 <b>First American Title™</b>	<b>Title Insurance Commitment</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Schedule A</b>	

File No.: 142894

1. Commitment Date: June 02, 2015 at 8:00 AM

2. Policy (or Policies) to be issued: POLICY AMOUNT

a.  ALTA Owner's Policy of Title Insurance \$

ALTA Homeowner's Policy of Title Insurance

Proposed Insured:

b.  ALTA Loan Policy of Title Insurance \$

ALTA Expanded Coverage Residential Loan Policy

Proposed Insured:

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by

**Spencer W. Atkinson and Stacy A. Atkinson, Husband and Wife, as joint tenants**


4. The land referred to in this Commitment is described as follows:

**ALL OF LOT 13, VALLEY GREEN ESTATES, IN WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.**

**ALSO: ALL OF LOT 12, AND ALL OF THAT PORTION OF LOT 11, LYING NORTHWESTERLY OF THE CENTERLINE OF THE TWENTY (20) FOOT CANAL EASEMENT AS SHOWN ON THE RECORDED PLAT IN VALLEY GREEN ESTATES, WEBER COUNTY, UTAH.**

For information purposes only, the property address is purported to be:  
2612 South 4150 West, Taylor, UT 84401

(This Schedule A valid only when Schedule B is attached.)


 <b>First American Title™</b>	<b>Title Insurance Commitment</b>
	<small>ISSUED BY</small> <b>First American Title Insurance Company</b>
<b>Schedule BI</b>	

File No.: 142894

**REQUIREMENTS**

The following requirements must be met:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Documents satisfactory to us creating the interest in the land/or the mortgage to be insured must be signed, delivered and recorded.
- d. 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.

 <b>First American Title™</b>	<b>Title Insurance Commitment</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Schedule BII</b>	

File No.: 142894

**EXCEPTIONS**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

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.
2. Any facts, rights, interest or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
3. Easements, claims of easement or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments and any other facts which a correct survey would disclose, and which are not shown by public records.
5. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
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.
7. 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.
8. Taxes for the year 2014 are paid in the amount of \$1,437.04.  
SERIAL NUMBER: 15-104-0014

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, WEST WEBER / TAYLOR CEMETERY DISTRICT, WEBER / MORGAN HEALTH, TAYLOR / W WEBER CUL WATER DISTRICT, 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. AGREEMENT**

Dated: November 16, 1990

By and Between: THE STATE OF UTAH, ACTING THROUGH THE BOARD OF WATER RESOURCES AND THE WILSON IRRIGATION COMPANY

Recorded: May 17, 1996

Entry Number: 1406857

Book: 1806 Page: 2976

**10. EASEMENT TO USE DISTRIBUTION SYSTEM**

Dated: October 25, 1990  
Grantor: WILSON IRRIGATION COMPANY  
Grantee: STATE OF UTAH ACTING THROUGH THE BOARD OF WATER RESOURCES  
Location: NO EXACT LOCATION  
Purpose: AN EASEMENT TO USE THE EXISTING WATER DISTRIBUTION SYSTEM OF CANALS, DITCHES, PIPELINES AND ALL APPURTENANT WORKS AND FACILITIES OF THE WEBER-BOX ELDER CONSERVATION DISTRICT.  
Recorded: May 17, 1996  
Entry Number: 1406858  
Book: 1806 Page: 2985

11. Subject to all existing roads, streets, alleys, ditches, reservoirs, utilities, canals, pipe lines, power, telephone, sewer, gas or water lines, and right of way and easements thereof.
12. Subject to Public Utility and Drainage Easements, Notes and/or Restrictions as disclosed on dedication plat.

13. PROTECTIVE COVENANTS

Dated: July 20, 1969  
Recorded: July 31, 1969  
Entry Number: 523724  
Book: 922 Page: 257

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. TRUST DEED

Dated: October 12, 2011  
Amount: \$218,500.00  
Trustor: SPENCER W. ATKINSON AND STACY A. ATKINSON  
Beneficiary: MERS AS NOMINEE FOR VERITAS FUNDING LLC  
Trustee: MOUNTAIN VIEW TITLE AND ESCROW, INC.  
Recorded: October 13, 2011  
Entry Number: 2545222

15. CERTIFICATE OF CREATION

Dated: December 1, 2014  
Recorded: January 20, 2015  
Entry Number: 2718461

16. RESOLUTION NO. 27-2012

Dated: December 11, 2012  
Purpose: A 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  
Entry Number: 2610456

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

SPENCER W. ATKINSON  
STACY A. ATKINSON

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

NONE

19. 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.
  
20. 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.

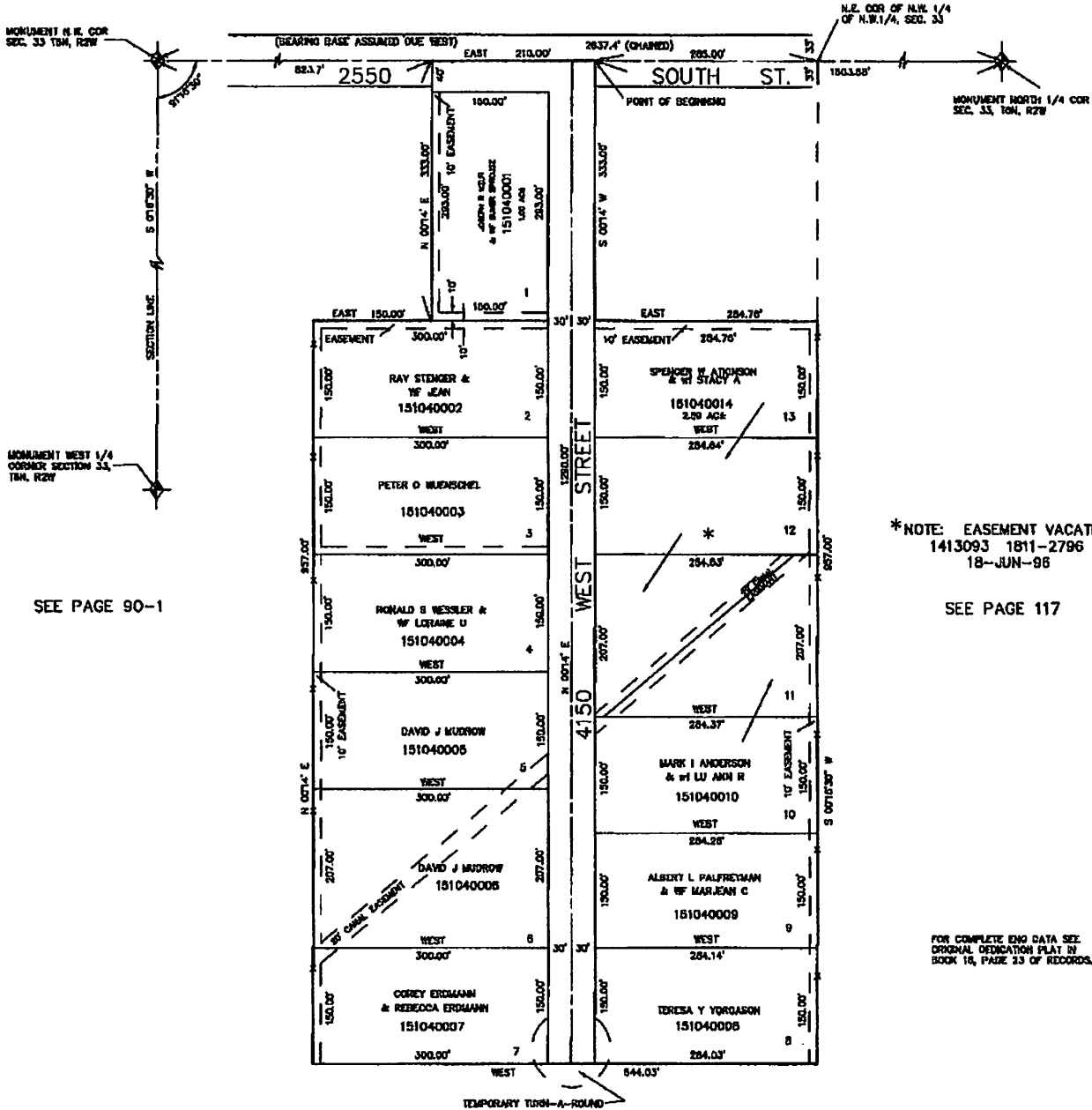
PART OF THE EAST 1/2 OF N.W. 1/4 OF N.W. 1/4 OF SEC. 33, T.6N., R.2W., S.L.B. & M.  
**VALLEY GREEN ESTATES**

104

IN WEBER COUNTY  
 SCALE 1" = 100'

TAXING UNIT: 53

SEE PAGE 78-3



SEE PAGE 90-1

\*NOTE: EASEMENT VACATED  
 1413093 1811-2796  
 18--JUN--96

SEE PAGE 117

FOR COMPLETE END DATA SEE  
 ORIGINAL DEDICATION PLAN IN  
 BOOK 16, PAGE 23 OF RECORDS.