



**COMMITMENT**

**SCHEDULE A**

1. Effective Date: December 28, 2012 at 7:00 A.M.

2. Policy or Policies to be issued:

(a) <input checked="" type="checkbox"/>	ALTA Owner's Policy – 6/17/06	Amount	\$85,000.00
			\$559.00

Proposed Insured: Kevin D. Murray and Melissa A. Murray

(b) <input checked="" type="checkbox"/>	ALTA Loan Policy – 6/17/06	Amount	\$87,700.00
			\$364.00

Proposed Insured: Wasatch Peaks Credit Union , its respective successors and assigns as their interests may appear.

3. Title to the Fee Simple estate or interest in the land described or referred to in this Commitment is at the effective date hereof vested in:

**RK Property Reserve, LLC**

4. The land referred to in the Commitment is located in **Weber** County, State of **Utah** and is described as follows:

**SEE ATTACHED EXHIBIT "A"**

Property Address:

RAW GROUND,

Mountain View Title & Escrow, Inc.

Escrow Officer: James Holden

By: \_\_\_\_\_  
Authorized Officer or Agent

Countersigned at Ogden, Utah

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

Schedule A consists of 3 page(s)

EXHIBIT "A"

PART OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 6 NORTH, RANGE 3 WEST, SALT LAKE BASE & MERIDIAN, U S SURVEY, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT WHICH LIES SOUTH 00D42'22" WEST ALONG THE SECTION LINE 293.95 FEET FROM THE EAST QUARTER CORNER OF SAID SECTION 22, THENCE SOUTH 00D42'22" WEST ALONG SECTION LINE 540.26 FEET, THENCE NORTH 88D25'01" WEST 271.00 FEET, THENCE SOUTH 00D57'03" WEST 168.51 FEET TO AN EXISTING FENCE LINE; THENCE SOUTH 88D25'01" EAST 271.72 FEET TO THE EAST LINE OF SECTION 22, THENCE SOUTH 00D42'22" WEST ALONG SAID SECTION LINE 427.14 FEET, THENCE NORTH 89D55'40" WEST 474.40 FEET, THENCE ALONG A NON TANGENT CURVE TURNING TO THE RIGHT WITH AN ARC LENGTH OF 28.82 FEET WITH A RADIUS OF 830.01 FEET, WHOSE CHORD BEARS SOUTH 08D42'28" WEST 28.81 FEET, THENCE NORTH 78D14'09" WEST 157.19 FEET, THENCE WITH A CURVE TURNING TO THE LEFT WITH AN ARC LENGTH OF 64.50 FEET, WITH A RADIUS OF 825.00 FEET, WHOSE CHORD BEARS NORTH 80D28'32" WEST 64.49 FEET, THENCE NORTH 00D19'34" WEST 181.18 FEET, THENCE NORTH 89D17'15" WEST 611.68 FEET TO AN EXISTING FENCE ALONG THE 1/16TH LINE, THENCE ALONG SAID FENCE NORTH 00D03'37" EAST 1236.41 FEET TO A FENCE ALONG THE QUARTER SECTION LINE; THENCE ALONG SAID FENCE SOUTH 89D43'10" EAST 1005.56 FEET, THENCE SOUTH 00D57'03" WEST 294.00 FEET, THENCE SOUTH 89D02'57" EAST 320.99 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

EXCEPTING THEREFROM THE FOLLOWING: PART OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 6 NORTH, RANGE 3 WEST, SALT LAKE BASE & MERIDIAN, US SURVEY, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE WESTERLY RIGHT OF WAY LINE OF 7500 WEST STREET IN WEBER COUNTY, UTAH WHICH POINT LIES SOUTH 00D42'22" WEST ALONG THE SECTION LINE, 293.95' FEET FROM THE EAST 1/4 CORNER OF SAID SECTION, THENCE SOUTH 00D42'22" WEST 364.80 FEET, THENCE NORTH 89D17'38" WEST 1317.90 FEET TO AN EXISTING FENCE ALONG THE 1/16TH LINE, THENCE ALONG SAID FENCE NORTH 00D03'37" EAST 652.74 FEET TO A FENCE ALONG THE 1/4 SECTION LINE, THENCE ALONG SAID FENCE SOUTH 89D43'10" EAST 1005.56 FEET, THENCE SOUTH 00D57'03" WEST 294.00 FEET, THENCE SOUTH 89D02'57" EAST 320.99 FEET TO THE POINT OF BEGINNING.

ALSO EXCEPT: PART OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 6 NORTH, RANGE 3 WEST, SALT LAKE BASE & MERIDIAN, US SURVEY, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EAST LINE OF SECTION 22, SAID POINT LIES SOUTH 00D42'22" WEST ALONG THE SECTION LINE 294.00 FEET FROM THE EAST QUARTER CORNER OF SAID SECTION 22, THENCE ALONG THE SECTION LINE SOUTH 00D42'22" WEST 368.50 FEET; THENCE NORTH 89D17'38" WEST 1321.43 FEET TO A FENCE ALONG THE EAST 1/16TH LINE OF SAID SECTION; THENCE ALONG SAID FENCE NORTH 00D22'04" EAST 656.32 FEET TO A FENCE ALONG THE QUARTER SECTION LINE; THENCE ALONG SAID QUARTER SECTION LINE SOUTH 89D33'32" EAST 992.32 FEET, TO THE TAYLOR PROPERTY; THENCE SOUTH 00D42'22" WEST 294.00 FEET; THENCE SOUTH 89D33'32" EAST 333.00 FEET TO THE POINT OF BEGINNING. (E#2524191)

EXCEPT THE FOLLOWING: PART OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 6 NORTH, RANGE 3 WEST, SALT LAKE BASE & MERIDIAN, US SURVEY, DESCRIBED AS FOLLOWS: BEGINNING AT THE POINT ON THE EAST LINE OF SECTION 22, SAID POINT LIES SOUTH 00D39'44" WEST ALONG THE SECTION LINE 662.580 FEET FROM THE EAST 1/4 CORNER OF SAID SECTION 22, THENCE ALONG THE SECTION LINE SOUTH 00D42'22" WEST 171.60 FEET, THENCE NORTH 88D25'09" WEST 789.23 FEET, THENCE NORTH 00D42'22" EAST 159.56 FEET, THENCE SOUTH 89D17'38" EAST 789.13 FEET, TO THE POINT OF BEGINNING. (E# 2541286)

ALSO EXCEPT THE FOLLOWING: PART OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 6 NORTH, RANGE 3 WEST, SALT LAKE BASE & MERIDIAN, US SURVEY, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST RIGHT OF WAY LINE OF 7500 WEST STREET, SAID POINT ALSO BEING SOUTH 00D42'22" WEST 1242.36 FEET FROM THE EAST QUARTER CORNER OF SECTION 22, THENCE SOUTH 00D42'22" WEST 187.41 FEET, THENCE NORTH 89D55'40" WEST 474.40 FEET, THENCE 28.82 FEET ALONG A NON TANGENT CURVE TO THE RIGHT WITH A RADIUS OF 830.01 FEET AND WHOSE CHORD BEARS SOUTH 08D42'28" WEST

28.81 FEET, THENCE NORTH 78D14'09" WEST 157.19 FEET, THENCE ALONG A CURVE TURNING TO THE LEFT WITH AN ARC LENGTH OF 64.50 FEET, A RADIUS OF 825.00 FEET, WHOSE CHORD BEARS NORTH 80D28'32" WEST 64.49 FEET, THENCE NORTH 00D19'34" WEST 181.18 FEET, THENCE SOUTH 89D17'38" EAST 699.65 FEET TO THE POINT OF BEGINNING.

ALSO EXCEPT: PART OF THE SOUTHWEST QUARTER OF SECTION 22, TOWNSHIP 6 NORTH, RANGE 3 WEST, SALT LAKE BASE & MERIDIAN, US SURVEY; BEGINNING AT A POINT ON THE WEST LINE OF 7500 WEST STREET, SAID POINT BEING SOUTH 00 DEG 42 MIN 22 SEC WEST ALONG THE QUARTER SECTION LINE 1002.73 FEET FROM THE EAST QUARTER CORNER OF SAID SECTION 22, RUNNING THENCE SOUTH 00 DEG 42 MIN 22 SEC WEST 179.63 FEET, THENCE NORTH 89 DEG 17, MIN 38 SEC WEST 623.34 FEET, THENCE NORTH 00 DEG 42 MIN 22 SEC EAST 357.70 FEET, THENCE SOUTH 88 DEG 25 MIN 09 SEC EAST 352.42 FEET, THENCE SOUTH 00 DEG 57 MIN 03 SEC WEST 168.53 FEET, THENCE SOUTH 88 DEG 25 MIN 01 SEC EAST 271.72 FEET TO THE QUARTER SECTION LINE AND THE POINT OF BEGINNING.

[NOTE: BECAUSE THE DESCRIPTION OF RECORD DID NOT CONTAIN AN AREA FOR THIS PARCEL THE AREA FOR THIS PARCEL WAS CALCULATED BY THIS OFFICE FOR TAX PURPOSES.]



**MOUNTAIN VIEW**  
TITLE & ESCROW CO.

**Old Republic National Title Insurance**

Case No. 119467

**COMMITMENT**

**SCHEDULE B - Section I**

**Requirements**

The following are the requirements to be complied with:

- Item a) Payment to or for the account of the grantors or mortgagors or the full consideration for the estate or interest to be insured.
- Item b) Proper instrument(s) creating the estate or interest to be insured executed and duly filed for record, to-wit:

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

Schedule B1 consists of 1 page(s)



**COMMITMENT**

**SCHEDULE B - Section II**

**Exceptions**

II. Schedule B of the policy or policies to be issued will contain exceptions to the following unless the same are disposed of to the satisfaction of the Company.

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.

EXCEPTIONS 1 THROUGH 6 WILL NOT APPEAR IN THE MORTGAGE POLICY TO BE ISSUED HEREUNDER.

7. Taxes for the year 2012 have been partially paid in the amount of \$1,621.37 under prior Serial Number: 10-043-0074. Taxes for the year 2012 are delinquent in the amount of \$87.17 under prior Serial Number: 10-043-0074. Taxes for the year 2013 are accruing as a lien but not yet due or payable.  
SERIAL NUMBER: 10-043-0074

Lien arising as of 12 o'clock noon of January 1 for any unpaid personal property taxes which may be listed against the property described herein

8. 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, WARREN / W WARREN CEMETERY DISTRICT, WEBER / MORGAN HEALTH, JUDGMENT LEVY - W.C., W WARREN / WARREN WATER IMP DISTRICT, PARAMEDIC FUND, WEBER FIRE DISTRICT, STATE ASSESS & COLLECT / MULTI CO, ASSESS & COLLECT / COUNTY, WEST WARREN PARK DISTRICT, 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

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Schedule B2 consists of 3 page(s)



**COMMITMENT**

**SCHEDULE B - Section II**

**Exceptions**

9. 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.
  
10. **TRANSFER AND CONVEYANCE OF EASEMENT**  
Grantor: STATE OF UTAH ACTING THROUGH THE BOARD OF WATER RESOURCES  
Grantee: WARREN IRRIGATION COMPANY  
Location: SEE DEED  
Purpose: AN EASEMENT TO THE USE OF THE IRRIGATION SYSTEM OF THE GRANTOR HEREIN, WHICH SAID IRRIGATION SYSTEM RUNS THROUGH PARTS OF DESCRIBED SECTIONS.  
Dated: February 7, 1975  
Recorded: March 28, 1975  
Entry Number: 634445  
Book: 1081 Page: 1
  
11. Any easements and/or right of ways to maintain existing ditches and fences over and across said property.
  
12. **APPLICATION FOR ASSESSMENT AND TAXATION OF AGRICULTURAL LAND 1969 FARMLAND ASSESSMENT ACT**  
Recorded: March 16, 2012  
Entry Number: 2566976
  
13. **APPLICATION FOR ASSESSMENT AND TAXATION OF AGRICULTURAL LAND 1969 FARMLAND ASSESSMENT ACT**  
Recorded: August 14, 2012  
Entry Number: 2590490
  
14. **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
  
15. **TRUST DEED**  
Dated: February 22, 2011  
Amount: \$225,000.00  
Trustor: RK PROPERTY RESERVE, LLC  
Beneficiary: LEROY A. WHITE, TRUSTEE OF THE LEROY A. WHITE TRUST AGREEMENT DATED NOVEMBER 16, 1988, AN UNDIVIDED ½ INTEREST AND CAROL S. WHITE, TRUSTEE OF THE CAROL S. WHITE TRUST AGREEMENT DATED NOVEMBER 16, 1988, AN UNDIVIDED ½ INTEREST

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Schedule B2 consists of 3 page(s)



**COMMITMENT**

**SCHEDULE B - Section II**

**Exceptions**

Trustee: ASPEN TITLE INSURANCE AGENCY, L.L.C.

Recorded: February 25, 2011

Entry Number: 2517091

Rerecorded: April 21, 2011

Entry Number: 2524192

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

KEVIN D. MURRAY  
MELISSA A. MURRAY  
RK PROPERTIES

17. 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.
18. 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.

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

Schedule B2 consists of 3 page(s)