

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

SECURED LAND TRANSFERS, LLC
[Blaine County] DBA Sun Valley Title

Idaho Title Agency License No. 16942151

Docket No. 18-4641-25

**ORDER ADOPTING REPORT
OF EXCEPTION EXAMINATION
AS OF DECEMBER 31, 2023**

The State of Idaho Department of Insurance (“Department”), having conducted an examination of the affairs, transactions, assets, tract indexes, abstract records, and any other records of SECURED LAND TRANSFERS, LLC [Blaine County], doing business as Sun Valley Title (“Secured”) to ascertain compliance with Title 41, Idaho Code, and related rules, pursuant to Idaho Code §§ 41-2710(7) and 41-219(1) and (5), hereby alleges the following facts that constitute a basis for issuance of an order, pursuant to Idaho Code § 41-227(5)(a), adopting the Report of Exception Examination of Secured for the period of January 1, 2019 to December 31, 2023 (“Report”), as filed.

FINDINGS OF FACT

1. Secured is a title agency licensed by the Department to transact title insurance in Blaine County, Idaho, under Title Agency License No. 16942151.

2. The Department completed an examination of Secured pursuant to Idaho Code §§ 41-2710(7) and 41-219(1) and (5) on or about December 20, 2024. The Department’s findings are set forth in the Report. In summary, the examiner found that Secured violated the Department’s rules as follows:

- a. From January 1, 2019, through December 31, 2023, Secured violated IDAPA 18.05.02.011.09(b)(i) on one (1) occasion by accepting a buyer’s personal

check and closing the escrow on the same date without allowing prescribed time for the escrow to contain a credit balance of the collected funds.

3. Based on these findings, the examiner recommended Secured:
 - a. Revise its procedures to ensure that any future collected funds pertaining to escrow disbursements comply with IDAPA 18.05.01.021.09(a)¹.

4. Pursuant to Idaho Code § 41-227(4), a copy of the Report was filed with the Department on February 5, 2025, and was transmitted to Secured on February 6, 2025. A copy of the Report is attached hereto as Exhibit A.

5. Pursuant to Idaho Code § 41-2710(7), Secured had twenty-eight (28) days from service of the Report within which to review, comment, or request a hearing on the Report.

6. On February 7, 2025, the Department received a Waiver from Secured, signed by Jessica Meade, its Chief Operating Officer. By execution of such Waiver, a copy of which is attached hereto as Exhibit B, Secured consented to the immediate entry of a final order by the Director of the Department (“Director”) adopting the Report without any modifications; waived its right to make a written submission or rebuttal to the Report; and waived its right to request a hearing and to seek reconsideration or appeal for the Director’s final order.

CONCLUSIONS OF LAW

7. Idaho Code § 41-227(5)(a) provides that, after expiration of “the period allowed for the receipt of written submissions or rebuttals, the Director shall fully consider and review the Report, together with any written submissions or rebuttals and relevant portions of the examiner’s work papers” and shall enter an order adopting the report of examination as filed or with modifications or corrections.

¹ In August 2019, when the violation occurred, IDAPA 18.05.02.011.09(b)(i) was applicable. This rule was consolidated and re-designated as IDAPA 18.05.01.021.09(a) in substantive form, effective March 20, 2020.

8. Secured's actions are considered violations and administrative penalties are appropriate per Idaho Code §§ 41-2708(3), 41-117, and 41-1016. However, administrative penalties will not be imposed at this time with the stipulation that the Department retains the right to impose new penalties should there be a finding of future violations of these rules.

9. Having fully considered the Report and record, the Director concludes that, regarding the matters examined, the Report's comments, findings, and recommendations are appropriate and should be incorporated herein as if set forth in full.

ORDER

NOW, THEREFORE, based on the foregoing, IT IS HEREBY ORDERED that the Report of Exception Examination of SECURED LAND TRANSFERS, LLC [Blaine County] DBA Sun Valley Title for the period of January 1, 2019, to December 31, 2023, is hereby ADOPTED as filed, pursuant to Idaho Code § 41-227(5)(a).

IT IS FURTHER ORDERED, pursuant to §§ 41-2710(7) and 41-227(8), that the adopted Report is a public record and shall not be subject to the exemptions from disclosure provided in Chapter 1, Title 74, Idaho Code.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-227(6)(a), that within thirty (30) days of the issuance of the adopted Report, Secured will file, with the Department's Market Examiner & Title Insurance Specialist affidavits executed by each of its directors or, if none, its principal officers, stating under oath that they have received a copy of the adopted Report and related orders.

IT IS FURTHER ORDERED, that within thirty (30) days of the issuance of the adopted Report, Secured will submit to the Department in writing its proposed revisions of its policies and procedures to ensure that any collected funds pertaining to escrow disbursements comply with IDAPA 18.05.01.021.09(a).

//

IT IS SO ORDERED.

DATED this 3 day of March, 2025.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The Director will dispose of the motion for reconsideration within twenty-one (21) days of its receipt, or the motion will be considered denied by operation of law. See, Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

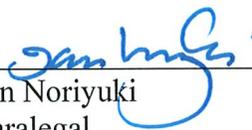
Dean L. Cameron, Director
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was subject of the agency decision is located. A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) the service of an order denying a motion for reconsideration; or (c) the failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. See, Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. See, Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 3rd day of March, 2025, I caused a true and correct copy of the foregoing ORDER ADOPTING REPORT OF EXCEPTION EXAMINATION AS OF DECEMBER 31, 2023, to be served upon the following parties by the designated means:

Secured Land Transfers, LLC Jessica Meade, COO 1101 W. River Street, Ste. 201 Boise, ID 83702-7068	<input type="checkbox"/> First Class Mail <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: jmeade@titleonecorp.com
Secured Land Transfers, LLC Andy Garrison	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: agarrison@titleonecorp.com



Jan Noriyuki
Paralegal



REPORT OF EXCEPTION EXAMINATION
For the Period January 1, 2019 through December 31, 2023

Of
SECURED LAND TRANSFERS, LLC
d/b/a
SUN VALLEY TITLE
(a title agent limited liability company - license #16942151 – Blaine County)

As of
December 31, 2023

Equal Opportunity Employer

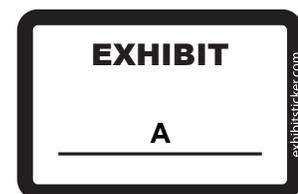


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Boise, Idaho
December 20, 2024

The Honorable Dean L. Cameron
Director of the Idaho Department of Insurance
700 West State Street
Boise, Idaho 83720

Sir:

Pursuant to your instructions and in conformity with Idaho Code §§ 41-219, 41-220, 41-2710(7) and 41-2713, an examination has been made of the administrative affairs, books, records, and financial condition of;

Secured Land Transfers, LLC
d/b/a
Sun Valley Title
1101 W. River Street, Suite 201
Boise, Idaho 83702-7068
License #16942151 – Blaine County

Hereinafter referred to as “Agent.”

The following Report of Exception Examination is respectfully submitted.

FOREWORD

This is an exception examination report of the practices and procedures of Secured Land Transfers, LLC, d/b/a Sun Valley Title, a TitleOne Company, an Idaho Title Agent licensed in Blaine County. The examination was conducted remotely from the offices of the Idaho Department of Insurance (the “Department”) located at 700 West State Street, 3rd Floor, Boise, Idaho.

In performing this examination, the examiner(s) reviewed a sample of the Agent’s procedures, files, and documentation. Some noncompliant practices may not have been discovered during this examination. In addition, examiners may have documented practices and procedures that did not appear to be in the best interest of Idaho insurance consumers. However, failure to identify or criticize specific practices, products, or files does not constitute approval thereof by the Department.

The examination comments are restricted to areas of concern and are not intended as commentary on the various favorable aspects of the Agent’s operations. Furthermore, these comments should not be regarded as reflecting the integrity or capabilities of individuals at the Agent. As such, this report may not fully reflect the procedures and practices of the Agent.

This examination report cites Idaho Statute and administrative rules promulgated by the Department. Statute and rule citations are current unless otherwise noted.

The final examination report comprises the examiner’s report, the Agent’s response, if any, and any administrative actions based on the findings of the Department. The goal of the examination team was to produce an examination report that reflects agreement in content with the Agent. The report indicates where agreement was or was not possible.

PURPOSE AND SCOPE OF EXAMINATION

The purpose of this examination is to determine compliance with applicable Idaho Statutes, and promulgated rules issued by the Department.

The period covered by this examination is January 1, 2019 through December 31, 2023. Specific areas examined include operations/management, claims, advertising and marketing, title file review and escrow fiduciary account and file review.

The authority of the Department to perform this examination includes, but is not limited to, Idaho Code § 41-2710(7), which grants authority to the Department to regular examinations of the tract indexes, abstract records, and any other records to ascertain compliance with title 41, Idaho Code, and related rules, of a title agent not more than every fifth year, unless the agent otherwise requests or the director has cause to believe the same does not comply with said title or the rules thereunder.

EXECUTIVE SUMMARY

The examination identified a total of one (1) finding of exception. For detailed information, including the exception, violations, imposed penalties, and recommendations, please refer to the relevant section of this report. Below is an overview of this exception:

1) Escrow File Review (Section IV.B, pages 8-9)

A total of one (1) finding of exception has been identified in this section of the examination. This exception is as follows:

- **Exception #1** The Agent, on one (1) occasion, accepted a buyer's personal check for \$2,582.20, and closed the escrow on the same date without allowing prescribed time for the escrow to contain a credit balance of collected funds.

HISTORY AND DESCRIPTION

TitleOne Corporation was duly incorporated, with its Articles of Incorporation filed with the Idaho Secretary of State ("ISOS") on May 3, 2000. On May 23, 2000, TitleOne Corporation's initial Idaho operations commenced when they were licensed as a title agent by the Department in Ada County. In October 2011, they acquired Idaho Title and Trust, Inc. On July 13, 2015, they further expanded operations and became licensed as a title agent in Blaine County and merged with Vandelay LLC in September of 2016 wherein TitleOne Corporation was the surviving entity. As a result of the merger, Title Resource Group became the sole shareholder of TitleOne Corporation. On February 7, 2018, Secured Land Transfers, LLC, the current entity and Agent subject to this examination, was formed and issued a Certificate of Registration by the ISOS. On February 22, 2019, a Statement of Merger was filed with the ISOS, merging TitleOne Corporation and TitleOne Exchange Company into Secured Land Transfers, LLC. On March 1, 2019, Secured Land Transfers, LLC filed an assumed business name of Sun Valley Title, and the Department issued a

restructured and new title agent license number as a result of the merger. They operate across much of the state, holding a title agent license in twenty-five (25) counties. They conduct business in Blaine County out of offices in Ketchum, Idaho.

PRIOR EXAMINATION

Our examination included a review to identify if exceptions were noted and satisfactorily addressed in the preceding report of exception examination, dated December 10, 2019, which covered the period of January 1, 2015 through December 31, 2018. No exceptions were noted in that report of exception examination.

EXAMINATION FINDINGS AND RECOMMENDATIONS

I. OPERATIONS AND MANAGEMENT

The examination included a review of the Agent's operations and management. The focus of this section of the examination includes review of management and control, contracting authority, surety bond, claims, and financial interests of the title entity management and ownership.

A. MANAGEMENT, CONTROL AND FINANCIAL INTERESTS **IDAPA 18.05.01.014 & 015**

As of February 7, 2024, the Idaho Secretary of State shows the Agent's status as active-existing, listing Corporate Creations Network, Inc. as the registered agent and the managing members as Stephanie E. Witmer and Lisa Estevan. The Agent's in-state executive management comprises Jason Vickrey as President, with serving Directors listed as Logan Coulter, Patricia M. Coulter, Michael Stephen Hammer, Veronica Hern, Cameron McFaddan, Jessica D. Meade, Laura Page, Randal A Rabehl, Ryan Taylor, and Amy Wilcoxson. No exceptions were noted as a result of this portion of the examination.

B. CONTRACTING AUTHORITY **Idaho Code § 41-2710(2)**

The Agent has underwriting contracts with Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, DOMA Title Insurance, Inc, Fidelity National Title Insurance Company, First American Title Insurance Company, Old Republic National Title Insurance Company, Stewart Title Guaranty Company, Title Resources Guaranty Company, and Westcor Land Title Insurance Company. The underwriting contracts are subject to high liability limits, without underwriter approval, ranging from \$4,000,000.00 to \$5,000,000.00 with deductibles for loss of \$5,000.00. No exceptions were noted as a result of this portion of the examination.

C. SURETY BOND
Idaho Code §§ 41-2710(6), 2711
IDAPA 18.05.01.021.07 & 08

The Department has on file surety bond #285059775 in the amount of \$50,000.00 issued by Liberty Mutual Insurance Company on behalf of the Agent. We confirmed during the examination that this bond is currently active. No exceptions were noted as a result of this portion of the examination.

D. CLAIMS
Idaho Code § 41-2708(1) & (2)

The Agent reported that there were no claims filed within the examination period. No exceptions were noted as a result of this portion of the examination.

II. ADVERTISING AND MARKETING
Idaho Code § 41-2708(3) & (4)
IDAPA 18.05.01.031 & Exhibit 1

The examination included a review of the Agent's marketing and sales practices. A general ledger for each year under examination for all accounts involving contributions, donations, sales expenses, travel and meal expenses, Agent/staff function expenses, as well as samples of listing packages or property profiles were requested and received. After a cursory review of the general ledgers, samples were picked within our examination parameters. Supporting documents for the samples were requested, received, and reviewed. No exceptions were noted as a result of this portion of the examination.

III. TITLE FILE REVIEW
Idaho Code §§ 41-2702, 2708 & 2709
IDAPA 18.05.01.012, 013 & Exhibit 1(9)

The title department is managed by Matthew Carey and is comprised of one (1) Title Officer and one (1) Title Assistant. The title plant for Blaine County is owned by the Agent and housed at a secure central data center with its posting and maintenance provided through contractual agreement. A sample of title files were reviewed within the parameters of our examination for the rates charged, the correct insured amount of the owner's and mortgagee's policies, proper countersignatures, double sales, proper use of the Standards of Liability and liens and encumbrance rules, and unique kind or class of risk. No exceptions were noted as a result of this portion of the examination.

IV. ESCROW FIDUCIARY ACCOUNTS AND FILE REVIEW

The escrow department is managed by Samantha Keller and is comprised of two (2) Escrow Officers, and one (1) Escrow Assistant.

A. FIDUCIARY ACCOUNTS IDAPA 18.05.01.021.04, 05 & 09

The examination included a review of the fiduciary accounts utilized during the examination period. The accounts were reviewed for correct labeling, separation from operating funds, reconciliation, and negative balances. The fiduciary accounts are balanced on a daily basis and reconciled on a monthly basis by the Agent’s corporate Accounting Team. The monthly reconciliations are reviewed by Randy Rabehl, Director and Chief Financial Officer of the Agent. No exceptions were noted as a result of this portion of the examination.

B. ESCROW FILE REVIEW Idaho Code § 41-2705(3) IDAPA 18.05.01.021 & 022

The examination included a review of the escrow files opened during the examination period. A sample of the escrow files were reviewed within the parameters of our examination for adequate written instructions, conformity to the written instructions, rates charged as filed, signed settlement statements, receipt and disbursement ledgers, evidence of receipts and disbursements made, file overdrafts, and business interests of the escrow officers.

A total of one (1) finding of exception is noted as a result of this portion of the examination, detailed as follows:

Violation of IDAPA 18.05.02.011.09(b)(i)		
Exception Number	Agent File Number	Examination Finding
1	19339437	On August 16, 2019, the Agent, on one (1) occasion, accepted a personal check from a buyer in the amount of \$2,582.20, and subsequently closed the escrow on the same date without allowing the prescribed time for the escrow to contain a credit balance of collected funds.

IDAPA 18.05.02.011.09(a)(ii)¹ states, in relevant part, with emphasis added: **“Disbursement of Funds or Documents From Escrow -- Requirement for Collected Funds. . . . “Collected Funds” “means . . . (e) local personal or corporate checks on the second business day after deposit . . .”**

¹ In August 2019, when Exception #1 occurred, IDAPA 18.05.02.011.09(a)(ii) was applicable, this rule was consolidated and re-designated as IDAPA 18.05.01.010.13(b) in substantive form, effective March 20, 2020.

IDAPA 18.05.02.011.09(b)(i)² states, in relevant part, with emphasis added: “Requirement of Collected Funds. Notwithstanding any agreement to the contrary, no disbursement of funds or delivery of documents from an escrow for recording or otherwise may be made **unless the escrow contains a credit balance consisting of collected funds**, other than funds of the escrow agent or its affiliates, sufficient to discharge all monetary conditions of the escrow. . .”

Violation, Exception #1: The Agent, on one (1) occasion, was in violation of IDAPA 18.05.02.011.09(b)(i) for disbursing escrow funds and delivering documents from an escrow for recording or otherwise, without the escrow containing a credit balance consisting of collected funds.

Recommendations, Exception #1: Considering that this is the first occurrence of this specific type of finding and associated violation, it is recommended that no administrative penalties be imposed at this time. However, the Department retains the right to impose administrative penalties for any future occurrences of this same violation.

It is further recommended that the Agent prepare and submit a written proposal to the Department. This proposal should delineate the procedures that will be implemented to ensure future escrow disbursements are in strict compliance with IDAPA 18.05.01.021.09(a).

SUMMARY OF RECOMMENDATIONS

The recommendations made below identify corrective measures the Department finds necessary as a result of the exceptions noted in this Report of Exception Examination (“Report”). Location in the Report is referenced in parenthesis.

1) Escrow File Review (Section IV.B, pages 8-9)

- **Exception #1:** It is recommended that no administrative penalties be imposed at this time.

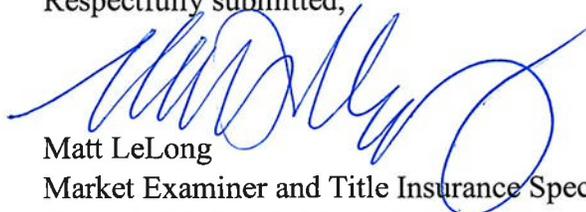
It is further recommended that the Agent prepare and submit a written proposal to the Department. This proposal should delineate the procedures that will be implemented to ensure future escrow disbursements are in strict compliance with IDAPA 18.05.01.021.09(a).

² In August 2019, when Exception #1 occurred, IDAPA 18.05.02.011.09(b)(i) was applicable, this rule was consolidated and re-designated as IDAPA 18.05.01.021.09(a) in substantive form, effective March 20, 2020.

AFFIDAVIT OF EXAMINER

I certify and attest that I have examined the Agent's tract indexes, abstract records, as well as other records, and the operation of the Agent's business and other matters relevant to the affairs of the Agent. I further certify that I have no relationship, other than in my capacity as examiner and/or regulator, with the Agent or its employees and that no conflict of interest exists that would prevent me from conducting the examination. I acknowledge the assistance and cooperation of the Agent and its employees during the examination. Based on my examination, I prepared this Examiner's Report of Exceptions (the "Report") in accordance with Idaho Code § 41-2710(7). I confirm that the findings, conclusions, and recommendations contained in this Report are my own.

Respectfully submitted,



Matt LeLong
Market Examiner and Title Insurance Specialist
Idaho Department of Insurance

SUBSCRIBED AND SWORN to before me this 5th day of February, 2025




Notary Public for Idaho
Residing at: Boise, ID
Commission Expires: 03-30-2027

PENALTY, STIPULATIONS AND APPEAL NOTIFICATION

This matter comes before the Department as a result of this Report of Exception Examination (“Examination”). The Department has fully considered and reviewed this Examination, any written submissions and rebuttals provided by the Agent in response to the Examination and the recommendations of the Examiner.

The Department makes the following findings of fact and imposes penalties and stipulations:

- 1) The Agent, on one (1) occasion, accepted a buyer’s personal check for \$2,582.20, and closed the escrow on the same date without allowing prescribed time for the escrow to contain a credit balance of collected funds.

This action constitutes a violation of IDAPA 18.05.02.011.09(b)(i)³. Administrative penalties are appropriate pursuant to Idaho Code §§ 41-117, 41-1016, and 41-2708(3). However, as this is the first occurrence of this violation, no administrative penalties will be imposed at this time, with the stipulation that the Department retains the right to impose new penalties based on any future occurrence of this same violation.

No later than thirty (30) days from the service date of the Final Order’s adoption, the Agent shall submit to the Department, in writing, the proposed procedures to be implemented to ensure that future collected funds pertaining to escrow disbursements comply with IDAPA 18.05.01.021.09(a).

³ In August 2019, when Exception #1 occurred, IDAPA 18.05.02.011.09(b)(i) was applicable, this rule was consolidated and re-designated as IDAPA 18.05.01.021.09(a) in substantive form, effective March 20, 2020.

State of Idaho
DEPARTMENT OF INSURANCE

BRAD LITTLE
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone 208-334-4250
Fax 208-334-4398
Website: <https://doi.idaho.gov>

DEAN L. CAMERON
Director

WAIVER

In the matter of the Reports of Exception Examination as of December 31, 2023, of:

Secured Land Transfers, LLC
d/b/a
TitleOne
1101 W. River Street, Suite 201
Boise, Idaho 83702-7068

Lic #712441 - Ada County	Lic #3002401554 - Bingham County	Lic #16942151 - Blaine County
Lic #712451 - Boise County	Lic #723313 - Bonner County	Lic #712468 - Bonneville County
Lic #712469 - Butte County	Lic #712480 - Canyon County	Lic #712473 - Cassia County
Lic #3002775530 - Elmore County	Lic #720776 - Gem County	Lic #712485 - Gooding County
Lic #712489 - Jefferson County	Lic #712499 - Jerome County	Lic #712500 - Kootenai County
Lic #712502 - Lincoln County	Lic #712503 - Minidoka County	Lic #831395 - Nez Perce County
Lic #820744 - Owyhee County	Lic #773779 - Payette County	Lic #879243 - Teton County
Lic #712505 - Twin Falls County	Lic #3002269498 - Valley County	Lic #773777 - Washington County

By executing this Waiver, Jessica Meade [print or type officer/director name], on behalf of Secured Land Transfers, LLC, hereby acknowledges receipt of the above-described examination reports, verified as of the 5th day of February 2025, and by this Waiver hereby consents to the immediate entry of a final order by the Director of the Department of Insurance (the "Director") adopting said report without any modifications, except under circumstances the Director under his lawful duties and powers may abate, adopt, or amend, any recommendations and/or penalties imposed by the examiner-in-charge.

By executing this Waiver, Secured Land Transfers, LLC, also hereby waives:

1. its right to examine the report for up to twenty-eight (28) days as provided in Idaho Code section 41-2710(7),
2. its right to make additional written submissions or rebuttals to the report prior to entry of a final order as provided in Idaho Code section 41-2710(7) and,
3. any right to request a hearing under Idaho Code sections 41-2710(7) and 41-232(2)(b), or elsewhere in the Idaho Code, and
4. any right to seek reconsideration and appeal from the Director's order adopting the report as provided by section 41-227(6)(a), Idaho Code, or elsewhere in the Idaho Code.

Dated this 7th day of February, 2025

Secured Land Transfers, LLC

Jessica Meade / CDO
Name / Title (print)

Jessica Meade
Name (signature)

Equal Opportunity Employer

