

SCHEDULE A

Inwest Title Services, Inc.

ORDER NUMBER: 235449

COMMITMENT NUMBER: 235449

1. Effective Date: FEBRUARY 15, 2017 @ 6:00 PM

2. Policy or Policies to be issued:	Amount of Insurance	Premium Amount
(a) A.L.T.A. Owner's Policy - (6/17/06)	\$ TBD	0.00
Proposed Insured TBD		
(b) A.L.T.A. Loan Policy - (6/17/06)	\$ TBD	0.00
Proposed Insured: TBD		

ENDORSEMENTS	Endorsement Total:\$	0.00
	Premium Total:\$	0.00
	Additional Charges:\$	0.00

OTHER SERVICES:

TOTAL: \$ 0.00

3. The estate or interest in the land described or referred to in this Commitment and covered herein is

FEE SIMPLE


4. Title to the estate or interest in said land is at the effective date hereof vested in:

EDEN HILLS, L.C., A UTAH LIMITED LIABILITY COMPANY

5. The land referred to in this commitment is described as follows:

See Attached Exhibit "A"

PROPERTY KNOWN AS: NONE ASSIGNED
TO: FOR SALE BY OWNER
ATTN: FOR SALE BY OWNER
CUSTOMER REFERENCE NO.:



Authorized Counter Signature

ESCROW/CLOSING INQUIRIES SHOULD BE DIRECTED TO RACHEL MILLER, AT 801-475-4410.
LOCATED AT 920 EAST CHAMBERS ST. #10 SOUTH OGDEN UT 84403.

ISSUED BY: STEWART TITLE GUARANTY COMPANY

ORDER NUMBER: 235449

EXHIBIT "A"

A PART OF THE SOUTHEAST QUARTER OF SECTION 21, TOWNSHIP 7 NORTH, RANGE 1 EAST, OF THE SALT LAKE BASE AND MERIDIAN.

BEGINNING AT A POINT ON THE SOUTHERLY BOUNDARY LINE OF EAGLE RIDGE CLUSTER SUBDIVISION PHASE 3 BEING LOCATED SOUTH 00°19'15" WEST 1539.31 FEET ALONG THE EAST LINE OF SAID SOUTHEAST QUARTER AND NORTH 90°00'00" WEST 1667.76 FEET FROM THE EAST QUARTER CORNER OF SAID SECTION 21; RUNNING THENCE ALONG THE BOUNDARY OF SAID EAGLE RIDGE CLUSTER SUBDIVISION PHASE 3 AND THE BOUNDARY LINE OF THE EAGLE RIDGE CLUSTER SUBDIVISION PHASE 2 THE FOLLOWING FIVE (5) COURSES: (1) SOUTH 59°47'49" EAST 180.97; (2) SOUTH 38°08'23" EAST 156.57 FEET; (3) SOUTH 69°40'23" EAST 223.62 FEET; (4) SOUTH 33°51'45" WEST 356.30 FEET; (5) SOUTH 05°11'32" WEST 239.15 FEET; THENCE NORTH 76°35'35" WEST 747.50 FEET; THENCE NORTH 18°25'21" EAST 239.45 FEET; THENCE ALONG THE ARC OF A 110.00 FOOT RADIUS CURVE TO THE RIGHT 48.73 FEET HAVING A CENTRAL ANGLE OF 25°23'02", CHORD BEARS NORTH 35°42'12" WEST 48.34 FEET; THENCE ALONG THE ARC OF A 10.00 FOOT RADIUS CURVE TO THE LEFT 13.41 FEET, HAVING A CENTRAL ANGLE OF 76°49'18", CHORD BEARS NORTH 61°25'20" WEST 12.43 FEET; THENCE ALONG THE ARC OF A 230.00 FOOT RADIUS CURVE TO THE RIGHT 333.00 FEET, HAVING A CENTRAL ANGLE OF 82°57'16", CHORD BEARS NORTH 58°26'08" WEST 304.67 FEET; THENCE NORTH 16°57'30" WEST 89.23 FEET; THENCE ALONG THE ARC OF A 10.00 FOOT RADIUS CURVE TO THE LEFT 15.71 FEET, HAVING A CENTRAL ANGLE OF 90°00'00", CHORD BEARS NORTH 61°57'30" WEST 14.14 FEET; THENCE NORTH 16°57'29" WEST 60.00 FEET; THENCE ALONG THE ARC OF A 10.00 FOOT RADIUS CURVE TO THE LEFT 15.71 FEET, HAVING A CENTRAL ANGLE OF 90°00'00", CHORD BEARS NORTH 28°02'30" EAST 14.14 FEET; THENCE NORTH 73°02'30" EAST 60.00 FEET; THENCE SOUTH 16°57'30" EAST 169.23 FEET; THENCE ALONG THE ARC OF A 170.00 FOOT RADIUS CURVE TO THE LEFT 290.11 FEET, HAVING A CENTRAL ANGLE OF 97°46'37", CHORD BEARS SOUTH 65°50'48" EAST 256.17 FEET; THENCE NORTH 65°15'54" EAST 185.23 FEET; THENCE ALONG THE ARC OF A 145.00 FOOT RADIUS CURVE TO THE LEFT 129.52 FEET, HAVING A CENTRAL ANGLE OF 51°10'39", CHORD BEARS NORTH 39°40'34" EAST 125.25 FEET; THENCE NORTH 14°05'14" EAST 10.00 FEET; THENCE ALONG THE ARC OF A 268.77 FOOT RADIUS CURVE TO THE RIGHT 182.82 FEET, HAVING A CENTRAL ANGLE OF 38°58'26", CHORD BEARS NORTH 33°34'27" EAST 179.32 FEET; THENCE NORTH 53°03'37" EAST 35.65 FEET; THENCE ALONG THE ARC OF A 195.11 FOOT RADIUS CURVE TO THE LEFT 0.09 FEET, HAVING A CENTRAL ANGLE OF 00°01'38", CHORD BEARS NORTH 53°26'23" EAST 0.09 FEET; THENCE SOUTH 39°19'07" EAST 60.05 FEET TO THE POINT OF BEGINNING.

SITUATE IN WEBER COUNTY, STATE OF UTAH.

(BEING THE PROPOSED EAGLE RIDGE CLUSTER SUBDIVISION PHASE 6)

SCHEDULE B

Inwest Title Services, Inc.

ORDER NUMBER: 235449

COMMITMENT NUMBER: 235449

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:

(Section 1)

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.

(Section 2)

The following matters will be excepted in Schedule B of the policy to be issued:

1. TAXES FOR THE YEAR 2017 ACCRUING AS A LIEN, BUT NOT YET DUE AND PAYABLE. PRIOR TAX INFORMATION AS FOLLOWS:
YEAR: 2016
STATUS: PAID
AMOUNT: \$84.79
SERIAL NO.: 22-015-0038 (PART OF)
2. TAXES FOR THE YEAR 2017 ACCRUING AS A LIEN, BUT NOT YET DUE AND PAYABLE. PRIOR TAX INFORMATION AS FOLLOWS:
YEAR: 2016
STATUS: PAID
AMOUNT: \$54.90
SERIAL NO.: 22-015-0071 (PART OF)
3. THE SUBJECT PROPERTY IS LOCATED WITHIN THE BOUNDARIES OF THE SPECIAL ASSESSMENT DISTRICT(S) SHOWN BELOW, AND IS SUBJECT TO ALL CHARGES AND/OR ASSESSMENTS LEVIED THEREBY:
DISTRICT(S): WEBER COUNTY
DISTRICT(S): MULTICOUNTY ASSESSING & COLLECTING LEVY
DISTRICT(S): COUNTY ASSESSING & COLLECTING LEVY
DISTRICT(S): WEBER COUNTY SCHOOL DISTRICT
DISTRICT(S): WEBER BASIN WATER CONSERVANCY DISTRICT
DISTRICT(S): WEBER COUNTY MOSQUITO ABATEMENT DISTRICT
DISTRICT(S): LIBERTY CEMETERY MAINTENANCE DISTRICT
DISTRICT(S): WEBER FIRE DISTRICT
DISTRICT(S): WOLF CREEK WATER AND SEWER IMPROVEMENT DISTRICT
DISTRICT(S): WEBER COUNTY SERVICE AREA 5
DISTRICT(S): WEBER AREA DISPATCH 911 AND EMERGENCY SERVICES DISTRICT
DISTRICT(S): WEBER FIRE DISTRICT - BOND (EST. 1/1/06)
DISTRICT(S): MUNICIPAL TYPE SERVICES
4. RESOLUTION 07-14
RECORDED: DECEMBER 11, 2008
ENTRY NO.: 2379591
PURPOSE: TO ANNEX CERTAIN REAL PROPERTY INTO THE WOLF CREEK SEWER IMPROVEMENT DISTRICT

(Continued)

**CONTINUATION SHEET
SCHEDULE B**

Inwest Title Services, Inc.

ORDER NUMBER: 235449

COMMITMENT NUMBER: 235449

CORRECTION AFFIDAVIT WOLF CREEK SEWER IMPROVEMENT DISTRICT

DATED: MARCH 4, 2009
RECORDED: MARCH 4, 2009
ENTRY NO.: 2395512
AFFECTS: 2379591
PURPOSE: *SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

CERTIFICATE OF NAME CHANGE

DATED: DECEMBER 15, 2010
RECORDED: JANUARY 6, 2011
ENTRY NO.: 2510259
AFFECTS: 2379591
PURPOSE: *SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

5. CONTRACT BETWEEN WEBER BASIN WATER CONSERVANCY DISTRICT AND WOLF CREEK PROPERTIES, LLC FOR THE SALE AND USE OF UNTREATED WATER

DATED: NOVEMBER 15, 2004
RECORDED: APRIL 6, 2005
ENTRY NO.: 2095223
PURPOSE: *SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

ASSIGNMENT

DATED: MARCH 11, 2009
RECORDED: JULY 30, 2009
ENTRY NO.: 2426954
AFFECTS: 2095223
PURPOSE: *SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

6. AFFIDAVIT

DATED: MARCH 9, 2015
RECORDED: MARCH 9, 2015
ENTRY NO.: 2725109
PURPOSE: SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN

7. CONTRACT BETWEEN WEBER BASIN WATER CONSERVANCY DISTRICT AND SILVER BELL CORPORATION FOR THE SALE AND USE OF UNTREATED WATER

DATED: MAY 15, 1962
ENTRY NO.: 438196
BOOK/PAGE: 789/344
*SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

ASSUMPTION OF CONTRACT

RECORDED: JANUARY 26, 2009
ENTRY NO.: 2386716
AFFECTS: 438196
PURPOSE: *SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

(Continued)

**CONTINUATION SHEET
SCHEDULE B**

Inwest Title Services, Inc.

ORDER NUMBER: 235449

COMMITMENT NUMBER: 235449

8. CONTRACT BETWEEN WEBER BASIN WATER CONSERVANCY DISTRICT AND NORDIC VALLEY CORPORATION FOR THE SALE AND USE OF UNTREATED WATER
DATED: NOVEMBER 17, 1971
RECORDED: SEPTEMBER 17, 1975
ENTRY NO.: 646266
BOOK/PAGE: 1098/628
*SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

ASSUMPTION OF CONTRACT

RECORDED: JANUARY 26, 2009
ENTRY NO.: 2386717
AFFECTS: 646266
PURPOSE: *SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

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 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. RIPARIAN OR WATER RIGHTS, CLAIMS, OR TITLE TO WATER WHETHER OR NOT SHOWN BY THE PUBLIC RECORDS.
11. ALL EXISTING ROADS, STREETS, ALLEYS, DITCHES, RESERVOIRS, UTILITIES, CANALS, PIPELINES, POWER POLES, TELEPHONE, SEWER, GAS OR WATER LINES AND RIGHTS-OF-WAY AND EASEMENTS THEREOF.
12. RESERVATION IN PATENT
BOOK/PAGE: 71/410
RESERVING TO UNITED STATES OF AMERICA ANY VESTED AND ACCRUED WATER RIGHTS FOR MINING, AGRICULTURAL, MANUFACTURING, ETC. AND SUBJECT TO THE RIGHT OF A PROPRIETOR OF A VEIN OR LODGE TO EXTRACT AND REMOVE HIS ORE THEREFROM SHOULD THE SAME BE FOUND TO PENETRATE OR INTERSECT THE PREMISES HEREBY GRANTED.

UNION PACIFIC RAILROAD COMPANY WAS CONVEYED TO UNION PACIFIC LAND RESOURCES CORPORATION BY QUIT CLAIM DEED, RECORDED APRIL 16, 1971, AS ENTRY NO. 549051, IN BOOK 963, PAGE 849. RECCRDS OF WEBER COUNTY, UTAH.

13. WEBER COUNTY ZONING DEVELOPMENT AGREEMENT
DATED: MARCH 28, 1997
RECORDED: APRIL 1, 1997
ENTRY NO.: 1463065
BOOK/PAGE: 1854/2667
BETWEEN: EDEN HILLS, L.L.C.
AND: WEBER COUNTY CORPORATION
PURPOSE: SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN

(Continued)

**CONTINUATION SHEET
SCHEDULE B**

Inwest Title Services, Inc.

ORDER NUMBER: 235449

COMMITMENT NUMBER: 235449

14. ANNUAL APPLICATION FOR ASSESSMENT AND TAXATION OF AGRICULTURAL LAND UNDER 1969 FARMLAND ASSESSMENT ACT.

DATED: OCTOBER 27, 1998

RECORDED: NOVEMBER 23, 1998

ENTRY NO: 1591548

BOOK/PAGE: 1972/2682

THE RIGHT OF WEBER COUNTY TO RE-ASSESS THE TAX ASSESSMENT ON SAID PROPERTY IN ACCORDANCE WITH SECS. 59-5-86 105 UCA 1953.

15. ANNUAL APPLICATION FOR ASSESSMENT AND TAXATION OF AGRICULTURAL LAND UNDER 1969 FARMLAND ASSESSMENT ACT.

DATED: JUNE 7, 2006

RECORDED: MARCH 8, 2007

ENTRY NO: 2247267

THE RIGHT OF WEBER COUNTY TO RE-ASSESS THE TAX ASSESSMENT ON SAID PROPERTY IN ACCORDANCE WITH SECS. 59-5-86 105 UCA 1953.

16. NOTICE OF INTEREST FOR ONGOING ASSESSMENTS

DATED: OCTOBER 24, 2016

RECORDED: OCTOBER 24, 2016

ENTRY NO.: 2822616

PURPOSE: *SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

17. NOTICE OF INTEREST FOR ONGOING ASSESSMENTS

DATED: OCTOBER 24, 2016

RECORDED: OCTOBER 24, 2016

ENTRY NO.: 2822626

PURPOSE: *SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN.

18. NOTE: NO EXISTING DEED OF TRUST OR MORTGAGE APPEARS OF RECORD. IF THIS INFORMATION IS NOT CORRECT, PLEASE NOTIFY THE COMPANY AS SOON AS POSSIBLE TO PROVIDE INFORMATION REGARDING THE EXISTING LOAN.

19. MECHANIC'S AND MATERIALMEN'S LIENS WHICH MAY HAVE PRIORITY AS A RESULT OF COMMENCEMENT OF WORK AND/OR ANY FILINGS IN THE STATE CONSTRUCTION REGISTRY PRIOR TO THE RECORDATION OF THE DEED OF TRUST OR MORTGAGE TO BE INSURED UNDER THIS COMMITMENT.

SCHEDULE C

Inwest Title Services, Inc.

ORDER NUMBER: 235449

COMMITMENT NUMBER: 235449

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed delivered and recorded.
4. 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.

NOTICE TO APPLICANT: The land covered herein may be serviced by districts, service companies and/or municipalities which assess charges for water, sewer, electricity and other utilities, etc. Which are not covered by this report or insured under a Title Insurance Policy.

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 of which 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 judgement in any court of proper jurisdiction.

5. PAYMENT OF ALL OUTSTANDING ASSESSMENTS, SPECIAL ASSESSMENTS AND CHARGES BY REASON OF THE LAND BEING INCLUDED WITHIN THE BOUNDARIES OF ANY SPECIAL TAXING DISTRICT AS PROVIDED BY STATUTE. THE PUBLIC RECORD DISCLOSES INCLUSION OF THE LAND WITHIN SPECIAL TAXING DISTRICTS THAT MAY LEVY SUCH ASSESSMENTS, SPECIAL ASSESSMENTS AND CHARGES AS SET OUT ON SCHEDULE B, HEREOF.
6. SATISFACTION OF ROLLBACK TAX AS SET OUT AS EXCEPTION NO. 14 AND 15.
7. IF, UPON SEARCH OF THE STATE CONSTRUCTION REGISTRY, OR BASED ON INFORMATION SUPPLIED TO THE COMPANY, THE COMPANY MAKES A DETERMINATION THAT LIEN PRIORITY HAS BEEN LOST AS TO THE PROPERTY SHOWN IN SCHEDULE "A", HEREOF. IN ORDER TO INSURE THE CONTEMPLATED TRANSACTION THE FOLLOWING REQUIREMENTS MUST BE MET:
 - 1) DOCUMENTATION SHOWING WHAT WORK HAS BEEN PERFORMED AND WHAT WORK STILL NEEDS TO BE DONE. THIS MAY INCLUDE A COST BREAKDOWN OF THE WORK STILL NEEDING TO BE DONE AND THE AMOUNT OF MONEY NEEDED TO FINISH THE PROJECT.
 - 2) FINANCIALS FROM THE VESTED OWNER AND/OR BORROWER.
 - 3) INDEMNITY FROM THE VESTED OWNER AND/OR BORROWER.
 - 4) INTERIM AFFIDAVIT AND INDEMNITY FROM THE GENERAL CONTRACTOR.
 - 5) LIEN WAIVERS FROM ANY CONTRACTORS AND/OR SUBCONTRACTORS INVOLVED AND VERIFICATION OF FULL PAYMENT FOR ANY FILERS ON THE STATE CONSTRUCTION REGISTRY.
 - 6) UNDERWRITER APPROVAL.
8. PRIOR TO THE ISSUANCE OF ANY POLICY OF TITLE INSURANCE, THE COMPANY WILL REQUIRE THE FOLLOWING WITH RESPECT TO EDEN HILLS, L.C., A UTAH LIMITED LIABILITY COMPANY:
 - A. A COPY OF IT'S OPERATING AGREEMENT AND ANY AMENDMENTS THERETO MUST BE SUBMITTED TO THE COMPANY FOR REVIEW
 - B. A CERTIFIED COPY OF IT'S ARTICLES OF ORGANIZATION (LLC-1), ANY CERTIFICATE OF CORRECTION (LLC-11), CERTIFICATE OF AMENDMENT (LLC-2), OR RESTATEMENT OF ARTICLES OF ORGANIZATION (LLC-10), MUST BE SUBMITTED TO THE COMPANY FOR REVIEW.

(Continued)

SCHEDULE C (CONTINUED)

ORDER NO: 235449

COMMITMENT NO: 235449

9. WARRANTY DEED EXECUTED BY: EDEN HILLS, L.C.
IN FAVOR OF: TBD
CONVEYING FEE SIMPLE TITLE.

10. NECESSARY DOCUMENTS/INSTRUMENTS AS REQUIRED TO SECURE THE DESIRED INTEREST IN THE LAND.

11. THE FOLLOWING NAMES HAVE BEEN CHECKED FOR JUDGMENTS, FEDERAL AND STATE TAX LIENS,
NONE HAVE BEEN FOUND EXCEPT AS NOTED ON SCHEDULE B.

EDEN HILLS, L.C.

12. ACCORDING TO THE OFFICIAL RECORDS, THERE HAVE BEEN NO DOCUMENTS CONVEYING TITLE TO THE LAND
DESCRIBED HEREIN WITHIN 24 MONTHS PRIOR TO THE DATE OF THIS COMMITMENT, EXCEPT AS FOLLOWS:

NONE

STG Privacy Notice 2 (Rev 01/26/09) Independent Agencies and Unaffiliated Escrow Agents

WHAT DOES INWEST TITLE SERVICES, INC. DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Inwest Title Services, Inc. and its affiliates ("Inwest Title"), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as Inwest Title, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies.	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you. Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies.	No	We don't share

We may disclose your personal information to our affiliates or to nonaffiliates as permitted by law. If you request a transaction with a nonaffiliate, such as a third party insurance company, we will disclose your personal information to that nonaffiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

Sharing practices

How often do/does Inwest Title notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do/does Inwest Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How do/does Inwest Title collect my personal information?	We collect your personal information, for example, when you request insurance-related services provide such information to us We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact Us

If you have any questions about this privacy notice, please contact us at: Inwest Title Services, Inc., Corporate Headquarters, Privacy Officer, 2037 W. Commerce Way, West Haven, Utah.

STG Privacy Notice

Stewart Title Companies

WHAT DO THE STEWART TITLE COMPANIES DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of the Stewart Title Guaranty Company and its title affiliates (the Stewart Title Companies), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as the Stewart Title Companies, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do we share	Can you limit this sharing?
For our everyday business purposes — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies. <i>Our affiliates may include companies with a Stewart name: financial companies, such as Stewart Title Company</i>	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We don't share
For our affiliates to market to you – For your convenience, Stewart has developed a means for you to opt out from its affiliates marketing even though such mechanism is not legally required.	Yes	Yes, send your first and last name, the email address used in your transaction, your Stewart file number and the Stewart office location that is handling your transaction by email to optout@stewart.com or fax to 1-800-335-9591.
For non-affiliates to market to you. Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

SHARING PRACTICES

How often do the Stewart Title companies notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do the Stewart Title Companies protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer, file, and building safeguards.
How do the Stewart Title Companies collect my personal information?	We collect your personal information, for example, when you request insurance-related services provide such information to us We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact us: *If you have any questions about this privacy notice, please contact us at: Stewart Title Guaranty Company, 1980 Post Oak Blvd., Privacy Officer, Houston, Texas 77056*

ALTA Commitment Form

COMMITMENT FOR TITLE INSURANCE
Issued by

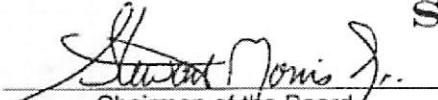


STEWART TITLE GUARANTY COMPANY, a Texas Corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described 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.
All liability and obligation under this Commitment shall cease and terminate six months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the Commitment upon request.

This Commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.
IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

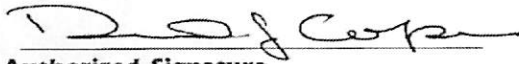

Chairman of the Board
Countersigned by:

STEWART TITLE[®]
GUARANTY COMPANY




President




Authorized Signature

INWEST TITLE SERVICES, INC.
920 EAST CHAMBERS ST. #10
SOUTH OGDEN, UT 84403
PH: 801-475-4410
FAX: 801-475-4516



This product proudly produced in the U.S.A. by Inwest Title

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, 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 and Stipulations.
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 Stipulations 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 Amount 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 review a copy of the arbitration rules at <http://www.alta.org/>.



All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston Texas 77252.