

INSURED TITLES

We do good deeds!

LP-58894

July 17, 2008

GREATER MONTANA GMAC
1500 W BROADWAY SUITE A
MISSOULA, MT 59808

Attn: SHELLY EVANS

Dear Shelly:

Pursuant to your request, we have conducted a limited search of our records and found that the property described as follows:

Lots A and B of HORSESHOE HILLS, a platted subdivision in Missoula County, Montana, according to the official recorded plat thereof.

Commonly known as: 7360 and 7400 WOODWORTH ROAD, SEELEY LAKE MT 59868

Appears to be held by:

VIRGINIA M. MCCORMICK

and is subject to the following exceptions:

1. General county taxes and special assessments if applicable for the year 2008 are now a lien, in an amount not yet determined or payable. Future payments will be due for the first half on or before November 30, 2008 and for the second half on or before May 31, 2009.

Note: General County Taxes for 2007 are paid in full

First Half: \$1408.62
Second Half: \$1439.08
Tax ID No.: 3650801
Geocode No.: 2541-25-1-02-06-0000
Affects Lot A

Note: General County Taxes for 2007 are paid in full

First Half: \$982.13
Second Half: \$982.11
Tax ID No.: 5846039
Geocode No.: 2451-25-1-02-01-0000
Affects Lot B

2. Provisions, conditions, easements and special assessments of the Seeley Lake Refuse District.

1724 FAIRVIEW AVE. • MISSOULA, MT 59801 • (406) 728-7900 • FAX (406) 728-5892

3. Deed of Trust

Book/Page: Book 650 at Page 250 Micro Records (copy attached)

Document requires repayment of the entire indebtedness upon the sale or transfer of any interest in the secured property, unless Beneficiary waives such option.

4. Provisions in a document entitled Road Maintenance Agreement

Book/Page: Book 667 at Page 39 Micro Records (copy attached)

5. Provisions in a document entitled Declaration of Covenants, Conditions and Restrictions of Horseshoe Hills

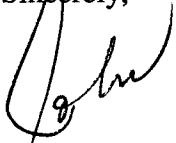
Book/Page: Book 667 at Page 38 Micro Records (copy attached)

6. Conditions set forth in Certificate of Subdivision Plat Approval, filed in Book 667 at Page 37 Micro Records, records of Missoula County, Montana.

7. Conditions and restrictions on plat

Please note that this examination is limited in scope and is intended to provide listing information only. It does not include judgments or easements. Should you need anything further, please contact us.

Sincerely,



John Stenger
Title Officer

This information has been furnished without charge by Insured Titles, LLC, in conformance with the rules established by the Montana Insurance Commissioner.

Order No.: M42354
Parcel No.: 5846039

WARRANTY DEED

For Value Received,

James D. Heaton and Rena P. Heaton

Hereinafter called the Grantor, hereby grant, bargain, sell and convey unto

Virginia M. McCormick

whose address is: 122 Calistoga Rd., Santa Rosa, CA 95409

Hereinafter called the Grantee, the following described premises situated in Missoula County, Montana, to-wit:

The NE $\frac{1}{4}$ NE $\frac{1}{4}$ of Section 25, Township 16 North, Range 14 West, P.M.M., Missoula County, Montana. *OK*

Recording Reference: Book 481 of Micro Records at Page 344.

Together with a 60 foot private easement for ingress and egress and the placement of utilities beginning at the intersection of Woodworth Road and the private Horseshoe Hills Ranch road located at the Southeast corner of Tract 1 of Certificate of Survey No. 4627 and continuing north along the eastern boundary of said Tract 1 for approximately 3,893 feet onto the NE $\frac{1}{4}$ NE $\frac{1}{4}$ of Section 25, Township 16 North, Range 14 West, P.M.M., Missoula County, Montana, a tract of approximately 40 acres. At the intersection of Tract 1 and the above-described 40-acre parcel the private easement for ingress and egress and placement of utilities also turns west for approximately 1323 feet until it intersects the Southeast corner of Tract 3 of Certificate of Survey 4627 and continues onto Tract 3 of Certificate of Survey No. 4627.

SUBJECT TO covenants, conditions, restrictions, provisions, easements and encumbrances apparent or of record.

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee and to the Grantee's heirs and assigns forever. And the said Grantor does hereby covenant to and with the said Grantee, that the Grantor is the owner in fee simple of said premises; that said premises are free from all encumbrances except current years taxes, levies, and assessments, and except U. S. Patent reservations, restrictions, easements of record, and easements visible upon the premises, and that Grantor will warrant and defend the same from all lawful claims whatsoever.

Dated: April 30, 2001

James D. Heaton
James D. Heaton

Rena P. Heaton by James D. Heaton as her attorney in fact
Rena P. Heaton by James D. Heaton as her attorney in fact

State of Montana
County of Missoula

This instrument was acknowledged before me on 30th day of April, 2001, by James D. Heaton as individual and as attorney in fact for Rena P. Heaton.

[Signature]
Signature of Notarial Officer
Notary Public for the State of Montana
Residing in Missoula
Commission Expires 11/06/01



NOTARY PUBLIC MONTANA
Residing in Missoula MT
My Comm. Expires Nov 6, 2001

RETURN TO:

Virginia M. McCormick
122 Calistoga Rd. P.O. Box 450
Santa Rosa, CA 95409 *Seabury Lake, MT 59868*



200109133
Page: 1 of 17
05/01/2001 12:53P
Bk-650 Pg-250

Missoula County Vickie M Zeier DT

Return To:
GreenPoint Mortgage Funding, Inc.
1100 Larkspur Landing Circle, Suite 101
Larkspur, California 94939

Prepared By:
GreenPoint Mortgage Funding, Inc.
330 120th Ave. NE, Suite 210
Bellevue, Washington 98005

M42354

[Space Above This Line For Recording Data]

DEED OF TRUST MIN 100013801027912744
Trust Indenture Under the Small Tract Financing Act of Montana

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated 04/30/2001 together with all Riders to this document.
- (B) "Borrower" is
Virginia M. McCormick, An Unmarried Woman

Borrower is the trustor under this Security Instrument.
(C) "Lender" is GreenPoint Mortgage Funding, Inc.

Lender is a corporation organized and existing under the laws of The State Of New York

BBAP-100

0102791274

MONTANA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3027 1/01

VMP -6A(MT) (0005)

Page 1 of 15

Initials: VMM



Missoula County Vickie M Zeier DT

Lender's address is 1100 Larkspur Landing Circle, Suite 101
Larkspur, California 94939

(D) "Trustee" is FIRST AMERICAN TITLE

(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 a 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 04/30/2001
The Note states that Borrower owes Lender

Five Hundred Ninety-Four Thousand and 00/100ths Dollars
(U.S. \$ 594,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 5/1/2031 . This Security Instrument secures 150% of the amount of the Note.

(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, any prepayment charges and 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]:

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> 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.

BBAP-100

1540-6A(MT) (0005)

Initials: *VMM*

0102791274

Form 3027 1/01



200109133

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05/01/2001 12:53P
Bk-650 Pg-250

Missoula County Vickie M Zeier DT

The NE $\frac{1}{4}$ NE $\frac{1}{4}$ of Section 25, Township 16 North, Range 14 West, P.M.M., Missoula County, Montana.

Recording Reference: Book 481 of Micro Records at Page 344.

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Missoula County
Property Information System

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Tax Status



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Today's Date

7/16/2008 1:14:29 PM

Missoula County Treasurer

200 W Broadway
Missoula MT, 59802
(406)258-4847

Tax ID

3650801

Type

Real

Records Search

- [By Name](#)
- [By Tax ID](#)
- [By Geocode](#)
- [By Book/Page](#)
- [Advanced](#)

Tax Payer	Mailing Address	City	State	Zip Code
MC CORMICK VIRGINIA M	PO BOX 1358	SEELEY LAKE	MT	59868-1358

Township/Range/Section	GEOCODE	SubDivision/Block/Lot
T 16N/ R 14W / S 25	2541-25-1-02-06-0000	HORSESHOE HILLS LOT A

Note:
Choose a search to find owner or property information.

We recommend 800 X 600 resolution or better.

Taxes Currently Due
No taxes currently due.

Taxes Paid

Year	Due Date	Paid Date	Rec Type	Penalty	Interest	Tax	Total Tax
2007	11/30/2007	11/30/2007	Online Tax Receipt	\$0.00	\$0.00	\$1,408.62	\$1,408.62
2007	5/31/2008	6/6/2008	Online Tax Receipt	\$28.17	\$2.32	\$1,408.59	\$1,439.08
2006	11/30/2006	3/28/2007	Online Tax Receipt	\$29.18	\$47.11	\$1,458.41	\$1,534.70
2006	5/31/2007	5/30/2007	Online Tax Receipt	\$0.00	\$0.00	\$1,458.38	\$1,458.38
2005	11/30/2005	11/15/2005	Online Tax Receipt	\$0.00	\$0.00	\$1,488.27	\$1,488.27
2005	5/31/2006	8/31/2006	Online Tax Receipt	\$29.77	\$37.49	\$1,488.26	\$1,555.52
2004	11/30/2004	11/15/2005	Online Tax Receipt	\$30.05	\$143.97	\$1,502.31	\$1,676.33
2004	5/31/2005	11/15/2005	Online Tax Receipt	\$30.05	\$69.09	\$1,502.27	\$1,601.41
2003	11/30/2003	11/14/2003	Online Tax Receipt	\$0.00	\$0.00	\$1,522.65	\$1,522.65
2003	5/31/2004	8/31/2004	Online Tax Receipt	\$30.45	\$38.36	\$1,522.63	\$1,591.44
2002	11/30/2002	10/16/2003	Online Tax Receipt	\$30.20	\$132.33	\$1,510.46	\$1,672.99
2002	5/31/2003	10/16/2003	Online Tax Receipt	\$30.20	\$57.07	\$1,510.44	\$1,597.71

Click on the Year for a Detailed Summary
If there are duplicate listings for a given year, please call Treasurer's for clarification.

The information on this page is for reference only. No reliance should be placed on the completeness nor the accuracy of this information without first consulting original records and personally verifying the accuracy of any and all information displayed on this page.



Missoula County
Property Information System

Surveying	Taxes	Assessors	CAMA	Map
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- Property Search**
- By Name
 - By Address
 - By Tax ID
 - By Geocode
 - By the Map

- Records Search**
- By Name
 - By Tax ID
 - By Geocode
 - By Book/Page
 - Advanced

Tax Status

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Today's Date 7/16/2008 1:14:43 PM

Missoula County Treasurer
200 W Broadway
Missoula MT, 59802
(406)258-4847

Tax ID 3650801 **Type** Real

Tax Payer	Mailing Address	City	State	Zip Code
MC CORMICK VIRGINIA M	PO BOX 1358	SEELEY LAKE	MT	59868-1358

Township/Range/Section	GEOCODE	SubDivision/Block/Lot
T 16N/ R 14W / S 25	2541-25-1-02-06-0000	HORSESHOE HILLS LOT A

Note:
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We recommend 800 X 600 resolution or better.

Year Assessed: 2007

Property Number	Class	Class Description	District	Quantity	Market	Taxable	Amount
10	31701	NON-QLFD AG LAND 20-160 ACRES	34-7	29.06	1312	0	0.00
10	42002	1 ACRE BLDG SITE NON-QLFD AG	34-7	1.00	12390	0	0.00
10	43301	IMPS ON RURAL LAND (BUILDINGS)	34-7	0.00	141797	0	0.00
999	999550	SOIL CONSERVATION DISTRICT	SOC	0.00	0	5015	0.00
10	999510	FOREST FIRE PROTECTION	FFP	0.00	0	0	34.54

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INFORMATION UPDATED January 31, 2008

General Parcel Information definitions

GEOCODE	04254125102060000
OWNCODE	99999
OWNER CLASSIFICATION	Undetermined
COUNTY ASSESSOR CODE	0003650801
SECTION	25
TOWNSHIP	T16NR14W
LEGAL DESCRIPTION	HORSESHOE HILLS LOT A
PROPERTY ADDRESS	7360 WOODWORTH RD 59868
ADDITION-SUBDIVISION	HORSESHOE HILLS
LEVY DISTRICT	043597
COUNTY LEVY DISTRICT	34-7
LEVY DISTRICT NAME	SEELEY LAKE SOS HOSPITAL/FIRE/CEM
TOTAL FINAL LAND VALUE	\$19,943.00
TOTAL FINAL BUILDING VALUE	\$212,770.00
2003 FULL REAPPRAISAL VALUE	\$232,713.00
2007 TAXABLE MARKET VALUE	\$155,499.00
DEED 1: BOOK, PAGE, DATE (mmddy)	, ,
OWNER NAME 1	MC CORMICK VIRGINIA M
TAXPAYER	PO BOX 1358
MAILING ADDRESS	SEELEY LAKE, MT 59868-1358

SITE INFORMATION definitions

Characteristic	CAMA Code, (Description)
GEOCODE	04254125102060000
NEIGHBORHOOD	024
NEIGHBORHOOD TREND	2, (stable)
RESIDENTIAL INDICATOR	other
ACCESS	3, (dirt road) 0, (landlocked/none)
FRONTING	0, (none)
LOCATION	0, (rural land)
TOPOGRAPHY	1, (level) 7, (well)
UTILITIES	8, (septic) 0, (none)

ACREAGE TYPE CLASSIFICATION & VALUATION definitions

**IRRIGATION
INFORMATION**

Property Type	Agricultural Type	Land Classification	Acres	Grade & Description	Rotation	Water Class (Cost/Acre)	Type	Assessed Value
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