

SCHEDULE A

ORDER NO.: 91549

POLICY NO.: 1312-652035

DATE OF POLICY: January 23, 2006 @1:47 PM

PREMIUM AMOUNT: 585.00

AMOUNT OF INSURANCE: 80,000.00

1. **NAME OF INSURED:**
CRAIG KAMINSKI TRUSTEE and HEIDI KAMINSKI TRUSTEE

2. **The estate or interest in the land which is encumbered by the insured mortgage is:**
FEE SIMPLE AS TO PARCELS 1, 2, 3 AND 4, EASEMENT AS TO PARCELS 3A AND 4A

3. **Title to the estate or interest in the land is vested in:**
CRAIG L. KAMINSKI, TRUSTEE AND HEIDI A. KAMINSKI, TRUSTEE, OF THE CRAIG AND HEIDI KAMINSKI FAMILY TRUST DATED JANUARY 28, 2004

4. **The land referred to in this policy is described as follows:**
See Attached Exhibit "A"

**INVEST TITLE SERVICES, INC.
2037 WEST COMMERCE WAY
WEST HAVEN, UT 84401**

ORDER NUMBER: 91549

EXHIBIT "A"

PARCEL 1: (21-037-0020)

PART OF SECTION 28, TOWNSHIP 6 NORTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT ON A FENCE WEST SIDE EXISTING ROAD; SAID POINT BEING SOUTH 88°48'58" WEST 8.05 FEET AND SOUTH 1°24' EAST 279.02 FEET, MORE OR LESS, FROM THE NORTHEAST CORNER OF SAID SECTION 28; SAID POINT ALSO BEING NORTH 88°48'58" EAST 2639.08 FEET AND SOUTH 1°24' EAST 279.02 FEET FROM THE NORTH QUARTER CORNER OF SAID SECTION 28; THENCE SOUTH 1°24' EAST 254.58 FEET ALONG SAID FENCE TO FENCE CORNER; THENCE SOUTH 87°18'35" WEST 170.01 FEET ALONG FENCE; THENCE NORTH 1°24' WEST 258.41 FEET; THENCE NORTH 88°36' EAST 169.96 FEET TO THE POINT OF BEGINNING.

PARCEL 2: (21-037-0021)

PART OF SECTION 28, TOWNSHIP 6 NORTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT THAT IS SOUTH 88°48'58" WEST 228.02 FEET AND SOUTH 1°24' EAST 272.71 FEET, MORE OR LESS, FROM THE NORTHEAST CORNER OF SAID SECTION 28; SAID POINT ALSO BEING NORTH 88°48'58" EAST 2419.11 FEET AND SOUTH 1°24' EAST 272.71 FEET FROM THE NORTH QUARTER CORNER OF SAID SECTION 28; THENCE SOUTH 1°24' EAST 266.68 FEET TO A FENCE; THENCE SOUTH 87°18'35" WEST 180.08 FEET ALONG FENCE TO FENCE CORNER; THENCE NORTH 0°27'14" WEST 270.77 FEET ALONG FENCE; THENCE NORTH 88°36' EAST 175.56 FEET TO THE POINT OF BEGINNING.

PARCEL 3: (21-037-0022)

PART OF SECTIONS 21 AND 28, TOWNSHIP 6 NORTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT ON A FENCE SOUTH SIDE EXISTING ROAD; SAID POINT BEING SOUTH 88°48'58" WEST 228.02 FEET AND NORTH 1°24' WEST 15.70 FEET, MORE OR LESS, FROM THE NORTHEAST CORNER OF SAID SECTION 28; SAID POINT ALSO BEING NORTH 88°48'58" EAST 2419.11 FEET AND NORTH 1°24' WEST 15.70 FEET FROM THE NORTH QUARTER CORNER OF SAID SECTION 28; THENCE SOUTH 1°24' EAST 288.41 FEET; THENCE SOUTH 88°36' WEST 175.56 FEET TO A FENCE; THENCE NORTH 0°27'14" WEST 285.0 FEET ALONG FENCE TO FENCE ON SOUTH SIDE OF EXISTING ROAD; THENCE NORTH 87°26'33" EAST 170.89 FEET ALONG FENCE TO POINT OF BEGINNING.

PARCEL 3A:

SUBJECT TO AND TOGETHER WITH A PERPETUAL RIGHT OF WAY FOR INGRESS AND EGRESS OVER AND ACROSS THE FOLLOWING: A PART OF SECTIONS 21 AND 28, TOWNSHIP 6 NORTH, RANGE 2 EAST, SALT LAKE BASE & MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT NORTH 22°22'15" WEST 23.60 FEET, MORE OR LESS, AND SOUTH 87°26'33" WEST 170 FEET ALONG THE SOUTH SIDE OF AN EXISTING ROAD; FROM THE NORTHEAST CORNER OF SAID SECTION 28 (SAID POINT OF BEGINNING BEING THE NORTHWEST CORNER OF PROPERTY OF COMMERCIAL SECURITY BANK) AND RUNNING THENCE SOUTH 87°4'30" WEST ALONG SAID ROAD 222 FEET, MORE OR LESS, TO WILLIAM SCOTT RUSSELL'S NORTHWEST PROPERTY CORNER; THENCE SOUTH 0°38'15" EAST 25 FEET; THENCE NORTH 87°04'30" EAST 222 FEET, MORE OR LESS, TO A POINT 25 FEET SOUTH 1°24' EAST FROM BEGINNING; THENCE NORTH 1°24' WEST 25 FEET TO THE PLACE OF BEGINNING.

PARCEL 4: (21-037-0023)

PART OF SECTIONS 21 AND 28, TOWNSHIP 6 NORTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT ON A FENCE SOUTH SIDE EXISTING ROAD; SAID POINT BEING SOUTH 88°48'58" WEST 178.02 FEET AND NORTH 1°24' WEST 16.90 FEET, MORE OR LESS, FROM THE NORTHEAST CORNER OF SECTION 28; SAID POINT ALSO BEING NORTH 88°48'58" EAST 2469.11 FEET AND NORTH 1°24' WEST 16.90 FEET FROM THE NORTH QUARTER CORNER OF SAID SECTION 28; THENCE SOUTH 1°24' EAST 554.98 FEET TO A FENCE; THENCE SOUTH 87°18'35" WEST 50.01 FEET ALONG FENCE; THENCE NORTH 1°24' WEST 555.09 FEET TO A FENCE ON THE SOUTH SIDE EXISTING ROAD; THENCE NORTH 87°26'33" EAST 50.01 FEET ALONG FENCE TO THE POINT OF BEGINNING.

PARCEL 4A:

SUBJECT TO AND TOGETHER WITH A PERPETUAL RIGHT OF WAY FOR INGRESS AND EGRESS OVER AND ACROSS THE FOLLOWING: A PART OF SECTIONS 21 AND 28, TOWNSHIP 6 NORTH, RANGE 2 EAST, SALT LAKE BASE & MERIDIAN, U.S SURVEY: BEGINNING AT A POINT NORTH 22°22'15" WEST 23.60 FEET, MORE OR LESS, AND SOUTH 87°26'33" WEST 170 FEET ALONG THE SOUTH SIDE OF AN EXISTING ROAD; FROM THE NORTHEAST CORNER OF SAID SECTION 28 (SAID POINT OF BEGINNING BEING THE NORTHWEST CORNER OF PROPERTY OF COMMERCIAL SECURITY BANK) AND RUNNING THENCE SOUTH 87°4'30" WEST ALONG SAID ROAD 222 FEET, MORE OR LESS, TO WILLIAM SCOTT RUSSELL'S NORTHWEST PROPERTY CORNER; THENCE SOUTH 0°38'15" EAST 25 FEET; THENCE NORTH 87°04'30" EAST 222 FEET, MORE OR LESS, TO A POINT 25 FEET SOUTH 1°24' EAST FROM BEGINNING; THENCE NORTH 1°24' WEST 25 FEET TO THE PLACE OF BEGINNING.

SCHEDULE B

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THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) WHICH ARISE BY REASON OF THE FOLLOWING:

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 RECORD.
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. DISCREPANCIES, CONFLICTS IN BOUNDARY LINES, SHORTAGE IN AREA, ENCROACHMENTS, OR ANY OTHER FACTS WHICH A CORRECT SURVEY WOULD DISCLOSE, AND WHICH ARE 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.
6. ANY LIEN OR RIGHT TO A LIEN, FOR SERVICES, LABOR OR MATERIALS HERETOFORE OR HEREAFTER FURNISHED, IMPOSED BY LAW AND NOT SHOWN BY THE PUBLIC RECORDS.
7. ANY ADVERSED CLAIM BASED UPON THE ASSERTION THAT
 - a. SOME PORTION OF THE LAND FORMS THE BED OR BANK OF A NAVIGABLE RIVER OR LAKE, OR LIES BELOW THE MEAN HIGH WATER MARK THEREOF.
 - b. THE BOUNDARY OF THE LAND HAS BEEN AFFECTED BY A CHANGE IN THE COURSE OR WATER LEVEL OF A NAVIGABLE RIVER OR LAKE.
 - c. THE LAND IS SUBJECT TO WATER RIGHTS, CLAIMS OR TITLE TO WATER, AND TO ANY LAW OR GOVERNMENTAL REGULATION PERTAINING TO WETLANDS.

THE FOLLOWING MATTERS WILL BE EXCEPTED IN SCHEDULE B OF THE POLICY TO BE ISSUED:

1. TAXES FOR THE YEAR 2006 ACCRUING AS A LIEN, BUT NOT YET DUE AND PAYABLE. PRIOR TAX INFORMATION AS FOLLOWS:

YEAR:	2005
STATUS:	PAID
AMOUNT:	\$790.57
SERIAL NO.:	21-037-0020
PARCEL 1	
YEAR:	2005
STATUS:	PAID
AMOUNT:	\$794.33
SERIAL NO.:	21-037-0021
PARCEL 2	
YEAR:	2005
STATUS:	PAID
AMOUNT:	\$801.94
SERIAL NO.:	21-037-0022
PARCEL 3	
YEAR:	2005
STATUS:	PAID
AMOUNT:	\$129.56
SERIAL NO.:	21-037-0023
PARCEL 4	
2. 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): OGDEN VALLEY NATURAL GAS IMPROVEMENT DISTRICT
DISTRICT(S): WEBER BASIN WATER CONSERVANCY DISTRICT

(Continued)

**ATTACHED TO AND MADE A PART OF FIDELITY NATIONAL TITLE
POLICY NO.: 1312-652035**

**ORDER NO. 91549
CONTINUATION OF SCHEDULE.**

3. ORDINANCE
RECORDED: DECEMBER 22, 1981
ENTRY NO.: 849262
BOOK/PAGE: 1394/1772
PURPOSE: CREATING AND ESTABLISHING WEBER COUNTY FIRE PROTECTION SERVICE AREA NO. 4,
TOGETHER WITH ANY CHARGES AND ASSESSMENTS LEVIED THEREBY.
4. 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.
5. EASEMENTS, AS EVIDENCED BY MESNE DOCUMENTS OF RECORD, INCLUDING, BUT NOT LIMITED TO A JUDGEMENT AND
DECREE, RECORDED FEBRUARY 18, 1988, AS ENTRY NO. 1038496, IN BOOK 1534, AT PAGE 1430.
AFFECTS PARCELS 3 AND 4
6. PETITION TO WEBER BASIN WATER CONSERVANCY DISTRICT FOR THE ALLOTMENT OF WATER
RECORDED: FEBRUARY 19, 1988
ENTRY NO.: 1038582
BOOK/PAGE: 1534/1615
SEE DOCUMENT FOR TERMS AND CONDITIONS CONTAINED THEREIN
AFFECTS PARCELS 1, 2 AND 3
7. TRUST DEED
DATED: JANUARY 20, 2006
RECORDED: JANUARY 23, 2006
ENTRY NO: 2155984
AMOUNT: \$65,000.00
EXECUTED BY: CRAIG L. KAMINSKI, TRUSTEE AND HEIDI A. KAMINSKI, TRUSTEE OF THE CRAIG AND HEIDI KAMINSKI
FAMILY TRUST, DATED JANUARY 28, 2004
TRUSTEE: INWEST TITLE SERVICES, INC.
BENEFICIARY: WILLIAM SCOTT RUSSELL