

SCHEDULE A

Order Number: WB87040TO

Effective Date: December 8, 2017 @ 8:00 a.m.

- | 1. Policy or Policies to be issued: | Amount | Premium |
|-------------------------------------|--------|---------|
| (a) ***REPORT ONLY*** | | |

Proposed Insured:

- (b) ALTA Loan Policy

Proposed Insured:

Endorsements:

2. The estate or interest in the land described or referred to in this Commitment and covered herein is fee simple and title thereto is at the effective date hereof vested in:

John Alton Turnbow and Linda M. Turnbow Trustees of the John Alton Turnbow and Linda M. Turnbow Revocable Living Trust

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

See Attached Exhibit "A"

Said property is located in WEBER County, State of Utah also known as:

3097 SOUTH 3500 WEST
OGDEN, UT. 84401

Parcel Identification Number: 15-087-0032


Authorized Countersignature

US Title
Underwriter First American Title

EXHIBIT "A"

Part of the Southeast Quarter of Section 33, Township 6 North, Range 2 West, Salt Lake Base and Meridian, U.S. Survey: Beginning at a point 1255.3 feet North and 33 feet West from the Southeast corner of said Section 33; thence North 251.4 feet; thence West 555.74 feet; thence North 324.2 feet to the Southeasterly right-of-way fence of the new Hooper Canal; thence Southwesterly along said right-of-way fence to a point which is 1320 feet South and 897.40 feet West of the Northeast corner of said Quarter Section; thence East to the Southeasterly bank of the Hooper Canal as located on May 9, 1966; thence Southwesterly along said Southeasterly bank to a point 864 feet West of the point of beginning; thence East 864 feet to the point of beginning.

EXCEPTING therefrom a parcel of land in fee for the widening of existing Weber County 3500 West Street being part of an entire tract situate in the Southeast Quarter of Section 33, Township 6 North, Range 2 West, Salt Lake Base and Meridian described as follows: Beginning at the Southeast corner of said entire tract which point is 1255.30 feet North and 33.00 feet West from the Southeast corner of said Section 33, and running thence West 7.00 feet along the Southerly boundary line of said entire tract to a point 40.00 feet perpendicularly distant Westerly from the centerline of said 3500 West Street opposite approximate Engineers Station 49+03.88; thence North 251.40 feet parallel with said centerline to the Northerly boundary line of said entire tract; thence East 7.00 feet along said Northerly boundary line; thence South 251.40 feet to the point of beginning. (Note: Rotate above bearings 0°55'26" clockwise to equal Highway bearings) (#2690898)

TOGETHER with a perpetual easement for the protection and continued use of an existing irrigation pipeline described as follows: Part of the Southeast Quarter of Section 33, Township 6 North, Range 2 West, Salt Lake Base and Meridian: Beginning at a point which is 1255.30 feet North 0°55'26" East and 31.00 feet North 89°4'34" West from the Southeast corner of said Section 33, and running thence North 89°4'34" West 7.00 feet to a point 38.00 feet West of the new centerline of 3500 West Street opposite approximate Engineers Station 49+03.88; thence North 0°55'26" East 251.40 feet parallel with said centerline to the Northerly boundary of said tract; thence South 89°4'34" East 7.00 feet; thence South 0°55'26" West 251.04 feet to the point of beginning. (#2746690)

Situated in WEBER County

Parcel Identification Number: 15-087-0032

SCHEDULE B - SECTION 1
Requirements

The following are the requirements to be complied with:

- (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.
- (5) After we have received the information requested in these requirements, together with any other information about the transaction, we will have the right to add requirements to this Schedule B-1 or special exceptions to Schedule B-2.
6. Provide Company with a current Certified ALTA/NSPS Survey, compliant with the most recent Minimum Standard Detail Requirements and Accuracy Standards adopted by ALTA/NSPS. (Note: the survey certificate must include items 8, 10, 11 and 13 of Table "A" of the Minimum Standard Detail Requirements.)
7. NOTICE TO APPLICANT: THE LAND HEREIN MAY BE SERVICED BY CITIES, TOWNS, COUNTIES, SERVICE DISTRICTS OR PRIVATE ENTITIES WHICH PROVIDE SERVICES TO THE LAND, INCLUDING, BUT NOT LIMITED TO WATER, SEWER, GARBAGE, ELECTRICITY, STREET LIGHTING, CURB AND GUTTER, ETC., FOR WHICH NO NOTICE OF ANY RIGHTS CLAIMED TO EXIST BY SUCH ENTITIES ARE SHOWN OF RECORD. YOU SHOULD MAKE AN INQUIRY INTO SUCH MATTERS, INCLUDING SEEING ARRANGEMENTS AS APPLICABLE TO ESTABLISH YOUR RIGHTS TO RECEIVE SAID SERVICES. THE COMPANY HAS NO OBLIGATION RELATING TO THE SERVICES OR THE CHARGES ARISING FROM SUCH SERVICES.

SCHEDULE B - Section 2
Exceptions

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

Part I:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes of assessments on real property 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 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 line, shortage in area, encroachments or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. Unpatented mining claim: 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 theretofore 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 of the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this commitment

8. Taxes for the year 2018 now a lien, not yet due. General property taxes for the year 2017 were paid in the amount of \$2,882.76. Tax Parcel No. 15-087-0032.

(Continued)

SCHEDULE B - Section 2
(Exceptions continued)

9. PROPERTY IS LOCATED WITHIN THE FOLLOWING SPECIAL IMPROVEMENT DISTRICTS:
DISTRICTS:

WEBER COUNTY
WEBER COUNTY SCHOOLS
WEST WEBER-TAYLOR CEMETERY
TAYLOR-W.WEBER CULINARY WATER
WEBER CO FIRE SERVICE AREA 4
WEBER AREA DISPATCH 911 AND EMERGENCY SERVICE
UNINCORPORATED WEBER COUNTY MUNICIPAL SERVICES
NORTHERN UTAH ENVIRONMENTAL RESOURCE AGENCY
WESTERN WEBER PARK DISTRICT

10. Any rights, title, or interest in any minerals, coal, carbons, hydrocarbons, oil, gas, chemical elements and compounds whether in solid, liquid, or gaseous form, and all steam and other forms of thermal energy on, in, or under the land.

11. Any rights, claims, title and/or interest to water rights whether or not shown by the public records.

12. 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.

13. Gas Pipeline along the Easterly lot line as disclosed by an inspection of said property.

14. Agreement between the State of Utah acting through the Board of Water Resources and the Wilson Irrigation Company, recorded May 17, 1996 as Entry No. 1406857 in Book 1806 at Page 2976 of Official Records. (Hooper Irrigation Canal)

Easement to Use Distribution System between the Wilson Irrigation Company and the State of Utah acting through the Board of Water Resources, recorded May 17, 1996 as Entry No. 1406858 in Book 1806 at Page 2985 of Official Records.

15. Hooper Irrigation Company Declaration of Prescriptive Easement, as disclosed by Plat recorded December 28, 2009 as Entry No. 2451592 in Book 70 of Plat Maps at Page 78 of Official Records.

16. Public utility and drainage easement in favor of Weber County, recorded June 17, 2014 as Entry No. 2690897 of Official Records.

17. A Deed of Trust by and between John Alton Turnbow and Linda M. Turnbow, his wife as Trustor in favor of Marlon L. Bates as Trustee and Mountain America Credit Union as Beneficiary, to secure an original indebtedness of \$35,000.00 and any other amounts or obligations secured thereby, dated June 10, 1991 and recorded June 12, 1991 as Entry No. 1142532 in Book 1601 at Page 1484 of Official Records. (Affects a portion of the property described herein)

(Continued)

SCHEDULE B - Section 2
(Exceptions continued)

18. Any matter that might be disclosed by a survey which complies with the "Minimum Standards for Property Boundary Surveys" for ALTA/NSPS Land Title Survey.

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NOTE: The names of JOHN ALTON TURNBOW TRUSTEE, LINDA M. TURNBOW TRUSTEE and JOHN ALTON TURNBOW AND LINDA M. TURNBOW REVOCABLE LIVING TRUST have been checked for Judgments and Tax Liens, etc., in the appropriate offices and if any were found would appear as Exceptions to title under Schedule B, Section 2 herein.

NOTE: The Policy(ies) to be issued as a result of this Commitment may contain an Arbitration Clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.