

COMMITMENT FOR TITLE INSURANCE

ISSUED BY



512 E. 4500 S., Ste. 150, Salt Lake City, Utah 84107
PH 801-327-0222 • FAX 801-327-0221
www.gttitle.net

FIRST AMERICAN TITLE INSURANCE COMPANY (the "Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate 90 days after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

IN WITNESS WHEREOF, the Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in in Schedule A.



First American Title Insurance Company

BY *Gary L. Keruecht* PRESIDENT

ATTEST *Mark A. Anderson* SECRETARY

BY *[Signature]* COUNTERSIGNED

CONDITIONS

1. The term "mortgage", when used herein, shall include deed of trust, trust deed or other security instrument.
2. If the Proposed Insured has or acquires actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the Proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien or encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
3. Liability of the Company under this Commitment shall be only to the named Proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and the Exclusions from Coverage of the form of policy or policies committed for in favor of the Proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the Proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. The policy to be issued contains an arbitration clause. All arbitrable matters when the Amounts of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may receive a copy of the arbitration rules at <http://www.alta.org/>.

SCHEDULE A

File Number SL16576

1. Effective Date: **March 10, 2015**, 7:59 AM

2. Policy or policies to be issued:	Amount	Premium
(A) ALTA Standard Owners Policy (6/17/06) Proposed Insured: TBD	\$TBD	\$TBD
(B) ALTA Loan Policy (6/17/06) Proposed Insured: TBD, ITS SUCCESSORS AND/OR ASSIGNS	\$TBD	\$TBD
Additional Charges (if any)	(Endorsements)	\$TBD
TOTAL		\$TBD

3. The estate or interest in the land described or referred to in this commitment and covered herein is fee simple and title thereto is at the effective date hereof vested in:

DIANE LINDQUIST

4. The land referred to in this commitment is located in **WEBER** County, State of Utah and is described as follows:

ALL OF LOT 44, BIG SKY ESTATES NO. 1, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE WEBER COUNTY RECORDER.

(For Reference Purposes Only Tax ID No.:22-041-0020)

Purported Address (for reference purposes only):

4075 EAST BLUE BELL DR., LIBERTY, UT 84310



SCHEDULE B-Section 1
Requirements

The following are the requirements to be complied with:

Item (a) Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.

Item (b) Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record.

Item (c) Payment of all taxes, charges and assessments, levied and assessed against the subject premises which are due and payable.

Item (d) Pay us the premiums, fees and charges for the policy. In the event, the transaction, for which this commitment is furnished, cancels, the minimum cancellation fee will be \$200.00.

Item (e) You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the Land or who will make a loan on the Land. We may then make additional requirements or exceptions.

Item (f) If the applicant desires copies of any matters shown as exceptions in Schedule B - Section 2, the Company will furnish such upon request at no charge or a minimal charge as the case may be.

Item (g) In transactions where construction is contemplated or the status of construction is unknown, the Company requires the owner and any previous owners within the last 6 months to sign a statement that no recent construction has taken place. A physical inspection may also be required. If recent construction has taken place, additional requirements may be added.

SCHEDULE B-Section 2
Exceptions

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. (a) Taxes or assessments that 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; (b) proceedings by a public agency that 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, interest 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, claims of easements or encumbrances which are not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the Public Records.
5. 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.
6. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.
7. (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.
8. Taxes for the present year and thereafter. Taxes for the year 2015 are accruing as a lien and are not yet due and payable. Taxes for the year 2014 were **PAID** in the amount of **\$1,140.15**. Tax ID No. **22-041-0020**
9. Said property is within the boundaries of **LIBERTY, WEBER COUNTY, UTAH** and is therein located within **Tax District 317, THE CEMETARY MAINTENANCE DISTRICT, WEBER BASIN WATER DISTRICT**, and is subject to any charges and assessments levied thereunder.
10. The effects of easements, restrictions, covenants, conditions, notes, building set-back lines, and rights of ways for roads, ditches, canals, streams, rivers, telephones and transmission lines, drainage, utilities or other incidental purposes, over, under or across said property, which are of record or which may be ascertained by an inspection or accurate survey, including, without limitation, any easements, notes, restrictions, building site requirements, setback lines, or rights of way provided for in the official plat map.
11. Any water rights, claims or title to water in or under the Land.
12. Any and all outstanding oil and gas, mining and mineral rights, etc., including but not limited to the right of the proprietor of a vein or lode to extract his ore therefrom should the same be found to penetrate or intersect the premises, and the right of ingress and egress for the use of said rights.
13. The terms, conditions and effects of the official plat map recorded on September 14, 1965 as Entry No. 458841.

(Continued)

SCHEDULE B-Section 2
Exceptions (Continued)

14. The effects, terms and conditions of the covenants, conditions and restrictions recorded September 14, 1965 as Entry No. 458842; and any amendments or supplements thereto as may have been recorded from time to time, and any charges created thereunder, including any charges, dues or assessments levied by any home owners association or similar organization, but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
15. THE EFFECTS OF THAT CERTAIN ORDINANCE NO. 12-81, AN ORDINANCE CREATING AND ESTABLISHING THE WEBER COUNTY FIRE PROTECTION SERVICE AREA NO. 4, RECORDED DECEMBER 22, 1981, AS ENTRY NO. 849262.
16. THE EFFECTS OF THAT CERTAIN RESOLUTION NO. 25-96, A RESOLUTION CREATING AND ESTABLISHING THE OGDEN VALLEY NATURAL GAS IMPROVEMENT DISTRICT, RECORDED JUNE 18, 1996, AS ENTRY NO. 1413086.
17. The effects of that certain Resolution No. 23-2005 of the Board of County Commissioners of Weber County creating and establishing a special service District throughout all of Weber County, to be known as the "Weber Area Dispatch 911 and Emergency Services District" recorded January 24, 2006 as Entry No. 2156401.
18. THE EFFECTS OF THAT CERTAIN RESOLUTION NO. 27-2012, AS RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF WEBER COUNTY, UTAH, CONFIRMING THE TAX TO BE LEVIED FOR MUNICIPAL SERVICES PROVIDED TO THE UNINCORPORATED AREA OF WEBER COUNTY AND DESCRIBING THE SERVICES TO BE PROVIDED THEREIN, RECORDED DECEMBER 13, 2012, AS ENTRY NO. 2610456.
19. THE EFFECTS OF THAT CERTAIN CERTIFICATE OF CREATION, CREATING THE NORTHERN UTAH ENVIRONMENTAL RESOURCE AGENCY, RECORDED JANUARY 30, 2015, AS ENTRY NO. 2718461.
20. THE EFFECTS OF THAT CERTAIN RIGHT-OF-WAY EASEMENT, IN FAVOR OF THE MOUNTAIN STATES TELEPHONE AND TELEGRAPH COMPANY, RECORDED NOVEMBER 1, 1973, AS ENTRY NO. 603993.
21. **Deed of Trust**, described as follows:
 - Entry No.: 2646487
 - Recorded: JULY 19, 2013
 - Dated: MAY 17, 2013
 - Amount: \$500,000.00
 - Borrower: DIANE LINDQUIST
 - Lender: PAUL AND CHERIE BROADWATER TRUST
 - Beneficiary: PAUL AND CHERIE BROADWATER TRUST
 - Trustee: ATLAS TITLE

Substitution of Trustee recorded AUGUST 15, 2014 as Entry No. 2698581 whereby SUTHERLAND TITLE COMPANY, was appointed successor trustee.

(Continued)

SCHEDULE B-Section 2
Exceptions (Continued)

NOTE ON JUDGMENTS: All relevant parties' names have been checked for judgments. Except as otherwise stated herein, no unsatisfied judgments appear of record that would affect the priority of the insured lien or interest.

NOTE ON CHAIN OF TITLE: The following is a list of all deeds recorded at the applicable county recorder's office within the last 24 months purporting to convey or transfer ownership of the above-described property:

NONE

NOTE: In the event matters are discovered during the closing process which would otherwise be insured by the covered risks included in the policy, the company may limit or delete insurance provided by the affected covered risk. In such event, a supplemental report may be issued prior to closing.

NOTE: Notwithstanding anything to the contrary in this Commitment, if the policy to be issued is other than an ALTA Owner's Policy (6/17/06) or ALTA Loan Policy (6/17/06), the policy may not contain an arbitration clause, or the terms of the arbitration clause may be different from those set forth in this Commitment. If the policy does contain an arbitration clause, and the Amount of Insurance is less than the amount, if any, set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties.

NOTE: UPON COMPLIANCE WITH UNDERWRITING REQUIREMENTS, EXCEPTION(S) 1-7 WILL BE OMITTED FROM THE LOAN POLICY TO BE ISSUED HEREUNDER.

The Owner's Policy of title insurance committed for in this Commitment, if any, shall contain, in addition to the Items set forth in Schedule B-Section 2, the following items: (1) The Deed of Trust, if any, required under Schedule B-Section 1, Item (b). (2) Unpatented mining claims, reservations or exceptions in patents or in Acts authorizing the issuance thereof, water rights, claims or title to water; minerals, oil and gas; (3) Any and all unpaid taxes, assessments and unredeemed tax sales.

