# **ALTA Commitment for Title Insurance**



Issued By Old Republic National Title Insurance Company

Public Records. erty. The term right, title, interest, does not modify or

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Commitment to

### NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

### **COMMITMENT TO ISSUE POLICY**

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

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If all of the Schedule B, Part I—Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

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Issued through the Office of Mountain View Title and Escrow, Inc. 5732 South 1475 East #100 Ogden, UT 84403 (801) 479-1191

Monroe Manual Tidold

A Stock Company

(612) 371-1111

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

400 Second Avenue South, Minneapolis, Minnesota 55401

ORT Form 4690 6/06 Rev. 8-1-16 ALTA Commitment for Title Insurance

it the Notice; the nd Schedule B,

File No.: 192775

Page 2

## 6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

### 7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

#### PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

#### 9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at http://www.alta.org/arbitration.

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# ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE A

### ISSUED BY

## **Old Republic National Title Insurance Company**

## Transaction Identification Data for reference only:

Issuing Agent:

Mountain View Title and Escrow, Inc.

Issuing Office:

5732 South 1475 East #100, Ogden, UT 84403

ALTA® Universal ID:

N/A

Loan ID Number:

N/A

Commitment Number: Issuing Office File Number:

192775 192775

Property Address:

2184 East Megan Circle, Ogden, UT 84403

Revision Number:

1. Commitment Date: October 27, 2021 at 8:00 A.M.

2. Policy to be issued:

**Proposed Policy Amount** 

(a) ALTA Owner's Policy

Homeowners

Proposed Insured:

(b) ALTA Loan Policy

Extended

Proposed Insured:

Lender

3. The estate or interest in the Land described or referred to in this Commitment is:

Fee Simple

4. Title to the said estate or interest in the Land is at the Commitment Date hereof vested in:

Scott L. Lindsay, or his successors in trust under the Scott L. Lindsay Living Trust, dated January 29, 2020

5. The Land is described as follows:

ALL OF LOT 7, COMBE SOUTH ESTATES NO. 2, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

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AMERICAN LAND TITLE ASSOCIATION

# ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART I

# Old Republic National Title Insurance Company

#### Requirements

File No.: 192775

All of the following Requirements must be met:

- The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
- 2. Pay the agreed amount for the estate or interest to be insured.
- 3. Pay the premiums, fees, and charges for the Policy to the Company.
- 4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
- Payment to or for the account of the grantors or mortgagors or the full consideration for the estate or interest to be insured.

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AMERICAN LAND TITLE ASSOCIATION

# ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART II

# ISSUED BY Old Republic National Title Insurance Company

### **Exceptions**

File No.: 192775

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

- Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
- 2. Water rights, claims to water or water rights, whether or not shown in the public records.
- 3. Taxes or assessments which are not now payable or which are not shown as existing liens by the records of any taxing authority that levies taxes or assessment on real property or by the public records.
- 4. 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, or claiming to be in possession, thereof.
- 5. Easements, liens encumbrances, or claims of easements, liens or encumbrances which are not shown by the public records.
- 6. 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.
- 7. 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.
- Taxes for the year 2021 have been paid in the amount of \$4,751.85. Taxes for the year 2022 are accruing as a lien but are not yet due or payable. SERIAL NUMBER: 07-749-0004
  - 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.
- 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, UINTAH HIGHLANDS IMPROV. DISTRICT, CENTRAL WEBER SEWER DISTRICT, WEBER / MORGAN HEALTH, JUDGMENT LEVY - W.C., PARAMEDIC FUND, WEBER FIRE DISTRICT, STATE ASSESS & COLLECT / MULTI CO, ASSESS & COLLECT / COUNTY, UNINCORP WEBER COUNTY, WEBER SCHOOL DIST JUDGMENT LEVY, WEBER AREA

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## ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART II

#### ISSUED BY

# Old Republic National Title Insurance Company

#### **Exceptions**

DISPATCH 911 AND EM. SERV. DIST.- (S-S), WEBER FIRE G.O. BOND - 2006 SERIES

- 10. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
- 11. 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.
- 12. Subject to easements, public utility and drainage easements, building setback lines, restrictions, dedications or offer for dedications if any, conditions of approval if any, and notes if any, all as set forth on the recorded plat of Combe South Estates No. 2 recorded as Entry Number: 2664839.

13. EASEMENT AND CONDITIONS CONTAINED THEREIN

Grantee:

THE MOUNTAIN STATES TELEPHONE AND TELEGRAPH COMPANY, A

**COLORADO CORPORATION** 

Location:

SEE DEED

Purpose:

THE RIGHT TO CONSTRUCT, OPERATE, MAINTAIN AND REMOVE SUCH

COMMUNICATION AND OTHER FACILITIES FROM TIME TO TIME, AS SAID GRANTEE MAY REQUIRE UPON, OVER, UNDER AND ACROSS THE DESCRIBED LAND.

Recorded:

November 1, 1918

Book: / Page:

N OF LIENS AND LEASES / 176

(EXACT LOCATION NOT DISCLOSED)

14. ORDINANCE NO. 2013-30

Purpose:

AN ORDINANCE OF WEBER COUNTY REZONING PROPERTY LOCATED AT

APPROXIMATELY 2150 EAST MEGAN CIRCLE (IN THE UINTAH HIGHLANDS AREA) FROM THE

RESIDENTIAL ESTATES-15 (RE-15) ZONE TO THE SINGLE-FAMILY RESIDENTIAL-1-10 (R-1-10) ZONE FOR THE PURPOSE OF DEVELOPING A SUBDIVISION (COMBE SOUTH ESTATES NO. 2) WITH CONSISTENT

ZONING STANDARDS.

Recorded:

October 31, 2013

Entry Number:

2662486

15. DEFERRING PUBLIC IMPROVEMENTS AGREEMENT

Dated:

November 15, 2013

By and Between:

COREY D. COMBE, TRUSTEE, LENORA J. COMBE, TRUSTEE AND KATHRYN J.

OLIVER AND WEBER COUNTY, UTAH

Recorded:

November 19, 2013

Entry Number:

2664841

16. CERTIFICATE OF CREATION OF THE NORTHERN UTAH ENVIRONMENTAL RESOURCE AGENCY Dated:

Recorded:

December 1, 2014 January 20, 2015

Entry Number:

2718461

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ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18) MV1

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## Page 2

Who we are		
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.	

What we do				
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.oldrepublictitle.com/privacy-policy  We collect your personal information, for example, when you:  Give us your contact information or show your driver's license Show your government-issued ID or provide your mortgage information Make a wire transfer  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.			
How does Old Republic Title collect my personal information?				
Why can't I limit all sharing?	Sharing for affiliates' everyday business purposes - information about your creditworthiness     Affiliates from using your information to market toyou     Sharing for non-affiliates to market toyou  State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> for your rights under state law.			

Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.			
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.  • Old Republic Title does not share with non-affiliates so they can market to you			
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.  • Old Republic Title doesn't jointly market.			

American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	Kansas City Management Group, LLC	L.T. Service Corp.
Lenders Inspection Company	Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.
Old Republic National Commercial Fitle Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company	Old Republic Title Company	Old Republic Title Companies, Inc.
Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon
Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.
RamQuest Software, nc.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	Surety Title Agency, Inc.	The Title Company of North Carolina
rident Land Transfer ompany, LLC				