



MOUNTAIN VIEW TITLE & ESCROW, INC.
LICENSED TITLE INSURANCE AGENCY

First American Title Insurance Company

Case No: 129637

COMMITMENT

SCHEDULE A

1. Effective Date: September 21, 2014 at 7:00 A.M.

2. Policy or Policies to be issued:

(a) ALTA Owner's Policy – 6/17/06

Amount - 0 -

Proposed Insured: NONE

(b) ALTA Loan Policy – 6/17/06

Amount - 0 -

Proposed Insured: NONE

3. Title to the Fee Simple estate or interest in the land described or referred to in this Commitment is at the effective date hereof vested in:

Rebecca L. Costello, a married woman

4. The land referred to in the Commitment is located in **Weber County, State of Utah** and is described as follows:

**ALL OF LOT 3, SPRING CREEK ESTATES SUBDIVISION NO. 2, WEBER COUNTY, UTAH,
ACCORDING TO THE OFFICIAL PLAT THEREOF.**

Property Address:

2906 East Carriage Lane, Ogden, Utah 84403

Mountain View Title & Escrow, Inc.

Escrow Officer: Mike Hendry

By:

Countersigned at Ogden, Utah


Authorized Officer or Agent

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

Schedule A consists of 1 page(s)



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SCHEDULE B - Section I

Requirements

The following are the requirements to be complied with:

- Item a) Payment to or for the account of the grantors or mortgagors or the full consideration for the estate or interest to be insured.
- Item b) Proper instrument(s) creating the estate or interest to be insured executed and duly filed for record, to-wit:

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Schedule B1 consists of 1 page(s)



COMMITMENT

SCHEDULE B - Section II

Exceptions

II. Schedule B of the policy or policies to be issued will contain exceptions to the following unless the same are disposed of to the satisfaction of the Company.

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims which are not shown by the Public Records, but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
3. Easements, liens, or encumbrances, or claims thereof, which are not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims, or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.

EXCEPTIONS 1 THROUGH 6 WILL NOT APPEAR IN THE MORTGAGE POLICY TO BE ISSUED HEREUNDER.

7. Taxes for the year 2014 are due and payable on or before November 30, 2014 in the amount of \$3,446.13.
SERIAL NUMBER: 07-352-0001

Lien arising as of 12 o'clock noon of January 1 for any unpaid personal property taxes which may be listed against the property described herein

8. Said property is included within the following boundaries and is subject to any charges and assessments levied by them as a result of services provided.

GENERAL FUND, G O BOND FUND, LIBRARY, WEBER SCHOOL DISTRICT, STATEWIDE SCHOOL BASIC LEVY, MOSQUITO ABATEMENT DISTRICT, WEBER BASIN WATER – GENERAL, Uintah Highlands Improv. District, WEBER / MORGAN HEALTH, JUDGMENT LEVY - W.C., PARAMEDIC FUND, WEBER FIRE DISTRICT, STATE ASSESS & COLLECT / MULTI CO, ASSESS & COLLECT / COUNTY, UNINCORP WEBER COUNTY, WEBER SCHOOL DIST JUDGMENT LEVY, WEBER AREA DISPATCH 911 AND EM. SERV. DIST.- (S-S), WEBER FIRE G.O. BOND - 2006 SERIES

9. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with

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Schedule B2 consists of 3 page(s)



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SCHEDULE B - Section II

Exceptions

all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed

10. A twenty-five (25) foot Waterway Easement over the Northwest side of said property as disclosed on dedication plat.
11. A seventy (70) foot Weber Basin Aqueduct Easement running Northwest to Southeast through the middle of property.
12. A seven (7) foot Public Utility and Drainage Easement over the Northeast side of said property as disclosed on dedication plat.
13. PROTECTIVE COVENANTS
Dated: September 12, 1988
Recorded: September 12, 1988
Entry Number: 1057484
Book: 1547 Page: 100

But omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicap persons.

14. Subject to Geologic Hazard Report on file at the Weber County Planning Commission.
15. Subject to conditions of buildable and near buildable ground as disclosed of record of dedication plat.
16. COVENANT TO RUN WITH LAND
Dated: May 16, 1988
Recorded: September 12, 1988
Entry Number: 1057483
Book: 1457 Page: 99
17. TRUST DEED
Dated: November 10, 2011
Amount: \$241,000.00
Trustor: REBECCA L. COSTELLO
Beneficiary: MERS AS NOMINEE FOR M&T BANK
Trustee: BENCHMARK TITLE
Recorded: November 16, 2011
Entry Number: 2550294

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SCHEDULE B - Section II

Exceptions

18. JUDGMENTS WERE CHECKED AGAINST THE FOLLOWING NAMES AND NONE WERE FOUND TO BE OF RECORD:

REBECCA L. COSTELLO

19. A 24 MONTH VESTING CHAIN OF TITLE HAS BEEN DONE AND THE FOLLOWING ITEMS WERE FOUND TO BE OF RECORD.

NONE

20. NOTICE TO APPLICANT: THE LAND HEREIN MAY BE SERVICED BY CITIES, IMPROVEMENT DISTRICTS, OR UTILITY COMPANIES THAT PROVIDED MUNICIPAL TYPE SERVICES FOR WATER, SEWER, ELECTRICITY OR OTHER SERVICES THAT DO NOT RESULT IN A LIEN, BUT FOR WHICH SERVICES MAY BE TERMINATED IN THE EVENT OF NON-PAYMENT OF SERVICE CHARGES TO DATE OR TRANSFER FEES. ALTHOUGH THE COMPANY ASSUMES NO LIABILITY THEREFORE, YOU ARE URGED TO MAKE INVESTIGATION INTO SUCH MATTERS.

21. NOTE: ANY MATTER IN DISPUTE BETWEEN YOU AND THE COMPANY MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION. YOU MAY REVIEW A COPY OF THE ARBITRATION RULES AT <http://www.alta.org>. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES IF ALLOWED BY STATE LAW AND MAY BE ENTERED AS A JUDGMENT IN ANY COURT OF PROPER JURISDICTION.

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Schedule B2 consists of 3 page(s)