



4630 South 3500 West; Suite #4 • West Haven, Utah 84401
Ph. 801-393-0200 • Fax 801-393-9921

May 6, 2015

ATTN: Boyd C. Talbot

RE: BOYD C. TALBOT and BOBETTE E. TALBOT
PROPERTY ADDRESS: 2155 SOUTH 7500 WEST
OGDEN, UT 84404
OUR ORDER NO. W-12383-15
ESCROW OFFICER: MICHAEL T. SUMNER

Dear Boyd,

Thank you for your order recently placed at Intermountain Title Insurance & Escrow Agency, Inc., involving the above referenced property.

Please find attached the preliminary title report for your review. The preliminary report contains valuable information. If you have any questions or determine there is a problem on this report, please contact us immediately so we can correct the problem.

Intermountain Title Insurance & Escrow Agency, Inc. would like to serve you in all of your title needs. We are committed to provide you with fast, friendly and accurate services.

Thanks again for your support. If you feel there is anything else you may need please do not hesitate to call us at 393-0200.

Sincerely,

Jennifer Cummings

Jennifer Cummings
Escrow Assistant



All inquiries regarding this report should be directed to:
MICHAEL T. SUMNER, PRESIDENT
PATTI HESS, ESCROW OFFICER
JENNIFER CUMMINGS, ESCROW ASSISTANT
(801) 393-0200 OR (801) 394-9491

File No. W-12383-15

PRELIMINARY REPORT

Issued By

INTERMOUNTAIN TITLE INSURANCE & ESCROW AGENCY, INC.
AGENT FOR: WESTCOR LAND TITLE INSURANCE COMPANY
4630 South 3500 West, Suite #4
West Haven, Utah 84401
Phone: (801) 393-0200 Fax: (801) 393-9921

File No.: W-12383-15

WESTCOR LAND TITLE INSURANCE COMPANY

SCHEDULE A

1. Effective Date: April 28, 2015 at 8:00 A.M.
2. The Estate of interest in the land is at the effective date hereof vested in:

BOYD C. TALBOT and BOBETTE E. TALBOT, HUSBAND AND WIFE AS JOINT TENANTS
PARCELS 1, 2, & 3

BOYD TALBOT AND BOBETTE TALBOT
PARCEL 4
3. The land referred to in this Commitment is situated in the County of WEBER, State of Utah, and described as follows:

See Attached Exhibit "A"

TAX I.D.#

PARCEL 1: 10-064-0002

PARCEL 2: 10-064-0001

PARCEL 3: 10-048-0015

PARCEL 4: 10-048-0012

PROPERTY ADDRESS: 2155 SOUTH 7500 WEST
OGDEN, UT 84404

Countersigned: Michael T. Sumner
Authorized Officer or Agent

ORDER NUMBER: W-12383-15

EXHIBIT "A"

PARCEL 1

THE EAST 290.40 FEET OF LOT 1, TALBOT SUBDIVISION, WEBER COUNTY, UTAH. RESERVING THEREFROM A RIGHT OF WAY FOR INGRESS AND EGRESS OVER THE NORTH 15 FEET THEREOF.
TAX ID: 10-064-0002

PARCEL 2

THE WEST 580.80 FEET OF LOT 1, TALBOT SUBDIVISION, WEBER COUNTY, UTAH. TOGETHER WITH A RIGHT OF WAY OVER THE NORTH 15 FEET OF THE EAST 290.40 FEET OF SAID LOT 1.
TAX ID: 10-064-0001

PARCEL 3

PART OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 6 NORTH, RANGE 3 WEST, SALT LAKE BASE AND MERIDIAN, U S SURVEY: BEGINNING AT A POINT 1815 FEET SOUTH FROM THE NORTHEAST CORNER OF SAID SECTION 27, AND RUNNING THENCE SOUTH 15 FEET, THENCE WEST 580.8 FEET, THENCE SOUTH 150 FEET, THENCE EAST 52.8 FEET, THENCE SOUTH 165 FEET, THENCE WEST 792 FEET, THENCE NORTH 165 FEET, THENCE EAST 724.2 FEET, THENCE NORTH 165 FEET, THENCE EAST 595.8 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

EXCEPTING THEREFROM THAT PORTION OF SAID PROPERTY LYING BELOW A DEPTH OF FIVE HUNDRED (500) FEET MEASURED VERTICALLY FROM THE CONTOUR OF THE SURFACE THEREOF, PROVIDED, HOWEVER, THAT GRANTOR ITS SUCCESSORS AND ASSIGNS, SHALL NOT HAVE THE RIGHT OF ANY PURPOSE WHATSOEVER TO ENTER UPON, INTO OR THROUGH THE SURFACE OF THE PROPERTY GRANTED HEREIN OR ANY PART THEREOF LYING BETWEEN SAID SURFACE AND FIVE HUNDRED (500) FEET BELOW SAID SURFACE, AS SHOWN IN DEED RECORDED IN BOOK 1157, PAGE 789.
TAX ID: 10-048-0015

PARCEL 4

PART OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 6 NORTH, RANGE 3 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT 2295 FEET SOUTH OF THE NORTH EAST CORNER OF SAID SECTION 27; RUNNING THENCE WEST 871.2 FEET, THENCE NORTH 150 FEET, THENCE WEST 448.8 FEET, THENCE SOUTH 345 FEET, THENCE EAST 1320 FEET, THENCE NORTH 195 FEET TO THE POINT OF BEGINNING
TAX ID: 10-064-0012

WESTCOR LAND TITLE INSURANCE COMPANY

Schedule B – Section I

File No.: W-12383-15

SPECIAL EXCEPTIONS:

1. Taxes for the year 2015 are now a lien, not yet due.
Tax serial No. PARCEL 1: 10-064-0002, PARCEL 2: 10-064-0001, PARCEL 3: 10-048-0015, PARCEL 4: 10-048-0012
2. Taxes for the Year 2014 have been paid in the amount of \$1,407.53.
Tax I.D. AS TO PARCEL 1: 10-064-0002
3. Taxes for the Year 2014 have been paid in the amount of \$168.53.
Tax I.D. AS TO PARCEL 2: 10-064-0001
4. Taxes for the Year 2014 have been paid in the amount of \$268.53.
Tax I.D. AS TO PARCEL 3: 10-048-0015
5. Taxes for the Year 2014 have been paid in the amount of \$604.50.
Tax I.D. AS TO PARCEL 4: 10-048-0012
6. Said property is located within the boundaries of Weber Basin Water Conservancy District, and Weber County Fire Protection Service Area No. 4, and Weber County Service Area No. 6, and West Warren Park and is subject to the charges and assessments levied thereunder.
7. Declaration of Covenants, Conditions, Restrictions and/or Easements, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenant, condition or restriction violates 42 USC 3604(c).
Dated: JANUARY 7, 1987
Recorded: JANUARY 7, 1987
Entry No.: 994980
Affect Parcels 1 and 2
8. Easement for installation and maintenance of utilities and drainage facilities are reserved, as shown on the recorded plat of said subdivision.
Parcels 1 & 2
9. Easement as delineated and/or dedicated on the recorded plat:
Purpose: 7 foot Public Utility and Drainage Easement
Affects: Easterly lot line of Parcel 1
As to Parcel 1
10. A right of way for ingress and egress over the North 15 feet thereof, as disclosed by Warranty Deed recorded March 13, 1987 as Entry No. 1002677 in Book 1511 at Page 2183 and re-recorded March 19, 1987 as Entry No. 1003464 in Book 1512 at Page 518 of records.
Parcels 1 & 2
11. Subject to Easements and Rights of Way of record or enforceable in law and equity for any existing roads, streets, alleys, fences, ditches, reservoirs, utilities, canals, pipelines, power, telephone, sewer, gas or water lines now existing over, under or across subject property.
Affects Parcels 1, 2, 3, & 4
12. Any matters that might be disclosed by an accurate survey of said premises.
Affects Parcels 1, 2, 3, & 4

(Continued)

Countersigned : Michael T. Sumner

Authorized Officer or Agent

Valid as Commitment for and ALTA Policy only if attached to a countersigned Commitment for Title Insurance, a Schedule B - Sec II and Schedule C with matching Commitment Numbers.

WESTCOR LAND TITLE INSURANCE COMPANY
SCHEDULE B – SECTION II
(Continued)

File No.: W-12383-15

SPECIAL EXCEPTIONS:

13. The effect of the 1969 Farmland Assessment Act, wherein there is a five (5) year roll-back provision with regard to assessment and taxation, by reason of that certain Application for Assessment and Taxation of Agricultural Land, recorded April 30, 2008 as Entry No. 2336833 of Official Records.
As to Parcels 3 & 4
14. Reservations contained in that certain Warranty Deed recorded December 30, 1965 as Entry No. 466465 in Book 825 at Page 541 of Official Records.
As to Parcel 3
15. As Easement to use Distribution Systems, dated September 20, 1961, with Warren Irrigation Company, a corporation, as Grantor in favor of The State of Utah, acting through the Board of Water Resources, Grantee, as easement to use the existing water distribution system of Canals, ditches, pipelines and all appurtenant works and facilities of Warren Irrigation Company a portion of the subject property. Said Easement recorded March 28, 1975 as Entry No. 634445 in Book 1081 at Page 1 of Official Records.
As to Parcels 3 & 4

NOTE: the above Easement purports to affect the subject property, but the exact location cannot be determined because of an incomplete legal description.
16. Easements and rights of way associated with a railroad running over and across or adjacent to the subject property.
As to Parcels 3 & 4
17. Any prior reservations and/or any minerals in or under said land including, but not limited to metals, oil, gas, coal, stone and mineral rights, mining rights, lease rights and easement rights or other matters relating thereto, whether expressed or implied.
As to Parcels 3 & 4
18. Excepting therefrom that portion of said property lying below a depth of five hundred (500) feet measured vertically from the contour of the surface thereof, provided, however, that Grantor its successors and assigns, shall not have the right of any purpose whatsoever to enter upon, into or through the surface of the property granted herein or any part thereof lying between said surface and five hundred (500) feet below said surface, as shown in Deed recorded in Book 1157, Page 789.
As to Parcel 3

(Continued)

Countersigned: *Michael T. Sumner*

**WESTCOR LAND TITLE INSURANCE COMPANY
SCHEDULE B – SECTION II
(Continued)**

File No.: W-12383-15

SPECIAL EXCEPTIONS:

19. DEED OF TRUST

Trustor: BOYD C. TALBOT AND BOBETTE E. TALBOT, HUSBAND AND WIFE AS JOINT TENANTS
WITH RIGHT OF SURVIVORSHIP
Trustee: BONNEVILLE TITLE COMPANY
Beneficiary: CENTEX HOME EQUITY CORPORATION
Lender: CENTEX HOME EQUITY CORPORATION
Amount: \$126,000.00, plus interest
Dated: FEBRUARY 24, 2000
Recorded: MARCH 1, 2000
Entry No.: 1692550
Book/Page: 2060/1671

The amount due, terms and conditions of the indebtedness should be determined by contacting the owner of the debt.

As to Parcel 1

20. DEED OF TRUST

Trustor: BOYD TALBOT and BOBETTE TALBOT
Trustee: EQUITY TITLE INSURANCE AGENCY INC.
Beneficiary: DERLIN JAY FOWLES, TRUSTEE OF THE DERLIN JAY FOWLES TRUST DATED AUGUST 25, 1992 AND MARIE LOUISE BURBANK FOWLES, TRUSTEE OF THE MARIE LOUISE BURBANK FOWLES TRUST DATED AUGUST 25, 1992
Lender: DERLIN JAY FOWLES, TRUSTEE OF THE DERLIN JAY FOWLES TRUST DATED AUGUST 25, 1992 AND MARIE LOUISE BURBANK FOWLES, TRUSTEE OF THE MARIE LOUISE BURBANK FOWLES TRUST DATED AUGUST 25, 1992
Amount: \$25,000.00, plus interest
Dated: NOVEMBER 20, 2002
Recorded: JANUARY 24, 2003
Entry No.: 1907331
Book/Page: 2310/2602.

The amount due, terms and conditions of the indebtedness should be determined by contacting the owner of the debt.

As to Parcel 4

21. The Deed of Trust we are asked to insure should be placed of record and this commitment is subject to such further matters as may appear at that time.

22. NOTE: Judgments were checked on the following names, and none were found of record:

BOYD C. TALBOT
BOBETTE E. TALBOT

(Continued)

Countersigned: *Michael J. Sumner*

WESTCOR LAND TITLE INSURANCE COMPANY
SCHEDULE B – SECTION II
(Continued)

File No.: W-12383-15

SPECIAL EXCEPTIONS:

23. According to Official Records, there have been no documents conveying the land described herein within a period of 24 months prior to the date of this commitment, except as follows:

Document: "NONE"

Countersigned: Michael T. Sumner

Valid as Commitment for and ALTA Policy only if attached to a countersigned Commitment for Title Insurance, a Schedule B - Sec II and Schedule C with matching Commitment Numbers.

WESTCOR LAND TITLE INSURANCE COMPANY

SCHEDULE B – SECTION II

File No.: W-12383-15

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, by 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.

NOTE: Any matter in dispute between you and the Company may be subject to arbitration as an alternative to court action pursuant to the Title Insurance Rules of the American Arbitration Association, a copy is available on request from the Company. 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 property jurisdiction.

NOTE: In the event this transaction fails to close, a cancellation fee may be charged for services rendered in accordance with the rates that are on file with the Insurance Department of the State of Utah. (\$200.00)

Michael T. Sumner

Michael T. Sumner, Examiner

Typed by:

Valid as Commitment for an ALTA Policy only if attached to a countersigned Commitment for Title Insurance, a Schedule A, a Schedule B - Sec I and Schedule C with matching Commitment Numbers.

**Westcor Land Title Insurance Company
and
Intermountain Title Insurance & Escrow Agency Inc.
4630 South 3500 West, Suite 4
West Haven, Utah 84401**

PURPOSE OF THIS NOTICE

Westcor Land Title Insurance Company ("Westcor Title") and the above named Agent (the "Agent") share your concerns about privacy. Each Company is committed to respecting the privacy of our policyholders. Therefore, in accordance with Federal and State laws and regulations, we are providing you with this notice of how we might use the information about you which we gather in the process of issuing our policy of title insurance.

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State in which you reside generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices, such as the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this State, we are providing you with this document, which notifies you of the privacy policies and practices of Westcor Land Title and the Agent.

OUR PRIVACY POLICIES AND PRACTICES

Information we collect and sources from which we collect it:

We do not collect any nonpublic personal information about you other than the following:

Information we receive from you or from your attorney or other representative on applications or other forms;

Information about your transactions with us, our affiliates or our agents.

In addition, we may collect other nonpublic personal information about you from individuals and companies other than those proposed for coverage.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you

II Information we disclose to third parties:

In the course of our general business practices, we may disclose the information that we collect (as described above) about you or without your permission to the following types of institutions for the reasons described.

To a third party such as a surveying, real estate tax research or municipal data firm if the disclosure will enable that party to perform a business, professional or insurance function for us;

To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction.

To an insurance institution, agent, or credit reporting agency for either this company or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you;

To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities;

To an actuarial or research organization for the purposes of conducting actuarial or research studies.

The disclosures described above are permitted by law.

WE DO NOT DISCLOSE ANY NON PUBLIC PERSONAL INFORMATION ABOUT YOU WITH AFFILIATES OR NON-AFFILIATED THIRD PARTIES FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW

III Your right to access and amend your personal information:

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs), your right also includes the right to request corrections, amendments or deletions of any information in our possessions. The procedures that you must follow to request access to or an amendment of your information as follows:

To obtain access to your information from Westcor Land Title. You should submit a request in writing to Westcor Land Title Insurance Company, Attention: National Risk Department, 2000 S. Colorado Blvd., Suite 1-3100, Denver, CO 80222. The request should include your name, address, policy number, telephone number, and the information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or the copies you have requested.

To obtain access to your information from the above named agent: you should submit your written request including the specified information to the address stated at the top of page 1. The request should include the same information mentioned above for request to Westcor Land Title.

To correct, amend, or delete any of your information: you should submit a request in writing to the address referenced directly above. The request should include your name, address, policy number, telephone number, the specific information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal which you will have an opportunity to challenge.

IV Our practices regarding information confidentially and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products of service to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

I. Our policy regarding dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgement upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

VI Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interest, Westcor Land Title Insurance Company and Agent and their respective affiliates reserve the right to sell or transfer your information (including but not limited to your address, names, age, sex, zip code, state and county of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service ; (2) agrees to be a successor in interest of Westcor Land Title or the Agent with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.