ALTA Commitment for Title Insurance



Issued By Old Republic National Title Insurance Company

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.

If all of the Schodule 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.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I — Requirements; and Schedule B, Part II — Exceptions.

Issued through the Office of

title insurance agency

1993 North State Street Provo, Utab 84604 tel 801/377-1181

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

400 Second Avenue South, Minneapolis, Minnesota 55401 (812) 371-1111

Mack Bilony

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

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.
- 2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
- 3. The Company's liability and obligation is limited by and this Commitment is not valid without:
 - (a) the Notice;
 - (b) the Commitment to Issue Policy;
 - (c) the Commitment Conditions;
 - (d) Schedule A;
 - (e) Schedule B, Part I-Requirements;
 - (f) Schedule B, Part II—Exceptions; and
 - (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I—Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(ii) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

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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.

8. 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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Bartlett Title Insurance Agency, Inc.

1993 North State, Provo, Utah 84604 (801) 377-1181 Bruce I. Bartlett, President

TITLE COMMITMENT SCHEDULE A

1. Commitment Number:

BT-20745 (1st amended)

Effective Date:

09/21/23 @ 8:00 a.m.

3. Policy(ies) to be Issued:

Amount of Insurance:

Premium Amount:

(a) ALTA Owner's Policy (6/17/06)

\$7,540,000.00

\$ 13,007.00

Fieldstone Construction and Management Services, Inc., a Utah corporation

b) ALTA Loan Policy (6/17/06)

Endorsements:

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

Fee Simple

5. Title to the estate or interest in the Land is at the Effective Date vested in:

SODERBY, LLC, A UTAH LIMITED LIABILITY COMPANY

6. The Land referred to in this Commitment is located in **Weber** County, State of **Utah** and is described as follows:

See Exhibit "A" attached hereto and by this reference made a part hereof.

Property Known As:

3908 West 1800 South Ogden, UT 84401

Authorized Countersignature Bartlett Title Insurance Agency, Inc.

Exhibit "A"

Property Description

The land referred to is located in Weber County, State of Utah, and is described as follows:

THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 21, TOWNSHIP 6 NORTH, RANGE 2 WEST, SALT LAKE MERIDIAN, U.S. SURVEY, WEBER COUNTY, UTAH, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTH LINE OF SAID SECTION 21, SAID POINT BEING 1321.78 FEET NORTH 89°15'11" WEST ALONG THE SOUTH LINE OF SAID SECTION 21 FROM THE SOUTHEAST CORNER OF SAID SECTION 21 (SOUTHEAST CORNER BEING NORTH 00°42'33" EAST 2633.22 FEET FROM THE EAST QUARTER CORNER OF SAID SECTION 21); THENCE NORTH 89°15'11" WEST 1321.78 FEET TO THE SOUTH QUARTER CORNER OF SAID SECTION 21; THENCE NORTH 00°42'18" EAST 1317.81 FEET ALONG THE EAST LINE OF DEGIORGIO SUBDIVISION & DEGIORGIO SUBDIVISION PHASE 2 AND THE QUARTER SECTION LINE; THENCE SOUTH 89°13'37" EAST 1321.82 FEET; THENCE SOUTH 00°42'26" WEST 1317.21 FEET TO THE POINT OF BEGINNING.

(15-057-0006)

Commitment Number: BT-20745

SCHEDULE B - SECTION I REQUIREMENTS

The following are the requirements to be complied with and completed to the satisfaction of the Company before its policy of title insurance will be issued:

- (A) Show that restrictions or restrictive covenants have not been violated.
- (B) Pay the agreed amounts for the estate or interest in the land and/or the mortgage to be insured.
- (C) Pay us the premiums, fees and charges for the policy. (Pursuant to State of Utah Insurance Department Rule R590-153-5A, a cancellation fee of \$200.00 will be due if the transaction for which this commitment is furnished cancels.)
- (D) Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be properly authorized, executed, delivered and recorded in the Public Records.
- (E) You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on this land. We may then make additional requirements or exceptions.

NOTICE TO APPLICANT: The land covered herein may be serviced by cities, improvement districts, or utility companies that provided municipal type service for water, sewer, electricity, or other services that do not result in a lien, but for which service 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.

NOTE: If the applicant desires copies of the documents underlying any exception to coverage shown herein, the Company will furnish the same on request, if available, either with or without charge as appears appropriate.

NOTE: This Commitment is subject to such further matters that may appear of record at the time we are asked to record a Deed of Trust or any other documents.

NOTE: 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.

(F) Other:

- 1. Taxes for the year 2023 are now due and payable.
- 2. Payment necessary to pay the Greenbelt Rollback Taxes
- 3. Deed conveying title to Fieldstone Construction and and Management Services, Inc., a Utah corporation executed by SODERBY, LLC, a Utah limited liability company.
- 4. Bartlett Title may make other requirements or exceptions upon its review of the proposed documents creating the estate or interest to be insured or otherwise ascertaining details of the transaction.

Commitment Number: BT-20745

SCHEDULE B - SECTION II EXCEPTIONS

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 OF FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

Schedule B of the policy or policies to be issued will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the company:

- The lien of real estate taxes or assessments imposed on the title by a governmental authority that are not shown as existing liens by the records
 of any taxing authority that levies taxes or assessments on real property or in the public records.
- Any facts, rights, interest or claims which are not shown in the public records, but that could be ascertained by an inspection of the land or by
 making inquiry of persons in possession of the land.
- 3. Easements, claims of easements or encumbrances which are not shown by the public records
- 4. Any encroachment, encumbrance, violation, variation or adverse circumstance affecting the title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts which would be disclosed by and accurate and complete land survey of the land, and that are not shown in the public records.
- 5. Unpatented mining claims; reservations or exceptions in patents or in acts authorizing the issuance thereof; Indian treaty or aboriginal rights including, but not limited to, easements or equitable servitude; water rights, claims or title to water; and any service, installation, connection, maintenance, or construction charges for sewer, water, electricity or garbage.
- 6. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown in the public records.
- 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.
 - (Note: Exceptions 1 7 will be omitted on Lender's Policy.)
- 8. General property taxes for the year 2023 are now due and payable in the amount of \$88.00. Tax Serial No. 15-057-0006.
- 9. The effect of the 1969 Farmland Assessment Act, wherein there is a five (5) year roll-back provision with regard to assessment and taxation, by reason of that certain Application for Assessment and Taxation of Agricultural Land, recorded June 12, 2020 as Entry No. 3061278 of official records.
- 10. This property lies within the boundaries of Central Weber Sewer and Ogden City, and is subject to all charges and assessments levied thereunder.
- 11. Claim, right, title or interest to water or water rights as disclosed in Personal Representative's Deed, recorded April 06, 2016 as Entry No. 2786902 and in Personal Representative's Deed, recorded March 28, 2017 as Entry No. 2849540 of official records.
- 12. Right of Way, to construct, reconstruct, operate and maintain lines of telephone and telegraph consisting of such poles, wires, cables, conduits, guys, anchors and other fixtures and appurtenances as grantee may from time to time require upon, across and/or under said property, in favor of American Telephone and Telegraph Company, recorded May 09, 1929, in Book 3P at Page 503 of official records.
- 13. Resolution No. 27-2012, a Resolution confirming the tax to be levied for municipal services provided to the Unincorporated Area of Weber County, recorded December 13, 2012 as Entry No. 2610456 of official records.
- 14. Certificate of Creation of the Western Weber Park District, recorded August 01, 2017 as Entry No. 2870841 of official records.

- 15. Notice of an Impending Boundary Action for the Western Weber Park District, recorded August 01, 2017 as Entry No. 2870841 of official records.
- 16. Ordinance No. 2023-12, recorded July 27, 2023 as Entry No. 3292376 of official records.
- 17. Development Agreement between Weber County, Utah and Soderby, LLC, recorded July 27, 2023 as Entry No. 3292377 of official records.

Note: This Commitment includes a judgment and lien search on both the Owner(s) and Buyer(s) named herein (where applicable). The following names have been checked and none were found of public records except as shown herein: Fieldstone Construction and Management Services, Inc.; SODERBY, LLC

<u>Note:</u> The policy to be issued may contain an arbitration clause. When the amount of Insurance is less than the certain dollar amount set forth in any applicable arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.

Title Inquiries should be directed to Bruce Bartlett @ (801) 377-1181.

Weber County Geo-Gizmo

Recorder Surveyor Elections Planning Ma



https://www3.co.weber.ut.us/gis/maps/gizmo2/index.html



FACTS

WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, Why? share, and protect your personal information. Please read this notice carefully to understand what The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and employment information Mortgage rates and payments and account balances What? Checking account information and wire transfer instructions When you are no longer our customer, we continue to share your information as described in this notice. All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' How? personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions

Go to www.oldrepublictitle.com (Contact Us)

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 http://www.OldRepublicTitle.com/newnational/Contact/privacy.		
How does Old Republic Title collect my personal information?	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.		
Why can't I limit all sharing?	Sharing for affiliates' everyday business purposes - information about your creditworthiness Affiliates from using your information to market to you Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below 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	keting A formal agreement between non-affiliated financial companies that together material financial products or services to you. Old Republic Title doesn't jointly market.	

Other Important Information

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

merican First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
Recording Partners	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
ex Terrae National Title ervices, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch nformation Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma
Did 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.
Did Republic Title, Ltd.	Republic Abstract & Settlement , LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
rident Land Transfer Company, LLC				