



**MOUNTAIN AMERICA  
TITLE COMPANY**  
A Title Insurance Agency

579 Heritage Park Blvd, Ste. 101  
Layton, Utah 84041  
Phone: 801-773-5700  
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**COMMITMENT FOR TITLE INSURANCE**  
Westcor Land Title Insurance

**SCHEDULE A**

1. Effective Date: January 30, 2018 at 8:00 AM

2. Policy or Policies to be issued:

(a) **2006 ALTA OWNERS POLICY**

Proposed Insured:  
Amount of Insurance: \$  
Premium: \$

(b) **2006 ALTA LOAN POLICY**

Proposed Insured:  
Amount of Insurance: \$  
Premium: \$  
Endorsements: , ,  
Endorsement Amount: \$

3. The estate or interest in the land described or referred to in this Commitment and covered herein is a Fee Simple and is at the effective date hereof vested in

**Jerold Ivie and Valerie B. Ivie, husband and wife**

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

SEE ATTACHED EXHIBIT "A"

**Property Address:**  
6340 South Borg Circle,  
Ogden, UT 84405  
07-094-0006, 07-094-0018, 07-094-0007

COUNTERSIGNED

  
\_\_\_\_\_  
Mountain America Title Inc

NOTE: This Commitment is of no force and effect unless Commitment cover, Schedules A, B-Section 1 and B-Section 2 are attached.

EXHIBIT "A"

PARCEL 1:

PART OF LOT 7, EASTWOOD SUBDIVISION, WEBER COUNTY, UTAH, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 7; RUNNING THENCE SOUTH 88° EAST 185 FEET, MORE OR LESS, TO THE CENTER OF A UTILITY EASEMENT; THENCE SOUTHERLY ALONG THE CENTER OF SAID EASEMENT TO THE SOUTH LINE OF SAID LOT 7; THENCE NORTH 68°56'06" WEST 299 FEET, MORE OR LESS, TO SOUTHWEST CORNER OF SAID LOT 7; THENCE NORTHERLY ALONG LOT LINE TO BEGINNING.

PARCEL 2:

THAT PORTION OF LOT 7, EASTWOOD SUBDIVISION, UINTAH TOWN, WEBER COUNTY, UTAH, LYING EAST OF A LINE RUNNING NORTH 0°16' WEST FROM A POINT 1080 FEET WEST FROM THE SOUTHEAST CORNER OF THE SOUTHEAST QUARTER OF SECTION 23, TOWNSHIP 5 NORTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN.

PARCEL 3:

PART OF LOT 7, EASTWOOD SUBDIVISION, WEBER COUNTY, UTAH: BEGINNING 38.51 FEET WEST AND NORTH 0°16' WEST 160 FEET, MORE OR LESS, TO SOUTH LINE OF SAID LOT 7, FROM SOUTHEAST CORNER OF LOT 8, IN SAID SUBDIVISION, THENCE NORTH 68°56'06" WEST TO A POINT IN THE CENTER OF A UTILITY EASEMENT, SAID POINT BEING SOUTH 69°56'06" EAST 200 FEET, MORE OR LESS, FROM THE SOUTHWEST CORNER OF LOT 7, THENCE NORTHWESTERLY ALONG THE CENTER SAID EASEMENT TO THE NORTH LINE OF LOT 7, SAID POINT BEING SOUTH 88°00' EAST 186 FEET, MORE OR LESS, FROM THE NORTHWEST CORNER OF SAID LOT 7; THENCE SOUTH 0°16' EAST ALONG LIMITED LINE TO BEGINNING.

NOTE: This Commitment is of no force and effect unless Commitment cover, Schedules A, B-Section 1 and B-Section 2 are attached.

**SCHEDULE B - SECTION I**

THE FOLLOWING ARE THE REQUIREMENTS TO BE COMPLIED WITH:

- (a) Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.
- (b) Proper Instrument(s) creating the estate or interest to be insured must be properly executed, delivered and duly filed for record
- (c) Payment of all taxes, charges and assessments, levied and assessed against the subject premises which are due and payable.
- (d) Pay all premiums, fees and charges for this report, and any Policy hereunder. In the event, the transaction, for which this commitment is furnished, cancels, the minimum cancellation fee will be \$200.00.
- (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.
- (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.
- (g) This title commitment is subject to change based upon underwriter guidelines for the specific title insurance policy(s) to be issued.

ADDITIONAL REQUIREMENTS TO BE MET :

1. Release of Federal Tax Lien to clear exception(s) listed in Schedule B II
2. Satisfaction or Affidavit of Judgments as shown on Schedule B - Section II
3. Record a Warranty Deed from Jerold Ivie and Valerie B. Ivie , vesting fee simple title to TBD .
4. Record Trust Deed or Mortgage to secure the new loan.

NOTE: This Commitment is of no force and effect unless Commitment cover, Schedules A, B-Section 1 and B-Section 2 are attached.

**SCHEDULE B - Section II**

Schedule BII 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 hereof 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. Rights or Claims of parties in possession not shown by the public records.
3. Easements or claims of easements not shown by the public records.
4. Discrepancies, conflicts in boundary lines, encroachments, overlaps, variations or shortage in area or content, party walls and any other matters that would be disclosed by a correct survey and/or physical inspection of the land.
5. Any lien, or right to lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public record.
6. Any water or well rights, or rights or title to water or claims thereof, in, on or under the land.
7. Unpatented mining claims; reservations or exceptions in patents or in the Acts authorizing the issuance of said patents.
8. All taxes, assessments, levies and charges which constitute liens or are due or payable including unredeemed tax sales.
9. 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

General taxes for the year 2018 are accruing as a lien but are not yet due and payable. Serial No. 07-094-0006. 2017 taxes were paid in the amount of \$ 1,962.49.

Serial No. 07-094-0018. 2017 taxes were paid in the amount of \$ 13.75.

Serial No. 07-094-0007. 2017 taxes were paid in the amount of \$ 76.16.

10. Said Property is located within the boundaries of Ogden, City, Weber County and is subject to the charges and assessments levied thereunder.
11. Claim, right title or interest to water or water rights whether or not shown by the Public Records.
12. Any and all outstanding oil and gas, mining and mineral rights, minerals and ores situated in, upon, or under the above described tract of land, together with 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, along with any other rights in connection with or relative to the mining, removal or sale of the same (but not including the right to enter upon the surface of the premises).
13. Easements and rights of way of record or enforceable in law and equity for any roads, ditches, canals, reservoirs, or transmission lines, pipelines, or poles, now existing over, under or across the subject property.
14. Notes, Easements, Restrictions, Reservations and Setbacks, as set forth on the recorded plat of subject property.

NOTE: This Commitment is of no force and effect unless Commitment cover, Schedules A, B-Section 1 and B-Section 2 are attached.

15. A PUBLIC UTILITY EASEMENT running through lot as disclosed on the recorded plat of said subdivision.
16. 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 on January 24, 2006 as Entry No. 2156401 recorded in the Weber County Recorder's office.
17. Resolution No. 27-2012 recorded on December 13, 2012 as Entry No. 2610456 in Book n/a at Page n/a recorded in the Weber County Recorder's office.
18. Certificate of Creation of the Northern Utah Environmental Resource Agency, recorded January 20, 2015, as Entry No. 2718461, of Official Records.
19. Notice of Federal Tax Lien in the amount of \$30,616.37, plus penalties and interest, filed February 24, 2015 as Entry No. 2723111 in the Office of the County Recorder of Weber County, in favor of the United States of America and against Jerold G. Ivie and Valerie B. Ivie.
20. Judgement in favor of Utah State Tax Commission and awarded against Valerie B. Ivie and Jerold G. Ivie in the amount of \$708.96, entered on December 19, 2016, under docket number 166907250 in the judicial district court of Weber County, State of Utah.

NOTE: There are no outstanding Deeds of Trust showing on the county records for this parcel of property.

**\*\*Any party that has knowledge of any outstanding obligations or loan, including unrecorded Deeds of Trust shall notify the company of such immediately, prior to closing\*\***

NOTE:

The following have been checked for outstanding judgment liens and bankruptcy:

Jerold Ivie and Valerie B. Ivie

Outstanding items have been found and are included in Schedule B II

CHAIN OF TITLE:

An examination of the official records reveals the following conveyance documents recorded, which affect the subject property in the 24 month period preceding the effective date of this commitment,:

NONE

NOTE: This Commitment is of no force and effect unless Commitment cover, Schedules A, B-Section 1 and B-Section 2 are attached.