006290	\$0.08		
School #281 Supplement Perm	208-892-1139	0.0035169670	\$428.11		
School #281 Tort		0	\$0.00		
School #281 Bond 2010 HB470		0	\$0.00		
N Latah Highway	208-882-7490	0.0008056560	\$98.07	Bill Summary	
Moscow Cemetery	208-882-2044	0.0001183320	\$14.40	Tax Year/Bill Number: 2025/140014	
Moscow Fire	509-330-0164	0.0004609400	\$56.11	Current Year Charges	\$1,285.60
Moscow Fire Judgment 63-1305	509-330-0164	0.0000014500	\$0.18	Delinquent Charges	\$0.00
Mt Tomer Water/Sewer	208-883-5521	0	\$0.00	Interest Charges	\$0.00
914 - Solid Waste			\$372.40	Late Fee Charges	\$0.00
Admin Fee			\$2.00	Fee Charges	\$0.00
Gross Total Charges			\$1,356.90	Paid Amount	\$-642.80
Homeowner Tax Relief Credit*			\$-71.30	Total Amount Due	\$642.80
Net Charges			\$1,285.60	Balance good until:	05/13/2026
				Bond Information:	
				www.latahcountyid.gov/treasurer	

2025 Installment Summary - Balance Good Until 05/13/2026

First Installment	12/20/2025	0.00	Due
Second Installment	06/20/2026	642.80	Due

Parcel ID

RP018800010150A

Owner

ELLINWOOD DANIEL

Total Acreage

0

Physical Address

1003 GRAND FIR DR
83843

Mailing Address

1003 GRAND FIR DR
MOSCOW ID 83843

Building Description

Year Built	Year Remodel	Inspect Date	Stories	Garage SqFt
1992	2005	01/01/1900	1.0	250

Floorplan Details

Room	1st Floor	2nd Floor	Basement	Attic
Living	1	0	0	0
Kitchen	1	0	0	0
Dining	1	0	0	0
Family	1	0	0	0
Bedroom	3	0	0	0
Bath	2	0	0	0
Other	1	0	0	0
TotalSqFt	1412	0	0	0
FinSqFt			0	0

Heating Characteristics

Forced hot air

Property Upgrades

Description	Year Built	Area
PAVING	0	400
PATIO	0	200
PAVING	0	400
PATIO	0	200
PAVING	0	400
PATIO	0	200

Lot Description

Frontage	Depth	Total Square Feet
0.00	0.00	0.00

Legal Description

WOODLAND HILLS SUBD BLK 1 LOT 15 13 39 5

Deed Numbers

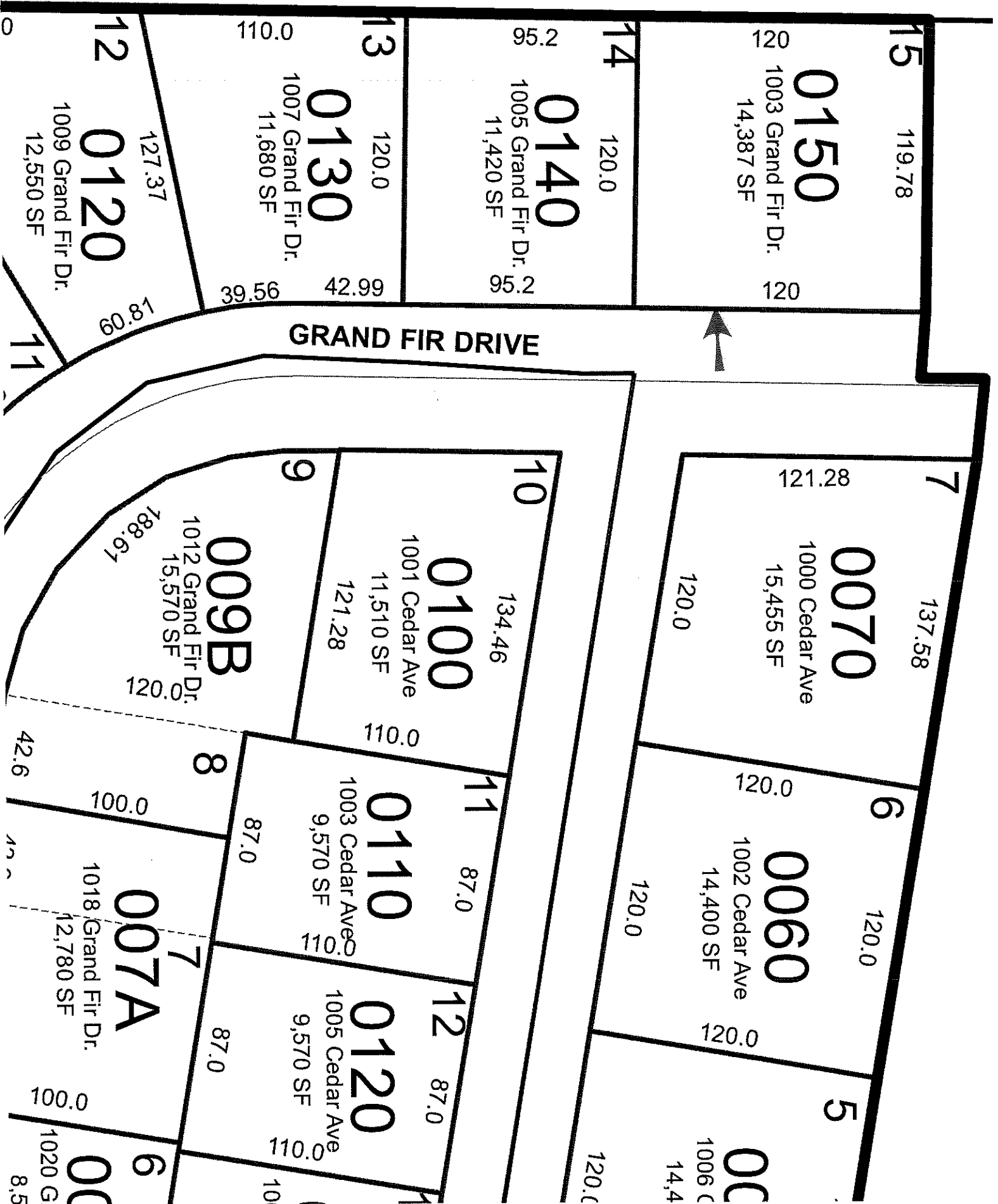
578619
578618
506306
465333
406991

Assessment

Category	Acres	Current Value
15 - RURAL SUB RES	0.000	40,000
37 - BLDG RES SUB	0.000	203,456
Subtotal	0.000	243,456
Less Homeowners Exemption		121,728
Net Taxable Property Value		121,728

Tax History

Tax Year	Tax Amount
2025	1356.90
2024	1355.79
2023	1451.82
2022	1855.28
2021	1592.74



15 119.78

0150

120
1003 Grand Fir Dr.
14,387 SF
120

14 120.0

0140

95.2
1005 Grand Fir Dr.
11,420 SF
95.2

13 120.0

0130

110.0
1007 Grand Fir Dr.
11,680 SF
39.56 42.99

12 **0120**

127.37
1009 Grand Fir Dr.
12,550 SF
60.81

GRAND FIR DRIVE

7 137.58

0070

121.28
1000 Cedar Ave
15,455 SF
120.0

6 120.0

0060

120.0
1002 Cedar Ave
14,400 SF
120.0

5

006C

120.0
1006 Cedar Ave
14,400 SF

10 134.46

0100

1001 Cedar Ave
11,510 SF
121.28
110.0

11 87.0

0110

1003 Cedar Ave
9,570 SF
87.0
110.0

12 87.0

0120

1005 Cedar Ave
9,570 SF
87.0
110.0

9

009B

1012 Grand Fir Dr.
15,570 SF
188.67
120.0

8

007A

1018 Grand Fir Dr.
12,780 SF
100.0
42.6

6

006C

1020 Grand Fir Dr.
8,500 SF