

READ THIS PROPERTY REPORT BEFORE SIGNING ANYTHING

This report is prepared and issued by the developer of this subdivision. It is NOT prepared or issued by the Federal Government.

Federal law requires that you receive this Report prior to your signing a contract or agreement to buy or lease a lot in this subdivision. However, NO FEDERAL AGENCY HAS JUDGED THE MERITS OR VALUE, IF ANY, OF THIS PROPERTY.

If you received this Report before you signed a contract or agreement, you may cancel your contract or agreement by giving notice to the seller any time before midnight of the seventh (7th) day following the signing of the contract or agreement.

If you did not receive this Report before you signed a contract or agreement, you may cancel the contract or agreement any time within two (2) years from the date of signing.

NAME OF SUBDIVISION: CRYSTAL VIEW II

NAME OF DEVELOPER: Crystal View, LLC

DATE OF THIS REPORT: June 21, 2024

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NOTE: In this Property Report, the words "you" and "your" refer to the buyer. The words "we," "us," and "our" refer to the developer.

RISKS OF BUYING LAND

The future value of any land is uncertain and dependent upon many factors. DO NOT expect all land to increase in value.

Any value which your lot may have will be affected if the roads, utilities, and all proposed improvements are not completed.

Resale of your lot may be difficult or impossible, since you may face the competition of our own sales program, and local real estate brokers may not be interested in listing your lot.

Any subdivision will have an impact on the surrounding environment. Whether or not the impact is adverse and the degree of impact will depend upon the location, size, planning, and extent of development. Subdivisions which adversely affect the environment may cause governmental agencies to impose restrictions on the use of the land. Changes in plant and animal life, air and water quality, and noise levels may affect your use and enjoyment of your lot and your ability to sell it.

In the purchase of real estate, many technical requirements must be met in order to assure that you receive proper title. Since this purchase involves a major expenditure of money, it is recommended that you seek professional advice before you obligate yourself.

- WARNINGS -

THROUGHOUT THIS PROPERTY REPORT THERE ARE SPECIFIC WARNINGS CONCERNING THE DEVELOPER, THE SUBDIVISION, OR INDIVIDUAL LOTS. BE SURE TO READ ALL WARNINGS CAREFULLY BEFORE SIGNING ANY CONTRACT OR AGREEMENT.

VARIOUS RECREATIONAL FACILITIES, INCLUDING SKI TRAILS, SKI LIFTS, MOUNTAIN BIKE TRAILS, ADVENTURE COURSE, ACTIVITY CENTER AND OTHER FACILITIES IN OR NEAR SCHWEITZER MOUNTAIN ARE OWNED AND OPERATED BY PERSONS OTHER THAN ONE OF THE PROPERTY OWNERS ASSOCIATIONS OR THE DEVELOPER. THERE IS NO GUARANTEE THAT ANY SUCH FACILITIES WILL BE AVAILABLE FOR USE BY LOT OWNERS. USE AND ACCESS TO ALL SUCH RECREATIONAL FACILITIES AND AMENITIES IS SUBJECT TO AVAILABILITY AND ANY CONDITIONS, POLICIES, MEMBERSHIP REQUIREMENTS, AND/OR FEES IMPOSED BY THE COMMERCIAL OPERATOR OF SUCH FACILITIES.

GENERAL INFORMATION

This Report covers 21 lots located within the Crystal View II neighborhood (the "subdivision") in Bonner County, Idaho. See the Lot Listing on page 27 at the end of this Report for a listing of these lots. The Crystal View II subdivision is limited to 21 lots and may not be expanded.

The subdivision is located within the larger community generally known as Schweitzer Mountain. Schweitzer Mountain currently contains developed lots, and additional lots may be added to the community. The Schweitzer Mountain community is zoned for, and may eventually contain, up to 7,228 lots or dwelling units.

The developer of this subdivision is:

Crystal View, LLC
c/o Schweitzer Mountain Properties, LLC
P.O. Box 1399
10000 Schweitzer Mountain Road
Sandpoint, Idaho 83864

The telephone number is (208) 597-1084.

Answers to questions and information about this subdivision may be obtained by telephoning the developer at the number listed.

TITLE TO THE PROPERTY AND LAND USE

A person with legal title to property generally has the right to own, use, and enjoy the property. A sales contract to buy a lot may give you possession but does not give you legal title. You will not have legal title until you receive a valid deed. A restriction or an encumbrance on your lot, or on the subdivision, could adversely affect your title.

Here we will discuss the sales contract you will sign and the deed you will receive. We will also provide you with information about any land use restrictions and encumbrances, mortgages, or liens affecting your lot and some important facts about payments, recording, and title insurance.

METHOD OF SALE

Sales Contract and Delivery of Deed

If you decide to purchase a lot, you will sign a sales contract obligating you to pay for the lot entirely in cash (with or without obtaining your own financing) at the closing of the purchase and sale of the lot. We will deliver a special warranty deed to the property to you at the closing of the purchase and sale of your lot, which will occur on a date provided for in the sales contract.

Type of Deed

The transfer of legal title will be accomplished by a special warranty deed.

Oil, Gas and Mineral Rights

The oil, gas, and mineral rights to the lots located in the subdivision will not belong to the purchaser of those lots. The exercise of these rights could affect the use, enjoyment and value of your lot.

ENCUMBRANCES, MORTGAGES AND LIENS

The lots identified in this Property Report and the common facilities which serve the subdivision are not subject to a blanket encumbrance, mortgage or lien, except for, and as may arise under, the Restrictive Covenants discussed below.

RECORDING THE CONTRACT AND DEED

Method or Purpose of Recording

Under Idaho law, recording a sales contract places third parties on notice that the subject property is under sales contract and may protect you from claims of subsequent purchasers or creditors claiming an interest in the lot. However, Idaho law does not require that sales contracts be recorded, and it is not common practice to do so. The sales contract is not in proper form for recording and

will not be recorded. By not recording sales contracts, we avoid creating a defect in title to the lot in the event that the sales contract is terminated and the transaction is not completed for any reason.

The deed to your lot will be recorded in the Office of the Bonner County Clerk, Sandpoint, Idaho for recording immediately following closing. Under Idaho law, recording a deed protects you from subsequent claims by third parties whose interest arises after the date of recording of the deed.

UNLESS YOUR CONTRACT OR DEED IS RECORDED, YOU MAY LOSE YOUR LOT THROUGH THE CLAIMS OF SUBSEQUENT PURCHASERS OR SUBSEQUENT CREDITORS OF ANYONE HAVING AN INTEREST IN THE LAND.

Title Insurance

We will deliver an owner's policy of title insurance to you at closing of the lot purchase. We recommend that you have an appropriate professional interpret the policy for you.

PAYMENTS

Escrow

Your earnest money deposit will be placed in a third-party controlled escrow account with Alliance Title and Escrow, whose address is 105 Pine Street, Sandpoint, Idaho 83864. We do not have any financial interest in or any type of controlling interest over or with the third-party escrow agent. The escrow agreement with the title company allows you to receive from the escrow agent a return of all money paid in the event of our failure to convey title or other default that would otherwise result in your loss of the earnest money paid.

Prepayment

There are no prepayment privileges or penalties related to your sales contract with us. If the purchase of your lot is financed by an independent financial institution, you will need to review the financing documents to determine whether there is any penalty for prepayment of the financing.

Default

The sales contract specifies the rights and remedies which we may seek in the event you fail to make any payment or perform any obligation required by the sales contract prior to closing. If you default in your obligations under the sales contract prior to closing, we may treat the sales contract as canceled and retain all monies you have paid up to a certain limit, including accrued interest, if any, as liquidated damages. Alternatively, we may elect to enforce the contract by specific performance and pursue such other remedies available to us at law or in equity.

If you default in the performance of your obligations under the sales contract after the date of closing, we may elect to pursue any and all remedies available to us at law or in equity, including specific performance.

RESTRICTIONS ON THE USE OF YOUR LOT

Restrictive Covenants

Restrictive covenants have been or will be recorded against each lot described in this Property Report.

Master Declaration. The subdivision is subject to restrictive covenants contained in the Declaration of Covenants, Conditions, and Restrictions of Schweitzer Mountain Community, a Planned Unit Development recorded in the official public records of Bonner County, Idaho (as it may be amended from time to time, the "Master Declaration"). The Master Declaration contains covenants and restrictions that will affect your use of your lot. Schweitzer Mountain Community Association, an Idaho nonprofit corporation (the "Master Association"), is a mandatory membership association charged with administering and enforcing the Master Declaration. Each purchaser of a lot becomes a member of the Master Association upon taking title to the lot and will remain a member as long as the purchaser owns such lot.

The restrictive covenants contained in the Master Declaration are described in the following paragraphs. The following discussion only highlights certain restrictions contained in the Master Declaration and should not be a substitute for your careful study of the Master Declaration.

The lots are subject to architectural controls as set out in the Master Declaration. You will be required to obtain approval from an architectural control committee established in accordance with Article X of the Master Declaration prior to beginning any new construction of a dwelling or other improvements or exterior modifications to existing improvements, and prior to placing any landscaping on your lot. The members of the architectural control committee are appointed by us or by the Association's board of directors.

The Master Declaration imposes maintenance standards and use restrictions which include, but are not limited to, requiring that lots and structures be kept in a safe, sanitary, and attractive condition; prohibiting the parking of vehicles other than in a driveway or enclosed garage; prohibiting certain trucks and off-road vehicles; limiting the types of animals that may be kept on a lot; prohibiting mining and drilling; and limiting signs, antenna, and satellite dishes. You should review the Master Declaration for a complete list of restrictions applicable to the lots described in this Property Report.

Crystal View II Declaration. In addition to the Master Declaration, the lots within the subdivision are also subject to restrictive covenants contained in the Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for Crystal View II recorded in the official public records of Bonner County, Idaho (as it may be amended from time to time, the "Crystal View II Declaration"). The Crystal View II Declaration contains covenants and

restrictions that will affect use of your lot. Crystal View Owners Association, Inc., an Idaho nonprofit corporation ("Crystal View Association"), a mandatory membership homeowners association, is charged with administering and enforcing the Crystal View II Declaration. Each purchaser of a lot in the subdivision becomes a member of the Crystal View Association upon taking title to the lot and will remain a member so long as the purchaser owns such lot.

This paragraph highlights certain restrictions contained in the Crystal View II Declaration and should not be a substitute for your careful study of the Crystal View II Declaration. The Crystal View II Declaration imposes maintenance standards and use restrictions which include, but are not limited to, limiting use of the property to residential use and requiring that lots and structures be kept in good condition and repair. In addition, the recorded plat for Crystal View II depicts a building envelope for each lot. No structure may be constructed or installed on a lot outside of the building envelope. You should review the Crystal View II Declaration for a complete list of restrictions applicable to the lots described in this Property Report.

Master Declaration and Crystal View II Declaration. See the discussion under the caption "Property Owners' Associations" in the "Additional Information" section below for a description of the obligations regarding fees and assessments imposed by the Master Declaration and the Crystal View II Declaration and other matters relating to the Master Association and the Crystal View Association.

Complete copies of the Master Declaration and the Crystal View II Declaration, including all amendments, are available upon request. The Master Declaration and the Crystal View II Declaration are sometimes collectively referred to in this Property Report as the "Restrictive Covenants."

Easements

There are various easements that may affect your plans for building or using your lot, including easements for ingress and egress, access, maintenance, covenant enforcement, utilities, and drainage, as described in Article IV of the Crystal View II Declaration and as shown on the recorded plats. However, you are advised to read the Crystal View II Declaration and carefully review the recorded plat depicting your lot for an understanding of the nature, scope, and location of all easements affecting your lot. None of the easements referenced in this paragraph or identified in the table below will have a materially adverse effect on the building area of a lot or its use for residential purposes.

The lots are subject to flood control or flowage easements as depicted on the recorded plat. In addition, all lots are subject to natural drainage patterns, and you are prohibited from altering the natural flow of water across your lot.

Certain easements and the lots which they affect are described in the table shown below. Additional information regarding the location of such easements is shown on the recorded plat.

EASEMENT	LOTS AFFECTED
Easement for street frontage, utilities, storm drainage facilities, and snow storage	All Crystal View II Lots
Trail system easement	Block 4, Lots 1 – 5 Block 5, Lots 3, 4, 5

PLATS, ZONING, SURVEYING, PERMITS AND ENVIRONMENT

Plats

The subdivision plat for all of the lots in this offering has been approved by the local regulatory authorities and has been recorded in the Bonner County, Idaho land records.

Zoning

Bonner County, Idaho has zoning ordinances in place applicable to this subdivision. The lots in the subdivision are currently zoned as an alpine village district, which allows for a range of housing types, commercial and private resorts, and a range of recreational activities. The use of all lots for residential purposes conforms to applicable zoning and the Restrictive Covenants.

Surveying

All the lots have been surveyed, staked, and marked for identification, or will be at the time they are offered for sale.

Permits

Before beginning construction of a home on your lot, you must obtain a Building Location Permit from the Bonner County Planning Department, located at 1500 Highway 2, Sandpoint, Idaho 83864, telephone number (208) 265-1458. The cost of the permit currently ranges from about \$100 to \$950 based on the type and size of the proposed improvement. In addition, as described under the caption "Restrictive Covenants" above, and as required under the Master Declaration, architectural approval is required from the Master Association prior to beginning construction or modification of a dwelling or other improvements on your lot. The address of the Master Association is P.O. Box 1544, Sandpoint, ID 83864, telephone number (208) 255-1645. The Master Association charges a non-refundable architectural application fee in the amount of \$850.00 as of 2024 for each submittal.

Additional permits are required for construction and/or to use the lot for residential purposes from the State of Idaho Division of Occupational and Professional Licenses, 11341 W. Chinden Boulevard, Building #4, Boise, Idaho 83714, telephone number (208) 334-3233, for various types of construction activities and the installation of fixtures, including, but not limited to, installing plumbing or plumbing fixtures, gas piping, exhaust ducts, furnaces, air conditioners, heat pumps, gas fireplaces, electrical wiring and circuits, irrigation pumps, hot tubs, spas, and solar or renewable energy devices. There are a broad range of fees for such permits, which may be calculated on a per-item basis and/or based on the square footage of livingspace in the residence. The permit fees vary based on the square

footage of living space and the type of service or fixture to be installed.

Environment

No determination has been made as to the possible adverse effects the subdivision may have upon the environment and surrounding area.

ROADS

Here we discuss the roads that lead to the subdivision, those within the subdivision and the location of nearby communities.

ACCESS TO THE SUBDIVISION

Access to the subdivision from a public road is provided by Crystal Springs Road, a two-way, paved road with an approximate 20-foot wide wearing surface. A portion of Crystal Springs Road is marked as a two-lane road, but the lane markings do not extend all the way to the entrance of the subdivision. Crystal Springs Road is a public right-of-way currently maintained by the Selkirk Recreation District, a political subdivision of the State of Idaho. While the Selkirk Recreation District maintains the access road, you will not be assessed for the maintenance costs incurred for the access road to the subdivision (except to the extent that the taxes you pay to the Selkirk Recreation District are used to fund road maintenance and improvements). You may be assessed for the maintenance costs incurred for maintaining the access road to the subdivision should the Selkirk Recreation District or other public entity cease funding road maintenance and improvements.

At the present time, there are no scheduled improvements for the road providing access to the subdivision.

ACCESS WITHIN THE SUBDIVISION

Legal and physical access within the subdivision will be provided by two-way, private roads without divided lane markings as shown on the recorded subdivision plat (the "access roads"). All Crystal View II lot owners have an easement for use and access over such private roads by virtue of their membership in the Crystal View Association. We are responsible for the construction of the access roads to serve the lots covered by this Property Report. Construction of the access roads serving the lots within the subdivision began in July 2023 and is approximately 68% complete. The present surface of the road is graded gravel, but the final surface will be asphalt.

We are responsible for completing construction of the access roads and for all costs associated with construction. We estimate that the construction of the access roads will be completed by October 2024. A surety agreement has been entered into with Bonner County, Idaho, to provide assurance of completion of the roads and other infrastructure to serve the lots covered by this Property Report.

We are responsible for maintaining the access roads serving the subdivision prior to their completion. You will not be responsible for any costs of maintaining the access roads prior to their completion. The roads within the subdivision have been conveyed to the Crystal View Association as "Common Area." Upon completion of the access roads, they will be maintained by the Crystal View Association to provide access to the lots on a year-round basis. The owners of lots in the subdivision will contribute to the cost of maintaining such access roads through assessments paid to the

Crystal View Association.

The table below identifies the distance (in miles) from the entrance to the subdivision to nearby communities.

Nearby Communities	Population	Distance Over Paved Roads	Distance Over Unpaved Roads	Total Miles
Sandpoint (county seat)	9,000	13 miles	0	13 miles
Bonn timers Ferry	2,560	38 miles	0	38 miles
Coeur d'Alene	55,900	59 miles	0	59 miles

UTILITIES

Here we will discuss the availability and cost of basic utilities. The areas covered will be water, sewer, electricity, telephone and fuel or other energy sources.

WATER

Central System

The subdivision is served by a central water system supplied by Schweitzer Water Company, 10000 Schweitzer Mountain Road, Sandpoint, Idaho 83864. The underlying infrastructure comprising the central water system is owned Schweitzer Water Company, which is an independent water company not related to or otherwise affiliated with us and which is supervised by the Idaho Department of Environmental Quality ("IDEQ").

The central water system serving the lots described in this Property Report is complete, but the water mains have not yet been extended in front of or adjacent to each lot. We are responsible for extending the water mains to serve the lots covered by this Property Report. Construction on the extension of the water mains in front of or adjacent to each lot began in July 2023 and is approximately 68% complete. We estimate that the construction of the water main extensions will be completed by October 2024. A surety agreement has been entered into with Bonner County, Idaho, to provide assurance of completion of the central water system and other infrastructure to serve the lots covered by this Property Report.

Schweitzer Water Company has indicated that the supply of water will be sufficient to serve all lots in the subdivision and that its water supply has been found to meet all standards for a public water supply. All permits have been obtained from the proper agency for the construction, use, and operation of the central water system. Lot purchasers will not have to pay any construction costs for completion of the central water system to the front of their lots. Connection to the water supply system does, however, require obtaining a one-time connection fee for water service, which is currently \$50. Lot owners will not be responsible for costs relating to maintenance of the central water system other than through your payment of water charges to Schweitzer Water Company.

Each of the lots described in this Property Report is required to be connected to and served by the central water system. Individual water systems are not permitted, and a lot purchaser may not install an individual water system or well prior to, or after, the date service from the central water system is available to a lot.

SEWER

The lots described in this Property Report will be served by a hybrid system consisting of a central effluent collection and treatment system for liquids (the "central effluent system") and individual, on-site septic tanks for solid sewage disposal (an "individual septic system").

Individual Systems

Schweitzer Utility Company, 10000 Schweitzer Mount Road, Sandpoint, Idaho 83864, and IDEQ, 2110 Ironwood Parkway, Suite 100, Coeur d'Alene, Idaho 83814, has given general approval for the use of individual septic systems in the subdivision. However, an application for a septic tank installation for each lot must still be reviewed and approved by the Schweitzer Utility Company and IDEQ prior to beginning construction on the lot. Testing of the lot is not required prior to issuance of a permit. The purchase contract does not contain provisions for refund or exchange of a lot in the event a permit for construction of a septic tank cannot be obtained. Schweitzer Utility Company's address is 10000 Schweitzer Mountain Road, Sandpoint, Idaho 83864. IDEQ's regional office address is 2110 Ironwood Parkway, Coeur d'Alene, Idaho 83814.

Lot owners are responsible for the costs of installing the individual septic system, which is estimated to cost about +/- \$9,902. A septic permit fee currently in the amount of \$165 and an inspection fee currently in the amount of \$1,200 is charged by Schweitzer Utility Company prior to authorization for use of an individual septic system.

THERE IS NO ASSURANCE THAT A PERMIT CAN BE OBTAINED FOR INSTALLATION AND USE OF AN INDIVIDUAL ON-SITE SEPTIC SYSTEM FOR THE LOT AND, IF IT CANNOT, NO REFUND OF THE PURCHASE PRICE OF THE LOT WILL BE MADE.

Central System

Schweitzer Utility Company owns and operates the central effluent system serving the subdivision. Schweitzer Utility Company is an independent utility company not related to or otherwise affiliated with us which is supervised by IDEQ. The company has indicated that the capacity of the central effluent system is sufficient to serve the anticipated population of the subdivision. Permits have been obtained from the proper agencies for the construction, use, and operation of the central effluent system.

Construction of the central effluent system to serve the subdivision is complete, but the service lines have not been extended to the lots described in this Property Report. We are responsible for constructing and extending the service lines for the central effluent system in front of, or adjacent to, each lot described in this Property Report. Construction of the service line extensions began in July 2023 and is approximately 68% complete. We estimate that the construction on the service line extensions will be completed by October 2024. A surety agreement has been entered into with Bonner County, Idaho, to provide assurance of completion of the central effluent system lines and other infrastructure to serve the lots covered by this Property Report.

Lot owners will not have to pay any construction costs for completion of the central effluent system. However, you will be required to pay a one-time connection fee to Schweitzer Utility Company. The connection fee varies based on the size of the residence, but the current fee for an average-sized home is \$9,902. Lot owners will not be responsible for costs relating to the maintenance of the central effluent system other than through payment of service fees to Schweitzer Utility Company.

Each of the lots described in this Property Report is required to be connected to and served by the central effluent system. Individual sewage systems are not permitted for handling liquid waste, and a lot owner may not install an individual sewage system liquid waste prior to, or after, the date service from the central effluent system is available to the lot.

ELECTRICITY

Electricity to all lots described in this Property Report will be provided by Northern Lights, Inc., whose address is 421 Chevy Street, Sagle, Idaho 83860. Northern Lights, Inc. is a member-owned, non-publicly-regulated, electric service provider. The electric cooperative buys electricity from wholesale providers and arranges for electricity transmission and distribution to its members through the cooperative's power lines.

We are responsible for extending the primary electrical service lines to in front of or adjacent to each of the lots described in this Property Report and for all costs associated with such construction. Construction on the electrical service line extensions began in July 2023 and is approximately 68% complete. We estimate that the construction of the electrical service line extensions will be completed by October 2024. A surety agreement has been entered into with Bonner County, Idaho, to provide assurance of completion of the electrical service lines and other infrastructure to serve the lots covered by this Property Report.

You will not be responsible for any construction costs associated with extending the primary electrical service line to in front of or adjacent to your lot, but you will be responsible for extending the service line from the lot boundary to connect to any dwelling constructed on the lot. Upon completion of the primary electrical service lines to serve the subdivision, Northern Lights, Inc. will be responsible for maintaining its primary electrical service lines, and you will be responsible for maintaining the electrical lines within the lot boundary. In addition, you will be responsible for paying a connection or activation fee to Northern Lights, Inc., currently in the amount of \$750. You will also pay Northern Lights, Inc. a monthly charge based upon the amount of electricity used.

TELEPHONE SERVICE

Fiber optic connectivity for voice, video, and data service options will be provided to the lots described in this Property Report by Intermax Networks, 7400 N. Mineral Drive, Suite 300, Coeur d'Alene, ID 83815. Intermax Networks is responsible for extending fiber optic service lines to in front of or adjacent to each of the lots described in this Property Report and for all costs associated with such construction. Construction on the improvements related to fiber optic lines began in July 2023 and is approximately 68% complete. We estimate that the construction on the improvements related to

fiber optic lines will be completed by October 2024. A surety agreement has been entered into with Bonner County, Idaho, to provide assurance of completion of the fiber optic service lines and other infrastructure to serve the lots covered by this Property Report.

You will not be responsible for any construction costs associated with extending the fiber optic service lines to the service point in front of or adjacent to your lot. You will be responsible for the cost of installing service lines within your lot boundaries and dwelling. A connection fee may be charged by Intermax Networks in addition to monthly service charges.

FUEL AND OTHER ENERGY SOURCES

Natural gas to all lots described in this Property Report will be provided by Avista Utilities, 1411 E. Mission Avenue, Spokane, Washington 99252.

We are responsible for extending natural gas main service lines to in front of or adjacent to each of the lots described in this Property Report and for all costs associated with such construction. Construction on the natural gas service line extensions began in July 2023 and is approximately 68% complete. We estimate that the construction of the natural gas main service lines will be completed by October 2024. A surety agreement has been entered into with Bonner County, Idaho, to provide assurance of completion of the natural gas service lines and other infrastructure to serve the lots covered by this Property Report.

You will not be responsible for any construction costs associated with extending the natural gas main landline telephone service lines to the service point in front of or adjacent to your lot. You will be responsible for the cost of installing service lines within your lot boundaries and dwelling. A connection fee may be charged by Avista Utilities. You will also be responsible for monthly service charges based on the amount of natural gas used.

FINANCIAL INFORMATION

A copy of our financial statement for the period ending May 31, 2024 is available upon request.

LOCAL SERVICES

In this section, we will discuss the availability of fire and police protection and the location of schools, medical care, and shopping facilities.

FIRE PROTECTION

Fire protection for all lots described in this Property Report is provided on a year-round basis by the Schweitzer Fire Protection District, a volunteer fire department with a paid fire chief, which is located at 7094 Schweitzer Mountain Road, Sandpoint, Idaho 83864, approximately 2 miles from the subdivision.

POLICE PROTECTION

The Bonner County Sheriff's Department, located at 4001 N. Boyer Avenue, Sandpoint, Idaho 83864, provides police protection services to the subdivision. The Sheriff's Department office nearest the subdivision is located approximately 10 miles from the subdivision.

SCHOOLS

Public elementary, middle, and high schools are available to residents of the subdivision and are listed below. School bus transportation is not provided from within the subdivision. School bus transportation to each of the public schools is provided by Bonner County Public Schools from a bus stop located on North Boyer Avenue in Sandpoint, Idaho, approximately 9 miles from the subdivision.

Public Schools	Address	Distance to School from nearest subdivision entrance
Farmin Stidwell Elementary School (grades pre K – 6)	1626 Spruce Street Sandpoint, Idaho 83864	+/- 9 mile
Sandpoint Middle School (grades 7 – 8)	310 S. Division Sandpoint, Idaho 83864	+/- 9 miles
Sandpoint High School (grades 9 – 12)	310 S. Division Sandpoint, Idaho 83864	+/- 9 miles

HOSPITAL

The nearest hospital available to residents of this subdivision is Bonner General Health located at 520 N. 3rd Avenue, Sandpoint, Idaho 83864, which is approximately 13 miles from the subdivision. Ambulance service is available through services provided by the Schweitzer Fire Rescue District.

PHYSICIANS AND DENTISTS

There are physician and dentist offices available in Sandpoint, Idaho, located about 13 miles from the entrance of the subdivision.

SHOPPING FACILITIES

Shopping facilities are available in Ponderay, Idaho, located approximately 10 miles from the subdivision.

MAIL SERVICE

There is no U.S. Mail delivery service to the subdivision. To receive U.S. mail service, lot owners must rent a post office box from the U.S. Postal Office. The post offices located nearest to the subdivision are Sandpoint Post Office located at 204 N. 4th Avenue, Sandpoint, Idaho 83864, and Ponderay Post Office located at 296, 4th Street, Ponderay, Idaho 83852.

PUBLIC TRANSPORTATION

Public transportation is not available to or within the subdivision. Selkirk Pend Oreille Transit (SPOT) provides public bus transportation from Ponderay, approximately 9 miles from the subdivision. Nationwide rail service is available from the Sandpoint Amtrak Station located at 410 Railroad Depot Ave., Sandpoint, Idaho 83864, approximately 13 miles from the subdivision. Commercial airline service is available at Spokane International Airport in Spokane, Washington, approximately 92 miles from the subdivision.

RECREATIONAL FACILITIES

No recreational facilities are planned to be located within, adjacent to, or contiguous to the subdivision which are maintained substantially for the use of owners of lots described in this Property Report.

Portions of the subdivision are subject to ski trail easements, and we are obligated to construct ski trails within the subdivision. The ski trails will be owned by Husky Mountain Acquisition Inc. ("Husky") and maintained and operated by Schweitzer Operations Inc. ("Operations"), a commercial resort operator located in Sandpoint, Idaho. Husky also owns and Operations operates other recreational amenities and facilities within the vicinity of the subdivision, including, but not limited to, ski lifts, snowshoe trails, mountain bike trails, zip line course, adventure course, and an activity center. Use of such facilities and amenities is open to the general public upon payment of the applicable use fees and, in some cases, advance reservations or membership requirements. Operations offers various types of tickets and day passes as well as seasonal or annual passes for the different amenities.

VARIOUS RECREATIONAL FACILITIES, INCLUDING SKI TRAILS, SKI LIFTS, MOUNTAIN BIKE TRAILS, ADVENTURE COURSE, ACTIVITY CENTER AND OTHER FACILITIES IN OR NEAR SCHWETIZER MOUNTAIN ARE OWNED AND OPERATED BY PERSONS OTHER THAN ONE OF THE PROPERTY OWNERS ASSOCIATIONS OR THE DEVELOPER. THERE IS NO GUARANTEE THAT ANY SUCH FACILITIES WILL BE AVAILABLE FOR USE BY LOT OWNERS. USE AND ACCESS TO ALL SUCH RECREATIONAL FACILITIES AND AMENITIES IS SUBJECT TO AVAILABILITY AND ANY CONDITIONS, POLICIES, MEMBERSHIP REQUIREMENTS, AND/OR FEES IMPOSED BY THE COMMERCIAL OPERATOR OF SUCH FACILITIES.

SUBDIVISION CHARACTERISTICS AND CLIMATE

In this section we will discuss the basic terrain of the subdivision, its climate and any nuisances or hazards in the area.

GENERAL TOPOGRAPHY

The subdivision is situated in an alpine area. The general topography is grassy hillside in a mountainous region that generally slopes west to east. No portion of the land within the subdivision is designated to remain natural open space or developed parkland.

We are not aware of any rock outcroppings, unstable or expansive soil conditions, or other conditions which would necessitate the use of special construction techniques to build on or use any lot listed in this Property Report. All lots have a slope of up to and greater than 15%. A geotechnical analysis will be required for proposed structures on lots where the natural slope is equal to or exceeds 30%. Constructing improvements on slopes may require the use of special construction techniques to deal with the alpine terrain, such as embedding the structure into the slope, using a "cut and fill" method, or making use of stilts.

ALL LOTS IN THIS SUBDIVISION HAVE A SLOPE OF 20% OR MORE. THIS MAY AFFECT THE TYPE AND COST OF CONSTRUCTION.
--

WATER COVERAGE

There are no lots or portions of lots listed in this Property Report that are covered by water at any time.

DRAINAGE AND FILL

None of the lots described in this Property Report will require drainage prior to being used for the purposes for which they are being sold. Lots in the subdivision may require fill prior to the construction of a dwelling, depending upon the design and style of construction desired. You will be responsible for any fill which may be necessary to construct your desired home. The anticipated cost of such fill will depend on the size and type of home being constructed on a lot as well as the availability of suppliers and market conditions.

FLOOD PLAIN

No part of the subdivision is located within a flood plain.

FLOODING AND SOIL EROSION

The Bonner County Board of Commissioners has approved an engineered erosion and sedimentation plan for the subdivision which will provide, at least, for minimum control of soil erosion, sedimentation, or periodic flooding throughout the subdivision. The plan provides for temporary control measures, such as sediment traps, siltation fencing, and road check dams to contain silt from construction runoff. The program is in place for the lots described in this Property Report, and we are obligated to comply with this program pursuant to state law. The work with respect to the erosion and sedimentation plan began in July 2023 and is approximately 68% complete. We estimate that the work in connection with the erosion and sedimentation plan for the subdivision will be completed by October 2024.

A surety agreement has been entered into with Bonner County, Idaho, to provide assurance of completion of the erosion and sedimentation measures associated with the construction of roads, utilities, and other facilities required in the subdivision construction plans. After the work is completed by us and the financial guarantee released by Bonner County, the program is turned over to the individual lot owners for lot stormwater management on the individual lots and to the Crystal View Association for road stormwater management on the private roads in the subdivision.

NUISANCES

The subdivision is a multi-year development and, as such, construction activities are likely to continue for a number of years in and around the subdivision. Construction-related nuisances, including, but not limited to, traffic, noise, dust, and ground disturbances, may occur adjacent to, or within the vicinity of, your lot.

The Schweitzer Mountain Ski Area may create a nuisance for nearby lots and for lots located adjacent to or near a ski trail easement by engaging in snow-making and grooming operations and other activities customary to ski operations that generate light, sound, traffic, and other conditions at various times of the year that may be audible and visible to persons residing in the subdivision.

HAZARDS

We are not aware of any safety factors affecting the subdivision that are unusual for Idaho or alpine regions, and we are not aware of any proposed plans for construction that may create a safety hazard or adversely affect the subdivision.

Radon and naturally occurring radioactive materials may be found within portions of the subdivision, as is the case in many locations in Idaho. We have not undertaken any test or evaluation of the presence or level of radon gas or naturally occurring radioactive materials within the subdivision and recommend that you conduct such tests as you think appropriate.

The Bonner County Emergency Management Department has prepared the Multi-Jurisdictional Hazard Mitigation Plan of Bonner County, Idaho and the Communities of Clark Fork, Dover, East Hope, Hope, Kootenai, Oldtown, Ponderay, Priest River, & Sandpoint (2017) (the

"Hazard Mitigation Plan"), a copy of which can be requested from the Bonner County Emergency Management department, located at 1500 Highway 2, Suite 101, Sandpoint, Idaho 83864. The Hazard Mitigation Plan identifies floods, earthquakes, landslides, severe weather (including severe thunderstorms, wind, hail, tornadoes, and winter storms), wildfires, hazardous material spills, avalanches, drought, impoundment structure failure, transportation accidents, utility outages, and volcanic eruptions as being potential hazards in Bonner County. Severe weather, drought, wildfires, flooding, landslides, avalanches, volcanic eruptions, and earthquakes are naturally occurring hazards.

An avalanche is a mass of snow (often mixed with other debris such as ice, water, soil, rock, and trees) in motion down a slope. Avalanches occur rapidly, are difficult to predict with certainty, and are sometimes initiated by their victims. Avalanche danger increases with major snowstorms and periods of thaw. There are two types of avalanches – loose snow and slab avalanches. Loose snow avalanches originate from a single point, do not often cause damage, and are composed of dry, fresh snow deposits that accumulate atop a sub-layer composed of stable snow and ice. Slab avalanches are characterized by a simultaneous release of a cohesive snow layer and can cause damage and loss of life. Of the major avalanche impacts, the interruption of communications lines occurs most frequently. Avalanches can also damage or interrupt transportation networks such as roads, railroads, and bridges. Road closures are not uncommon. Avalanches are often not reported due to no loss of life or property, making it difficult to determine the precise number of actual occurrences.

Although earthquakes in Bonner County are relatively uncommon, the area has experienced earthquakes in recent decades. An earthquake is a trembling of the ground resulting from the sudden shifting of rock beneath the earth's crust. Such events cause waves of energy to radiate from the point of release, causing the movement, shaking, and rolling felt during an earthquake event. Bonner County has been classified as being at moderate risk of seismic activity. The durations of earthquakes are normally limited to a few seconds, but the resultant waves can travel hundreds to thousands of miles and can cause damage to locations far from the earthquake center. Most ground-shaking activity in Bonner County has been the result of earthquakes centered outside the county.

The subdivision is not located in a flood zone, but Bonner County has experienced flooding around rivers and streams that enter and exit the county's lakes. Flooding is a natural process where excess water overflows a waterway and inundates adjacent land. The largest floods occur in late winter, when warm rains falling on melting snow amplify snowmelt. Flooding results from a number of different causes, including riverine flooding, flash flooding, ice or debris jam flooding, structural failures or breakages, precipitation or snowmelt, and mudflows. The area is most at risk for floods beginning in April and ending in July.

Bonner County has experienced infrequent landslides in the past. However, like avalanches, not all landslides are reported, particularly those in the backcountry or with no impact to lives or property. Landslides are the movement of a mass of soil and rock down a slope and can occur on any area composed of weak or fractured materials resting at an angle. Materials and movement together produce landslides.

Bonner County does not normally experience extreme heat, but the winter temperatures regularly drop below 20 degrees Fahrenheit. Winter storms can produce snow, blowing snow, blizzards with sustained winds or frequent gusts to 35 mph, freezing rain or sleet with accumulations of 1/4 inch or more, and wind chills below zero. Hail reaching one inch in diameter is likely to occur on an annual basis. The area regularly experiences windstorms. It has also experienced tornadoes, although they do not frequently occur or produce damaging effects.

A number of wildfires have burned in Bonner County, and the weather and topography make this an annual hazard, usually caused by lightning strikes. Wildfires are unplanned events, and include grass fires, forest fires, and scrub fires. Wildfire may pose a high risk to residents, structures, and natural resources. Wildfires can also result in secondary hazards, such as flood, mudslide, and landslide.

Power outages are a common hazard in the area. The power outages can vary from localized events affecting only a few homes to widespread events affecting the entire county or the region. Power outages can result from scheduled utility maintenance, unscheduled maintenance, high and severe winds, wildfire, and floods. Rural areas are more vulnerable to utility outage due to lack of utility redundancy and possible remoteness.

Bonner County has experienced droughts where there is a deficiency of precipitation over an extended period of time, resulting in shortages in water resources. Drought in Idaho is often associated with warm winters with reduced snowfall and snowpack. Mountain snowpack feeds a significant portion of Idaho's water supply, and low snowpack results in low streamflow and groundwater recharge. Drought can also drive other hazards, such as wildfire, insect infestation, and vegetation disease.

Hazardous materials, including agricultural chemicals, are commonly produced, stored, and used in Northern Idaho and are regularly transported via the region's roadways, railroads, and pipelines. The potential for hazards associated with the transportation and use of such hazardous materials include small spills on roadways to major transportation releases on railways. A release of a hazardous material can contaminate the environment and produce a health hazard to the immediate area, downwind, and/or downstream of the release location.

Idaho Surveying and Rating Bureau, Inc. ("ISRB") is an independent rating organization with an operating license from the Idaho Department of Insurance as a rate-making organization for property insurance. ISRB has established a rating system for fire hazard for the area in which the subdivision is located with 0 being the lowest and 10 being the highest fire hazard rating. The current fire rating is 5 so long as the lot is located within 1,000 feet of a fire hydrant, measured along the road, and within 5 miles of a fire department. The fire hazard rating is a fire insurance classification which may be used to develop advisory property insurance premium calculations.

CLIMATE

The average temperatures in Fahrenheit for the coldest and warmest months of the year are contained in the table below.

SEASON	HIGH	LOW	MEAN
Summer	90° F	40° F	75° F
Winter	40° F	20° F	35° F

The area has an annual average rainfall of 34 inches and an annual average snowfall of 235 inches.

OCCUPANCY

As of the date of this Property Report, there are no homes in the subdivision occupied on a full- or part-time basis.

ADDITIONAL INFORMATION

In this section, we will discuss the property owners associations, your liability for real estate taxes and assessments levied against subdivision lots, matters pertaining to the resale of the lots, equal opportunity in lot sales and the listing of lots within the subdivision.

PROPERTY OWNERS' ASSOCIATIONS

Master Association

The Master Association has been formed as an Idaho nonprofit corporation organized to serve as the property owner's association for the subdivision and the larger Schweitzer Mountain Community authorized by the Master Declaration. Membership in the Master Association is not voluntary, and every purchaser of a lot in the subdivision automatically becomes a member of the Master Association upon acceptance of title to a lot. Membership rights in the Master Association are governed by the Master Declaration and the Master Association's articles of incorporation and bylaws. Membership shall be an appurtenance to, and may not be separated from, ownership of a lot.

Our affiliate, Schweitzer Mountain Properties, LLC, holds the rights of the "Declarant" under the Master Declaration, but it does not have the right to exercise any control over the Master Association or its officers or directors. Every owner other than the Declarant has one (1) vote in the Master Association for each lot owned. The Declarant has three (3) votes for each lot owned.

Each lot owner is required to pay to the Master Association an annual assessment, which for 2024 is \$48 per lot for a vacant lot. Once a home is constructed, the assessment amount increases based on a formula set forth in the Master Declaration. The Master Association's board of directors is empowered to change the amount of such assessments for each calendar year as deemed necessary to fund the Master Association's budget; provided, the annual regular assessment may not be increased by more than 20% over the amount for the immediately preceding fiscal year without the approval of a Master Association members holding a majority of the total votes excluding votes held by the Declarant. Lot owners also may be subject to special assessments from time to time to cover unbudgeted Master Association expenses or expenses in excess of the annual budget; provided, any special assessment which singly or in the aggregate would exceed 5% of the annual gross budgeted expense for the fiscal year must be approved by Master Association members holding a majority of the total votes excluding votes held by the Declarant.

The functions and responsibilities of the Master Association include the operation, maintenance, conduct, and management of the community common areas. There are no functions or services that we provide at no charge to the Master Association that the Master Association may be required to assume except that we may provide maintenance services relating to roads or other improvements that may be part of the Master Association common area in the future.

The Master Association determines the level of assessments, fees, or other charges necessary to carry out its functions and responsibilities. Any deficit would be corrected by adjustment in the level of assessments, fees, or other charges under the Master Association's control. The current level of assessments provides the capability for the Master Association to meet its current and planned obligations. If a deficit occurs, it will be made up by increases in the annual assessment charged to the owners of the lots in the subdivision and/or through the levy of special assessments.

Crystal View Association

The Crystal View Association has been formed as an Idaho nonprofit corporation organized to serve as the property owner's association for the subdivision authorized by the Crystal View II Declaration. Membership in the Crystal View Association is mandatory for owners of lots described in this Property Report, and every purchaser of a subdivision lot automatically becomes a member of the Crystal View Association upon acceptance of title to the lot. Membership rights in the Crystal View Association are governed by the Crystal View II Declaration and the Crystal View Association's articles of incorporation and bylaws. Membership shall be an appurtenance to, and may not be separated from, ownership of a lot.

Our affiliate, Schweitzer Mountain Properties, LLC, holds the rights of the "Declarant" under the Crystal View II Declaration. Every owner has one (1) vote in the Crystal View Association for each lot owned. The Declarant has the right to appoint the members of the Board of Directors for the Crystal View Association until all lots in the subdivision have been sold to third parties.

Each owner of a lot is required to pay to the Crystal View Association an annual assessment, which for 2024 is \$2,520 per lot. The Crystal View Association's board of directors is empowered to change the amount of such assessments for each calendar year as deemed necessary to fund the Crystal View Association's budget without approval of the lot owners. Lot owners also may be subject to special assessments from time to time to cover unbudgeted Crystal View Association expenses or expenses in excess of the annual budget; provided, any special assessment shall require the affirmative vote of at least 51% of the total votes in the Crystal View Association.

The functions and responsibilities of the Crystal View Association include the operation, maintenance, conduct, and management of the roads and other common areas within or appurtenant to the subdivision. There are no functions or services that we provide at no charge to the Crystal View Association that the Crystal View Association may be required to assume except that we may provide maintenance services relating to roads or other improvements that may be part of the Crystal View II common area in the future. When construction of the subdivision roads is complete, the Crystal View Association will be responsible for their maintenance.

The Crystal View Association determines the level of assessments, fees, or other charges necessary to carry out its functions and responsibilities. Any deficit would be corrected by adjustment in the level of assessments, fees, or other charges under the Crystal View Association's control. The current level of assessments provides the capability for the Crystal View Association to meet its current and planned obligations. If a deficit occurs, it will be made up by increases in the annual assessment

charged to the owners of the lots in the subdivision and/or through the levy of special assessments.

TAXES

You will be obligated to pay real property taxes on the lot after title to the lot is transferred to you. Real property taxes on the lot are assessed by Bonner County, the Independent Highway District, an Ambulance District, the Selkirk Recreation District, and the Schweitzer Fire District. All taxes are paid to and collected by Bonner County on behalf of the various districts.

Schweitzer Mountain Road is a public right-of-way maintained by the Independent Highway District. For 2023, the tax levy rate for the Independent Highway District was 0.000648297 times assessed value. The Ambulance District provides emergency medical services for the district. For 2023, the tax levy rate for the Ambulance District was 0.000173276 times assessed value. The Selkirk Recreation District's mission is to assist and enhance the recreation opportunities and transportation system within the district boundaries. For 2023, the tax levy rate for the Selkirk Recreation District was 0.000380879 times assessed value. The Schweitzer Fire District provides fire and life-safety services on Schweitzer Mountain. For 2023, the tax levy rate for the Schweitzer Fire District was 0.000505032 times assessed value.

For the 2023 tax year, the total real property taxes (including all district taxes except the Schweitzer Fire District) for an unimproved lot were assessed at the market value multiplied by 0.429% (0.004293918). Taxes may vary depending upon the value of your respective lot, and taxes and millage rates are subject to change from year to year.

RESALE OR EXCHANGE PROGRAM

Restrictions on the use of your lot have been discussed in the section of this Property Report entitled "Restrictions on the Use of Your Lot," above. Those restrictions which might hinder the lot owner in the resale of lots within the subdivision include the architectural approval and control provisions and prohibitions on posting any signs on any lot, dwelling unit, or on the common area. We do not have a program which assures that you will be able to exchange your lot for another. We also have no program to assist you in the resale of your lot.

EQUAL OPPORTUNITY IN LOT SALES

We are in compliance with Title VIII of the Civil Rights Act of 1968 by not directly or indirectly discriminating on the basis of race, color, religion, sex (including gender identity and sexual orientation), national origin, familial status, or disability in any of the following general areas: Lot marketing and advertising, rendering of lot services, and in requiring terms and conditions on lot sales and leases.

LOT LISTING

Below is a listing of the twenty-one (21) lots currently covered by this Property Report and intended for sale in the subdivision, as indicated on the Crystal View II plat.

Block 1 – Lots 1, 2, 3, 4

Block 2 – Lots 1, 2, 3, 4, 5

Block 3 – Lots 1, 2

Block 4 – Lots 1, 2, 3, 4, 5

Block 5 – Lots 1, 2, 3, 4, 5

COST SHEET, SIGNATURE OF SENIOR EXECUTIVE OFFICER

In addition to the purchase price of your Lot 2, Block 3 there are other expenditures which must be made. Listed below are the major costs. There may be other fees for use of the recreational facilities. All costs are subject to change.

Sales Price	
Cash Price of Lot.....	\$ 1,600,000
Finance Charge	\$ NOT APPLICABLE
Total.....	\$ 1,600,000

Estimated One-Time Charges	
1. Water connection fee/installation	\$5,050
2. Private on-site septic system installation, permit and inspection	\$11,267
3. Effluent system connection fee (varies based on size of home)	\$9,902
4. Individual Lift Station.....	\$ N/A
5. Construction costs to extend electric and/or telephone service and connection fee	\$11,250
6. Other (identify)	
• Building Permits and Licenses (varies based on size and type of construction)	\$ TBD*
• Addressing fee	\$ 130
• Master Association architectural review fee.....	\$ 850

Total of estimated sales price and one-time charges..... \$38,449 + permit fees*

Estimated Monthly/Annual charge (exclusive of utility use fees)	
1. Taxes -- Average unimproved lot (\$990,000) after sale to purchaser	\$4,250
2. Dues and assessments	
• Master Association Annual Assessment (2024)	\$48
• Crystal View Association Annual Assessment (2024)	\$4,720

The information contained in this Property Report is an accurate description of our subdivision and development plans.

CRYSTAL VIEW, LLC,
an Idaho limited liability limited company

By: 
Name: Lance Badger
Its: President

RECEIPT, AGENT CERTIFICATION, AND CANCELLATION PAGE

PURCHASER RECEIPT

Important -- Read Carefully

Name of Subdivision: Crystal View II

ILSRP Number: 40083

Date of Report: June 21, 2024

We must give you a copy of this Property Report and give you an opportunity to read it before you sign any contract or agreement. By signing this receipt, you acknowledge that you have received a copy of our Property Report.

Received by: _____ Date: _____

Street Address: _____

City _____ State _____ Zip _____

If any representations are made to you which are contrary to those in the report, please notify:

Consumer Financial Protection Bureau
1700 G Street NW
Washington, D.C. 20552

AGENT CERTIFICATION

I certify that I have made no representations to the person(s) receiving this Property Report which are contrary to the information contained in this Property Report.

Lot _____ Block _____ Section _____

Name of Salesperson: _____

Signature: _____ Date: _____

PURCHASER CANCELLATION

If you are entitled to cancel your purchase contract and wish to do so, you may cancel by personal notice or in writing. If you cancel in person or by telephone, it is recommended that you immediately confirm the cancellation by certified mail. You may use the form below:

Name of Subdivision: Crystal View II

Date of Contract: _____

This will confirm that I/we wish to cancel our purchase contract.

Purchaser(s) signature: _____ Date: _____

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