

Commitment Number: 5548548
04/12/2013



First American Title

476 West Heritage Park Blvd., Suite 105
Layton, UT 84041
(801)779-2440
awelsh@firstam.com

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COMMITMENT FOR TITLE INSURANCE PREPARED FOR:

PROPERTY INFORMATION:

Lot 6- 5920 South 2450 East, Lot 7- 2494 East 5950 South, Ogden, UT 84403

<u>LISTING AGENT</u>	<u>SELLING AGENT</u>
<u>LENDER</u>	<u>BUYER/SELLER</u>
	BUYER/BORROWER: Pat Kier and Kimi Kier-Noar Kier SELLER/OWNER: Pat Noar, or successors, as Trustee of t

We agree to issue a policy to you according to the terms of this Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this Commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this commitment is limited by the following: (1) The Provisions in Schedule A. (2) The Requirements in Schedule B-1. (3) The Exceptions in Schedule B-2. (4) The Conditions on the inside cover page.

The Commitment is not valid without SCHEDULE A and Sections 1 and 2 of SCHEDULE B.

Underwritten by:

First American Title Insurance Company

Dennis J. Gilmore
President

Timothy Kemp
Secretary



SCHEDULE A

ESCROW/CLOSING INQUIRIES should be directed to your Escrow Officer: **Alice Welsh at (801)779-2440 located at 476 West Heritage Park Blvd, Suite 105, Layton, UT 84041.**

Effective Date: **March 28, 2013** at 7:30 a.m.

1. Policy or (Policies) to be issued:

ALTA 2006 Standard Owner's for \$0.00

PREMIUM \$

Proposed Insured:

Pat Kier and Kimi Kier-Noar Kier

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:

Pat Noar, or successors, as Trustee of the Pat Noar Living Trust, dated July 30, 2007 and Kimi Kier-Noar, or successors, as Trustee of the Kimi Kier-Noar Living Trust, dated July, 30, 2007

3. The land referred to in this Commitment is located in Weber County, UT and is described as:

LOT'S 6 AND 7, OLYMPIC COVE ESTATES, AMENDED, WEBER COUNTY, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WEBER COUNTY RECORDER'S OFFICE.

Said property is also known by the street address of:

Lot 6- 5920 South 2450 East, Lot 7- 2494 East 5950 South, Ogden, UT 84403

**SCHEDULE B - Section 1
Requirements**

The following are the requirements to be complied with:

- (A) Pay the agreed amounts for interest in the land and/or the mortgage or deed of trust to be insured.
- (B) Pay us the premiums, fees and charges for the policy. In the event the transaction for which this commitment is furnished cancels, the minimum cancellation fee will be \$100.00.
- (C) Provide us with releases, reconveyances or other instruments, acceptable to us, including payment of any amounts due, removing the encumbrances shown in Schedule B-2 that are objectionable to the proposed insured.
- (D) Provide us with copies of appropriate agreements, resolutions, certificates, or other evidence needed to identify the parties authorized to execute the documents creating the interest to be insured.
- (E) The documents creating the interest to be insured must be signed, delivered and recorded.
- (F) You must tell us, in writing, the name of anyone not referred to in this Commitment who will receive an interest in, or who will make a loan secured by a deed of trust or mortgage secured by, the land described in this Commitment.
- (G) 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.
- (H) Provide us with any information regarding personal property taxes which may have been assessed or are due and payable which could become a lien on the real property.

**SCHEDULE B - Section 2
Exceptions**

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

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.
2. Any facts, rights, interest 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 easements or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments and any other facts which a correct survey would disclose, and which are not shown by public records.
5. Unpatented mining claims; 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 heretofore 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 the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this commitment.

Exceptions 1-7 will be omitted on extended coverage loan policy

8. Taxes for the year 2013 now a lien, not yet due. General property taxes for the year 2012 were paid in the amount of \$ 1,473.18. Tax Parcel No. 07-513-0006.
9. Taxes for the year 2013 now a lien, not yet due. General property taxes for the year 2012 were paid in the amount of \$ 4,324.78. Tax Parcel No. 07-513-0007.
10. Any charge upon the land by reason of its inclusion in Uintah Highlands Water & Sewer and Central Weber Sewer.
11. Easements, notes and restrictions as shown on the recorded plat.
12. Reservation of all oil and mineral rights as contained in Deed from George L. Combe and Catherine Combe, husband and wife to George R. Wright recorded May 3, 1996 as Entry No. 47275 and 472760 in Book 835, Pages 461 and 483. The interest of George L. Combe was distributed 1/3 to Catherine Combe and 2/21 to each of the following. Clyde C, Combe, David Bud Combe, George L. Combe Jr., Catherine Combe Kipke, Brent J. Combe, Dean Combe and Paul A. Combe by Decree recorded February 8, 1977 as Entry No. 688557 in Book 1162 at Page 551 of official records.

13. Weber County Subdivision Improvement agreement and the conditions contained therein recorded December 04, 1997 as Entry No. 1508122 in Book 1895 at Page 535 of Official Records.
14. Deferring Public Improvements Agreement and the conditions therein recorded December 04, 1997 as Entry No. 1511777 in Book 1898 at Page 1989 of Official Records.
15. Any covenants, conditions, restrictions, easements, assessments, liens, charges, terms and provisions contained within those certain declarations recorded April 15, 1998 as Entry No. 1535981 in Book 1921 at Page 1047 of Official Records, and any amendments thereto, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenant, condition or restriction violates 42 USC 3604(c).

Amendment to declarations recorded October 19, 1998 as Entry No. 1582188 in Book 1963 at Page 2683 of Official Records.

Amendment to declarations recorded October 19, 1998 as Entry No. 1582189 in Book 1963 at Page 2685 of Official Records.

Amendment to declarations recorded October 19, 1998 as Entry No. 1582190 in Book 1963 at Page 2687 of Official Records.

Amendment to declarations recorded December 31, 2003 as Entry No. 2002297 of Official Records.

16. A Resolution No. 27-2012 recorded December 13, 2012 as Entry No. 2610456 of Official Records.

(The following affects Affects lot 6 with other property)

17. A Deed of Trust dated October 13, 2005 by and between Donald Fulton as Trustor in favor of Prmier Title Insurance Agency Inc. as Trustee and Jewel Dixon as Beneficiary, to secure an original indebtedness of \$277,500.00 and any other amounts or obligations secured thereby, recorded October 21, 2005 as Entry No. 2137156 of Official Records.

NOTE to proposed insured lender only: No Private transfer fee covenant, as defined in Federal Housing Finance Agency Final Rule 12 CFR Part 1228, that was created and first appears in the Public Records on or after February 8, 2011, encumbers the Title except as follows: None

Chain of Title

According to Official Records, there have been no documents conveying the land described herein within a period of 24 months prior to the date of this commitment, except as follows:

<u>Document</u>	<u>Grantor</u>	<u>Grantee</u>	<u>Rec Date</u>	<u>Entry No.</u>
Warranty Deed	Pat Noar and Kimi Kier-Noar, trustees of the Patrick Noar and	Pat Noar, or successors, as Trustee of the Pat	September 20, 2012	2596520

Kimi Kier-Noar Living Trust Noar Living Trust,
dated July 30, 2007
and Kimi Kier-Noar, or
successors, as
Trustee of the Kimi
Kier-Noar Living
Trust, dated July, 30,
2007

A Deed recorded August 10, 2007 as Instrument No. 2283891 of Official Records.

Executed by: Patrick Noar and Kimi Kier-Noar husband and wife

To: Pat Noar, or successors, as Trustee of the Pat Noar Living Trust, dated July 30, 2007 and Kimi Kier-Noar, or successors, as Trustee of the Kimi Kier-Noar Living Trust, dated July, 30, 2007

Title inquiries should be directed to Larry Bond @ (801)578-8835.

NOTE: The policy(ies) to be issued as a result of this Commitment contain an Arbitration Clause set forth in the Conditions/Conditions and Stipulations Section. The following is included for the information of the proposed insured(s):

Any matter in dispute between you and the company may be subject to arbitration as an alternative to court action pursuant to the rules of the American Arbitration Association or other recognized arbitrator, 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 judgment in any court of proper jurisdiction.

In the event the transaction for which this commitment was ordered "cancels", please refer to Paragraph B under Schedule B, Section 1 for required cancellation fee.

The map attached, if any, may or may not be a survey of the land depicted hereon. First American Title expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

CONDITIONS

1. DEFINITIONS

- (a) "Mortgage" means mortgage, deed of trust or other security instrument.**
- (b) "Public Records" means title records that give constructive notice of matters affecting the title according to the state law where the land is located.**

2. LATER DEFECTS

The Exceptions in Schedule B may be amended to show any defects, liens or encumbrances that appear for the first time in the public records or are created or attached between the Commitment Date and the date on which all of the Requirements are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying this Commitment when you acted in good faith to:

comply with the Requirements

or

eliminate with our written consent any Exceptions shown in Schedule B

We shall not be liable for more than the Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claims, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms



First American Title

First American Title Company, LLC

PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our parent company, The First American Corporation, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from public records or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our web site at www.firstam.com.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial services providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products and services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's *Fair Information Values*. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.