COMMITMENT FOR TITLE INSURANCE

Issued by

Chicago Title Insurance Company

Chicago Title Insurance Company, a Nebraska Corporation ('Company'), for a valuable consideration, commits to 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 in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements, are 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.

All liability and obligation under this Commitment shall cease and terminate 6 months after the Effective Date or when the policy or policies committed shall issue, whichever first occurs, provided the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

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

CHICAGO TITLE INSURANCE COMPANY

Countersigned:

Authorized Signatory Douglas W. Curlis 10.1

ATTEST

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ServiceLink Title Insurance Agency of Utah, Inc. (f/k/a LSI Title Insurance Agency of Utah, Inc.) Commitment No:3282256 - 1

Schedule A

1. Commitment Effective Date: 11/17/2016

2. Policy (or Policies) to be issued:

Amount

(a) Owner's Policy

\$1.00

Proposed Insured: TBD TBD

(b) Loan Policy

\$0.00

Proposed Insured: tbd, its successors and/or assigns as their interest may

appear

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

Bank of America, N.A.

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

See Exhibit A attached hereto and made a part hereof

Tax ID: 23-027-0031

ServiceLink Title Insurance Agency of Utah, Inc. (f/k/a LSI Title Insurance Agency of Utah, Inc.)

Authorized Signatory
Douglas W. Curlis

Valid only if Schedule B and Cover are attached

3282256 - 1

Schedule B - Section I Requirements

- 1. Documents satisfactory to the Company, creating the estate or interest to be insured must be executed and duly filed for record.
- 2. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest, mortgage or lien to be issued.
- 3. Furnish proof of payment of all bills for labor and material furnished or to be furnished in connection with improvements erected or to be erected.
- 4. The Company requires the payment of all taxes and assessments and any penalties and interest, due and payable at closing.
- 5. The Company must be notified of all parties being added to title, prior to the loan closing. A judgment search must be completed for any parties being added to title. The Company reserves the right to add additional requirements and/or exceptions as may be deemed necessary, upon review of the judgment search.
- 6. Record instruments conveying or encumbering the estate or interest to be insured, briefly described:

Properly drafted and executed Deed from Bank of America, N.A. and spouse(s), if any. To <<Grantor>>. NOTE: MARITAL STATUS MUST BE SHOWN ON THE NEW DEED.

Properly drafted and executed Mortgage from Bank of America, N.A. and spouse(s), if any, to POST-SALE BANK OF AMERICA MH, securing a lien in the amount of \$0.00. NOTE: Marital status must be stated on the Mortgage of Trust Document.

ANY DEED PREPARED IN CONNECTION WITH THIS TRANSACTION MUST INCLUDE THE RELATIONSHIP OF GRANTOR AND GRANTEE IN ORDER TO DETERMINE THE APPLICABILITY OF TRANSFER TAXES, IF ANY.

- 7. NOTE: Loan amount and title premium are to be determined. Please contact the Company with a loan amount in order to receive a premium quote.
- 8. We will require a Statement of Information from the parties named below in order to complete this report, based on the effect of documents, proceedings, liens, decrees, or other matters which do not specifically describe said land, but which, if any do exist, may affect the title or impose liens or encumbrances thereon.

Parties: BUYER(S)

9. Record instruments conveying or encumbering the estate or interest to be insured, briefly described:

Properly drafted and executed Deed from an authorized representative of Bank of America, N.A. to new buyer/s. NOTE: MARITAL STATUS MUST BE SHOWN ON THE NEW DEED.

Properly drafted and executed Deed of Trust from new buyer/s and spouse(s), if any, to new lender, securing a lien in an amount to be determined. NOTE: Marital status must be stated on the Deed of Trust of Trust Document.

ANY DEED PREPARED IN CONNECTION WITH THIS TRANSACTION MUST INCLUDE THE RELATIONSHIP OF GRANTOR AND GRANTEE IN ORDER TO DETERMINE THE APPLICABILITY OF TRANSFER TAXES, IF ANY.

Schedule B - Section I Requirements

- 10. Properly drafted and executed owner's affidavit from an authorized representative of Bank of America, N.A..
- 11. Subject to possible foreclosure. Company reserves the right to add additional requirements upon receipt of foreclosure documentation.
- 12. The following are requirements to be complied with, prior to issuing the Manufactured Housing Unit Endorsement:
 - a. Evidence that ownership of both the Mobile Home or Similar Housing Unit (Title Registration, Bill of Sale, or Certificate of Sale) and the ownership of the land are one and the same:
 - b. Evidence that any lien, security interest, or encumbrances affecting the mobile home or similar housing unit, as shown on the title registration or certificate of sale has been properly cancelled;
 - c. Release and waiver of liens from contractor and all subcontractors to be executed and presented at closing;
 - d. Evidence that the Motor Vehicle Registration of the Mobile Home or Similar Housing Unit has been surrendered; e. "Acknowledgment of Intent" to be executed as evidence of annexation to real property.

Note: UPON ALL REQUIREMENTS BEING MET, THE ALTA 7 or ALTA 7.1 MANUFACTURED HOME ENDORSEMENT WILL BE ISSUED WITH THE FINAL POLICY.

13. The Company requires a signed Notice of Availability of Owners Title Insurance from the buyer/Borrower acknowledging their acceptance or refusal of coverage Note: this requirement only applies to purchase transactions not a re-fi or home equity where the borrower already owns the property.

Schedule B - Section II Exceptions

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the company:

- 1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
- 2. Taxes or special assessments which are not shown as existing liens by the public records.
- 3. 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.
- 4. Easements or claims of easements not shown by 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. Rights or claims of parties in possession not shown by the public records.
- 7. 2016 Real Estate Taxes are Paid in the amount of \$1,237.34. Taxes accruing in the current year. Tax ID 23-027-0031. NOTE: CONTACT LOCAL TAX AUTHORITIES FOR EXACT AMOUNTS DUE, PRIOR TO LOAN CLOSING.
- 8. (1) Unpatented mining claims; (2) reservations in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water, whether the matters excepted under (1) (2) or (3) are shown by the public records.
- 9. The land described in the Commitment shall not be deemed to include any House Trailer, Mobile Home or Mobile Dwelling on the subject property.
- 10. The following note is for informational purposes only:

The following deed (s) affecting said land were recorded within the last (24) months of the date of this report, are as follows:

Grantor: Mountain View Title & Escrow, Inc.

Grantee: Bank of America, N.A.

Recorded: 09/09/2015 in Doc No. 2754930

GRANTOR: ROD SEIDEL AND VALERIE SEIDEL

GRANTEE: TENNEY POULSON AND GEORGANNA POULSON, HUSBAND AND

WIFE. AS JOINT TENANTS

RECORDED: 07/13/2005 ENTRY NO. 2115519, OF OFFICIAL RECORDS.

- 11. Subject to all matters as set forth in Plat Book 13, Page 59 in Weber County Records.
- 12. In the event that any exception herein contains covenants, conditions and restrictions, said exception omits any covenants or restrictions, 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.
- 13. Covenants, conditions, restrictions recorded in Book 766, Page 87

Schedule B - Section II Exceptions

- 14. Assignment of Overriding Royalty recorded in Book 1382, Pae 1019
- 15. Resolution recorded in Document 2156401
- 16. Affidavit of permanently affixed mobile home recorded in Document 2258919
- 17. Resolution recorded in Document 2610456
- 18. Notice of interest to real property recorded in Document 2620540
- 19. Subject to possible foreclosure. Company reserves the right to add additional exceptions upon receipt of foreclosure documentation.

Exhibit "A" Legal Description

All that certain parcel of land situate in the County of Weber and State of Utah being known and designated as follows:

All of Lot 293, Evergreen Park Subdivision No. 1, Weber County, Utah, according to the official plat thereof, on file and of record in the Weber County Recorders Office.

Tax ID: 23-027-0031

Exhibit "A" Legal Description

All that certain parcel of land situate in the County of Weber and State of Utah being known and designated as follows:

All of Lot 293, Evergreen Park Subdivision No. 1, Weber County, Utah, according to the official plat thereof, on file and of record in the Weber County Recorders Office.

Tax ID: 23-027-0031

FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

Fidelity National Financial, Inc. and its majority-owned subsidiary companies providing real estate- and loan-related services (collectively, "FNF", "our" or "we") respect and are committed to protecting your privacy. This Privacy Notice lets you know how and for what purposes your Personal Information (as defined herein) is being collected, processed and used by FNF. We pledge that we will take reasonable steps to ensure that your Personal Information will only be used in ways that are in compliance with this Privacy Notice.

This Privacy Notice is only in effect for any generic information and Personal Information collected and/or owned by FNF, including collection through any FNF website and any online features, services and/or programs offered by FNF (collectively, the "Website"). This Privacy Notice is not applicable to any other web pages, mobile applications, social media sites, email lists, generic information or Personal Information collected and/or owned by any entity other than FNF.

Collection and Use of Information

The types of personal information FNF collects may include, among other things (collectively, "Personal Information"): (1) contact information (e.g., name, address, phone number, email address); (2) demographic information (e.g., date of birth, gender marital status); (3) Internet protocol (or IP) address or device ID/UDID; (4) social security number (SSN), student ID (SIN), driver's license, passport, and other government ID numbers; (5) financial account information; and (6) information related to offenses or criminal convictions.

In the course of our business, we may collect Personal Information about you from the following sources:

- Applications or other forms we receive from you or your authorized representative;
- Information we receive from you through the Website;
- Information about your transactions with or services performed by us, our affiliates, or others; and
- From consumer or other reporting agencies and public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others.

Information collected by FNF is used for three main purposes:

- To provide products and services to you or one or more third party service providers (collectively, "Third Parties") who are obtaining services on your behalf or in connection with a transaction involving you.
- To improve our products and services that we perform for you or for Third Parties
- To communicate with you and to inform you about FNF's, FNF's
 affiliates and third parties' products and services.

Additional Ways Information is Collected Through the Website

Browser Log Files. Our servers automatically log each visitor to the Website and collect and record certain information about each visitor. This information may include IP address, browser language, browser type, operating system, domain names, browsing history (including time spent at a domain, time and date of your visit), referring/exit web pages and URLs, and number of clicks. The domain name and IP address reveal nothing personal about the user other than the IP address from which the user has accessed the Website.

Cookies. From time to time, FNF or other third parties may send a "cookie" to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive and that can be re-sent to the serving website on subsequent visits. A cookie, by itself, cannot read other data from your hard disk or read other cookie files already on your computer. A cookie, by itself, does not damage your system. We, our advertisers and other third parties may use cookies to identify and keep track of, among other things, those areas of the Website and third party websites that you have visited in the past in order to enhance your next visit to the Website. You can choose whether or not to accept cookies by changing the settings of your Internet browser, but some functionality of the Website may be impaired or not function as intended. See the Third Party Opt Out section below.

Web Beacons. Some of our web pages and electronic communications may contain images, which may or may not be visible to you, known as Web Beacons (sometimes referred to as "clear gifs"). Web Beacons collect only limited information that includes a cookie number, time and date of a page view; and a description of the page on which the Web Beacon resides. We may also carry Web Beacons placed by third party advertisers. These Web Beacons do not carry any Personal Information and are only used to track usage of the Website and activities associated with the Website. See the Third Party Out Out Section below.

Unique Identifier. We may assign you a unique internal identifier to help keep track of your future visits. We may use this information to gather aggregate demographic information about our visitors, and we may use it to personalize the information you see on the Website and some of the electronic communications you receive from us. We keep this information for our internal use, and this information is not shared with others.

Third Party Opt Out. Although we do not presently, in the future we may allow third-party companies to serve advertisements and/or collect certain anonymous information when you visit the Website. These companies may use non-personally identifiable information (e.g., click stream information, browser type, time and date, subject of advertisements clicked or scrolled over) during your visits to the Website in order to provide advertisements about products and services likely to be of greater interest to you. These companies typically use a cookie or third party Web Beacon to collect this information, as further described above. Through these technologies, the third party may have access to and use non-personalized information about your online usage activity.

You can opt-out of online behavioral services through any one of the ways described below. After you opt-out, you may continue to receive advertisements, but those advertisements will no longer be as relevant to you.

- You can opt-out via the Network Advertising Initiative industry opt-out at http://www.networkadvertising.org/.
- You can opt-out via the Consumer Choice Page at www.aboutads.info.
- For those in the U.K., you can opt-out via the IAB UK's industry
 opt-out at www.youronlinechoices.com.
- You can configure your web browser (Chrome, Firefox, Internet Explorer, Safari, etc.) to delete and/or control the use of cookies.

More information can be found in the Help system of your browser. Note: If you opt-out as described above, you should not delete your cookies. If you delete your cookies, you will need to opt-out again.

When Information Is Disclosed By FNF

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To agents, brokers, representatives, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To fhird-party contractors or service providers who provide services or perform marketing services or other functions on our behalf;
- To law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders; and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

In addition to the other times when we might disclose information about you, we might also disclose information when required by law or in the good-faith belief that such disclosure is necessary to: (1) comply with a legal process or applicable laws; (2) enforce this Privacy Notice; (3) respond to claims that any materials, documents, images, graphics, logos, designs, audio, video and any other information provided by you violates the rights of third parties; or (4) protect the rights, property or personal safety of FNF, its users or the public.

We maintain reasonable safeguards to keep the Personal Information that is disclosed to us secure. We provide Personal Information and non-Personal Information to our subsidiaries, affiliated companies, and other businesses or persons for the purposes of processing such information on our behalf and promoting the services of our trusted business partners, some or all of which may store your information on servers outside of the United States. We require that these parties agree to process such information in compliance with our Privacy Notice or in a similar, industry-standard manner, and we use reasonable efforts to limit their use of such information and to use other appropriate confidentiality and security measures. The use of your information by one of our trusted business partners may be subject to that party's own Privacy Notice. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

We also reserve the right to disclose Personal Information and/or non-Personal Information to take precautions against liability, investigate and defend against any fhird-party claims or allegations, assist government enforcement agencies, protect the security or integrity of the Website, and protect the rights, property, or personal safety of FNF, our users or others

We reserve the right to transfer your Personal Information, as well as any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets. We also cannot make any representations regarding the use or transfer of your Personal Information or other information that we may have in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors, and you expressly agree and consent to the use and/or transfer of your Personal Information or other information in connection with a sale or transfer of some or all of our assets in any of the above described proceedings. Furthermore, we cannot and will not be responsible for any breach of security by any third parties or for any actions of any third parties that receive any of the information that is disclosed to us.

Privacy Notice Effective: January 24, 2014

Information from Children

We do not collect Personal Information from any person that we know to be under the age of thirteen (13). Specifically, the Website is not intended or designed to attract children under the age of thirteen (13). You affirm that you are either more than 18 years of age, or an emancipated mimor, or possess legal parental or guardian consent, and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in this Privacy Notice, and to abide by and comply with this Privacy Notice. In any case, you affirm that you are over the age of 13, as THE WEBSITE IS NOT INTENDED FOR CHILDREN UNDER 13 THAT ARE UNACCOMPANIED BY HIS OR HER PARENT OR LEGAL GUARDIAN.

Parents should be aware that FNF's Privacy Notice will govern our use of Personal Information, but also that information that is voluntarily given by children – or others – in email exchanges, bulletin boards or the like may be used by other parties to generate unsolicited communications. FNF encourages all parents to instruct their children in the safe and responsible use of their Personal Information while using the Internet

Privacy Outside the Website

The Website may contain various links to other websites, including links to various third party service providers. FNF is not and cannot be responsible for the privacy practices or the content of any of those other websites. Other than under agreements with certain reputable organizations and companies, and except for third party service providers whose services either we use or you columnarily elect to utilize, we do not share any of the Personal Information that you provide to us with any of the websites to which the Website links, although we may share aggregate, non-Personal Information with those other third parties. Please check with those websites in order to determine their privacy policies and your rights under them.

European Union Users

If you are a citizen of the European Union, please note that we may transfer your Personal Information outside the European Union for use for any of the purposes described in this Privacy Notice. By providing FNF with your Personal Information, you consent to both our collection and such transfer of your Personal Information in accordance with this Privacy Notice.

Choices with Your Personal Information

Whether you submit Personal Information to FNF is entirely up to you. You may decide not to submit Personal Information, in which case FNF may not be able to provide certain services or products to you.

You may choose to prevent FNF from disclosing or using your Personal Information under certain circumstances ("opt out"). You may opt out of any disclosure or use of your Personal Information for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization by notifying us by one of the methods at the end of this Privacy Notice. Furthermore, even where your Personal Information is to be disclosed and used in accordance with the stated purposes in this Privacy Notice, you may elect to opt out of such disclosure to and use by a third party that is not acting as an agent of FNF. As described above, there are some uses from which you cannot out-out

Please note that opting out of the disclosure and use of your Personal Information as a prospective employee may prevent you from being hired as an employee by FNF to the extent that provision of your Personal Information is required to apply for an open position.

be disclosed or used by FNF for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization unless you affirmatively consent to such disclosure and use.

You may opt out of online behavioral advertising by following the instructions set forth above under the above section "Additional Ways That Information Is Collected Through the Website," subsection "Third Party Opt Out."

Access and Correction

To access your Personal Information in the possession of FNF and correct inaccuracies of that information in our records, please contact us in the manner specified at the end of this Privacy Notice. We ask individuals to identify themselves and the information requested to be accessed and amended before processing such requests, and we may decline to process requests in limited circumstances as permitted by applicable privacy legislation.

Your California Privacy Rights

Under California's "Shine the Light" law, California residents who provide certain personally identifiable information in connection with obtaining products or services for personal, family or household use are If you have additional questions or comments, please let us know by entitled to request and obtain from us once a calendar year information about the customer information we shared, if any, with other businesses for their own direct marketing uses. If applicable, this information would include the categories of customer information and the names and addresses of those businesses with which we shared customer information for the immediately prior calendar year (e.g., requests made in 2013 will receive information regarding 2012 sharing activities).

To obtain this information on behalf of FNF, please send an email message to privacy@fnf.com with "Request for California Privacy Information" in the subject line and in the body of your message. We will provide the requested information to you at your email address in response.

If FNF collects Personal Information from you, such information will not Please be aware that not all information sharing is covered by the "Shine the Light" requirements and only information on covered sharing will be included in our response.

> Additionally, because we may collect your Personal Information from time to time, California's Online Privacy Protection Act requires us to disclose how we respond to "do not track" requests and other similar mechanisms. Currently, our policy is that we do not recognize "do not track" requests from Internet browsers and similar devices.

Your Consent to This Privacy Notice

By submitting Personal Information to FNF, you consent to the collection and use of information by us as specified above or as we otherwise see fit, in compliance with this Privacy Notice, unless you inform us otherwise by means of the procedure identified below. If we decide to change this Privacy Notice, we will make an effort to post those changes on the Website. Each time we collect information from you following any amendment of this Privacy Notice will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you may submit in any manner that we may choose without notice or compensation to you.

sending your comments or requests to:

Fidelity National Financial, Inc. 601 Riverside Avenue Jacksonville, Florida 32204 Attn: Chief Privacy Officer (888) 934-3354 privacy@fnf.com

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EFFECTIVE AS OF: JANUARY 24, 2014 LAST UPDATED: JANUARY 24, 2014

Privacy Notice Effective: January 24, 2014

