Prospect Title Insurance Agency, LLC

1480 E. Ridgeline Dr.

Suite 102

South Ogden, UT 84405

(801) 443-2270

ALTA Buyer's Settlement Statement

File #: Prepared: 100690-23

07/14/2023

Property

Vacant

Settlement Date

07/17/2023

Disbursement Date 07/18/2023

**Escrow Officer:** Rachel Miller

Liberty, UT 84310 Hadlock sub parcel A

Buyer Seller

Your Cause Campaigns, LLC Edward Scott Ramsey and Sheri H. Ramsey, Co-Trustees

of The Ramsey Family Revocable Trust, dated

August 6, 2021

Lender

Description	Buyer	
	Debit	Credit
Primary Charges & Credits		
Sales Price of Property	\$701,000.00	
Deposit		\$20,000.00
Prorations/Adjustments		
Assessments 07/18/2023 to 01/01/2024	\$91.30	
County Taxes 01/01/2023 to 07/18/2023		\$214.92
Government Recording and Transfer Charges		
Recording Fees	\$40.00	
Deed: \$40.00		
Title Charges		
Title - E File Fee to Prospect Title Insurance Agency	\$5.00	
Title - Settlement Fee to Prospect Title Insurance Agency	\$350.00	
Miscellaneous Charges		
Water Transfer Fee to Liberty Irrigation	\$100.00	
	Debit	Credit
Subtotals	\$701,586.30	\$20,214.92
Due from Buyer	\$701,360.30	\$681,371.38
Totals	\$701,586.30	\$701,586.30

See signature addendum

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# Signature Addendum

## Acknowledgement We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement. We/I authorize Prospect Title Insurance Agency, LLC to cause the funds to be disbursed in accordance with this statement. Your Cause Campaigns, LLC 7/17/2023 Thomas Butler, Manager Thomas Butler, Manager Date -DocuSigned by: 7/17/2023 Rachel Miller

Date

Settlement Agent

# **Errors and Omission Form**

Date: 07/17/2023

Closing Agent: Prospect Title Insurance Agency, LLC

File Number: 100690-23

Property address: Vacant, Liberty, UT 84310

Please evidence your consent and agreement to the following by your execution of this instrument in the space provided below:

If any the documents evidencing and/or securing the above-referenced closing, misstate or inaccurately reflect the true and correct terms and provision of the closing and said misstatement or inaccuracy is due to unilateral mistake of any party, clerical error or mutual mistake of the parties, each party signing below agrees upon request of closing agent and in order to correct such misstatement or inaccuracy execute such new documents or initial such corrected original documents as closing agent may deem necessary to remedy any such inaccuracy or misstatement.

The	Ramsey Family Revocable Trust, date	ed August 6, 1	2021
Ву:			
	Edward Scott Ramsey, Co-Trustee		
By:			
,	Sheri H. Ramsey, Co-Trustee		
You	r Cause Campaigns, LLC		
By:	Thomas Butler, Manager Thomas Butler, Manager		
•	Thomas Butler, Manager		

## POLICY DELIVERY INSTRUCTIONS FOR BUYER

File No. 100690-23

RE:	Your Cause Campaigns, LLC Vacant, Liberty, UT 84310	
Please	indicate where you would like your Final Title Policy and	ecorded documents delivered
	[ ] Mail to the Property Address listed above	
	[X ] Mail to the following alternative address:	
	6232 West 10150 North, Highland, UT 84003	
Would	you also like a digital copied emailed to you?	
	[ ] Yes	
	Email Address:	
Please	indicate where you would like your Tax Notices for this pr	operty sent to.
	[ ] Mail to the Property Address listed above	
	[X ] Mail to the alternative address provided above [ ] Mail to the following address:	
		_
	Cause Campaigns, LLC	
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## TRANSACTION REVIEW STATEMENT

#### **CLOSING DOCUMENTS**

The parties have been given an opportunity to review all documents at closing and to seek independent advice or counsel concerning those documents, if desired. The parties agree that the only representations of Escrow Agent upon which they are entitled to rely or act are those that are in writing and executed by Escrow Agent and that the parties are not entitled to act or rely on conflicting oral or written terms or directions given to Escrow Agent prior to closing. The parties' execution and delivery of documents at closing shall, as between Escrow Agent and the parties, constitute the parties' agreements and directions to Escrow Agent whether or not Escrow Agent is a party to the documents. The terms of this paragraph shall not affect the parties' rights between themselves.

#### TITLE COMMITMENT

The undersigned, jointly and severally, have been provided the opportunity to review all documents prepared in conjunction with the above-captioned transaction including, but not limited, to Prospect Title Insurance Agency, LLC commitment to insure with file number 100690-23. Policy of title insurance issued under the above commitment will contain as exceptions to title the items shown in schedule "B" of said commitment as numbers inclusive, and any buyer financing instruments.

#### AUTHORIZATION TO RELEASE TILA-RESPA DISCLOSURES AND INFORMATION

The undersigned authorizes Prospect Title Insurance Agency, LLC to release information and documentation provided in this transaction to respective Real Estate Agents, their Brokers and other Title Companies involved in the transaction. Said documentation may include, but is not limited to, the Settlement Statement/Closing Disclosure, underwriting requirements to complete the transaction.

#### PRIVACY POLICY STATEMENT

The undersigned Party/parties hereby acknowledge that a copy of the Privacy Policy of Prospect Title Insurance Agency, LLC has been delivered with the title commitment. Additional copies can be provided at the request of the party/parties.

#### **UTILITIES AND WATER RIGHTS**

Escrow Agent shall not be responsible for the transfer of utilities. Escrow Agent shall not be responsible for the transfer of water rights or shares unless specifically instructed by the parties.

#### TAX REPORTING, WITHHOLDING AND DISCLOSURE

The parties are advised to seek independent advice concerning the tax consequences of this transaction, including but not limited to, their withholding, reporting and disclosure obligations. Escrow Agent does not provide tax or legal advice and the parties agree to hold Escrow Agent harmless from any loss or damage that the parties may incur as a result of their failure to comply with federal and/or state tax laws. WITHHOLDING OBLIGATIONS ARE THE EXCLUSIVE OBLIGATIONS OF THE PARTIES. ESCROW AGENT IS NOT RESPONSIBLE TO PERFORM THESE OBLIGATIONS UNLESS ESCROW AGENT AGREES IN WRITING TO DO SO.

### **DISBURSEMENT OF FUNDS**

Part of a title company's responsibility is to transfer title and disburse funds. Protecting all parties' interest, Prospect Title Insurance Agency, LLC complies with lender's escrow instructions and Utah state laws. Disbursement may only occur after receiving cleared funds, completing lender's escrow instructions and recording documents. If there is a delay in receiving and/or clearing funds or completing escrow instructions, any additional interest for underlying mortgage debt will be paid by mortgagor.

Prospect Title Insurance Agency, LLC calculates the daily interest on the loan (when applicable) to the closing date plus a 2-3 day cushion. (Note: interest on FHA loans is assessed for a full month. If payoff amounts are not received by close of business on the first day of the month, interest will accrue for the entire next month) To insure receipt of payoff funds, Prospect Title Insurance Agency, LLC will wire or express mail all payoffs outside Utah County.

The undersigned acknowledges that they have received a copy of this letter and will be responsible for accrued interest and lender fees until their loan is paid in full.

[ ] Proceeds will be picked up at Prospect Title Insurance Agency, LLC Office.	
[ ] Wire Funds	
Bank:	
Account#	
Name on Account:	
Routing Number:	
	MANAGEMENT AND
[]	
Mail to	
[ ] Other:	NEEDICATE AND ADDRESS.
[ ] Other:	
[ ] Call When Funded: Name:	
Phone:	
Email copy of Seller/Buyer closing documents to:	

#### **DEPOSIT OF FUNDS AND DISBURSEMENTS**

Escrow Agent shall place all funds received in escrow into a federally insured depository account specifically designated as a trust account. Escrow Agent may maintain a general trust account and individual accounts for specific escrows, subject to any specific terms and conditions of any written agreement between Buyer, Seller, and Escrow Agent. Absent specific written direction from both Seller and Buyer, Escrow Agent shall, as agent for Buyer and Seller, determine the identity of the depository institution. Escrow Agent shall not be responsible for any loss of funds occurring as a result of failure of the institution in which funds have been deposited, so long as Escrow Agent complies with the foregoing provisions relating to the type of depository institutions and accounts to be used. Earnings on funds held in Escrow Agent's escrow trust account shall be owned by and periodically disbursed to Escrow Agent as additional consideration for services actually performed by Escrow Agent. Funds may be paid from trust accounts only in accordance with the terms and conditions of Buyer's and Seller's instructions to Escrow Agent. In the event that Escrow Agent initiates or is joined as a party to any litigation relating to this escrow, Buyer and Seller jointly and severally agree to pay all costs, expenses and attorney fees incurred by Escrow Agent in such litigation. Escrow Agent shall be entitled, at its option, to be paid such costs, expenses and attorney fees from the funds deposited by the party(ies) with Escrow Agent.

#### **MISCELLANEOUS FEES**

The Settlement Statement may prescribe that certain release or reconveyance fees are payable to Escrow Agent. These fees are payable to Escrow Agent to compensate for facilitating and arranging the reconveyance or release of the encumbrance in question and are payable in the amounts indicated irrespective of whether additional reconveyance fees or charges may have been paid or are payable to any other party and irrespective of any limitation on reconveyance or release fees that may be prescribed. Escrow Agent may incur certain additional costs on behalf of the parties for services performed by third party providers. The fees charged by Escrow Agent for such services may include a mark up over the direct cost of such services to reflect the averaging of direct, administrative and overhead charges of Escrow Agent for such services.

#### LEGAL COUNSEL

Each party to any real estate transaction should consult with competent legal counsel and/or accountants in determining the legal and financial ramification of entering into and completing such transaction. Prospect Title Insurance Agency, LLC and its employees cannot and have not given legal advice or other counsel to either seller or buyer. Any comments made by the Escrow Agent concerning the transaction are not meant to provide legal or tax

advice, but only to aid in facilitating the closing as a neutral party. All documents are prepared at the instruction of the undersigned.

No verbal representations concerning the effects of documents prepared in conjunction with the subject transaction or the information shown in the above referenced commitment to insure have been made by Prospect Title Insurance Agency, LLC or its employees. If either seller or buyer have questions about the consequences of entering into the proposed transaction and the execution of documents prepared in conjunction therewith, they are hereby advised to seek competent legal counsel for adequate explanation thereof and other guidance as may be necessary.

#### TAX PRORATION AGREEMENT

The undersigned Buyer(s) and Seller(s) do hereby understand and agree the County may not have established general property taxes for the current year. The parties further understand and agree that the proration for said general property taxes, as provided on the settlement statements, were estimated and may increase or decrease when the actual bill is received. Accordingly, the Buyer(s) and Seller(s) do hereby hold Prospect Title Insurance Agency, LLC free and harmless from any liability or damages caused by an inaccurate proration for general property taxes resulting from any variation or difference in the actual general property taxes assessed for the current year.

Contact the Weber County Treasurer's office @ regarding any property tax questions. The tax serial number for the property is: 22-410-0004. Tax prorations were based on 394.13 per year.

All contingencies contained in the REPC executed by the undersigned in conjunct	ion with this transaction
have been met to the parties satisfaction and Prospect Title Insurance Agency, LLCis hereb	y instructed to complete
the closing of said transaction. All terms of the REPC remain in full force and effect.	

REAL ESTATE PURCHASE CONTRACT (REPC)	
All contingencies contained in the REPC executed by the undersigned in conjunct have been met to the parties satisfaction and Prospect Title Insurance Agency, LLCis hereby the closing of said transaction. All terms of the REPC remain in full force and effect.	
Buyer acknowledges a "walk through inspection" has been completed as outlined in S and to the best of their knowledge, the conditions mentioned in Sections 1.1, 4, 10.2 and 10.3	
Buyer hereby waives the right to complete a "walk through inspection" as provided in and accepts, to the best of their knowledge, the property is "as represented".	Section 11 of the REPC
Dated this 17th day of July, 2023	
The Ramsey Family Revocable Trust, dated August 6, 2021	
By: Edward Scott Ramsey, Co-Trustee	
By: Sheri H. Ramsey, Co-Trustee	
Your Cause Campaigns, LLC  By: Thomas Butler, Manager	
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Thomas Butler, Manager

## OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY AND ITS AGENT PROSPECT TITLE INSURANCE AGENCY, LLC PRIVACY POLICY NOTICE

#### Purpose of this notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Old Republic National Title Insurance Company and its agent Prospect Title Insurance Agency, LLC.

We may collect nonpublic information about you from the following sources:

Information we received from you such as on applications or other forms.

Information about your transactions we secure from our files, or from others.

Information we receive from a consumer reporting agency.

Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint market agreements:

Financial services providers such as companies engaged in banking, consumer finance, securities and insurance.

Non-financial companies such as envelope stuffers and other fulfillment service providers.

We do not disclose any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law.

We restrict access to nonpublic information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

ORT Privacy Policy 12.02.2008

# **Greenbelt Agreement**

Seller: Edward Scott Ramsey and Sheri H. Ramsey, Co-Trustees of The Ramsey Family Revocable Trust, dated August 6, 2021

Buyer: Your Cause Campaigns, LLC

Property: Vacant, Liberty, UT 84310

PLT File # 100690-23

The above referenced parties hereby agree that:

- 1) The property is currently under Farmland Assessment/Greenbelt status.
- 2) The buyer desires to keep the property in said Greenbelt status.
- 3) The buyer shall apply for and qualify to keep the property in said status and to hold the Seller harmless from any rollback tax that might be assessed in the event Buyer cannot or does not qualify.

2021

The Rar	nsey Family Revocable Trust, dated August 6
1	By: Edward Scott Ramsey, Co-Trustee
]	By:Sheri H. Ramsey, Co-Trustee
	Sherr II. Ramsey, Co-Trustee
	nuse Campaigns, LLC
]	By: Thomas Butler, Manager

Thomas Butler, Manager