

SCHEDULE A

Order Number: **6-066175 (Revised #1)**

1. Effective date: **November 17, 2015 at 7:45 a.m.**

2. Policy or Policies to be issued: Amount of Insurance
(a) ALTA Owner's \$

Proposed Insured: **TITLE REPORT ONLY-NO TITLE INSURANCE COMMITTED FOR**

(b) ALTA Loan \$

Proposed Insured:

(c) ALTA Loan \$

Proposed Insured:

3. The estate or interest in the land described or referred to in this Commitment and covered herein is

Fee Simple

4. Title to the fee simple estate or interest in said land is at the effective date hereof vested in:

Blaine H. Atkinson and Elaine B. Atkinson as Trustee(s) of the Blaine H. and Elaine B. Atkinson Family Trust, dated September 16th, 1994.

5. The land referred to in this Commitment is in the State of Utah, County of **Weber** and is described as follows:

SEE ATTACHED LEGAL DESCRIPTION.

Purported Address:

**2448 South 3500 West
Ogden Utah, 84401**

STATEMENT OF CHARGES

These charges are due and payable.

Commitment Only \$300.00

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LEGAL DESCRIPTION

Part of the Southwest Quarter of the Southwest Quarter of Section 27, Township 6 North, Range 2 West, Salt Lake Meridian, U.S. Survey: Beginning at a point 330 feet South and 40 feet East of the Northwest Corner of said Southwest Quarter of Southwest Quarter, and running thence East 620 feet; thence South 625.00 feet; thence West 150 feet; thence South 365 feet; thence West 145.25 feet; thence North 843.6 feet; thence West 324.75 feet; thence North 146.40 feet to the place of beginning.

Together with and excepting therefrom portions acquired and conveyed by that certain Boundary Line Agreement recorded November 20, 2007 as Entry No. 2305748.

Parcel No.: **15-076-0141**

SCHEDULE B – SECTION 1

Order Number: 6-066175

REQUIREMENTS

The following are the requirements to be complied with:

Item (a) Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.

Item (b) Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record.

TO-WIT:

NOTICE TO APPLICANT: The land covered herein may be serviced by districts, service companies and/or municipalities, which assess charges for water, sewer, electricity and any other utilities, etc. which are not covered by this Commitment or insured under a title insurance policy.

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: Any matter in dispute between you and the Company may be subject to arbitration as an alternative to court action pursuant to the Title Insurance Rules of the American Arbitration Association, 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.

1. **There are no requirements at this time.**

Your Order has been assigned to **Ruth Rubel** for full service escrow at **170 South Main, Suite 135, Salt Lake City, Utah 84101**. For any escrow/closing questions please call **(801) 433-0506**, or email **rrubel@backmantitle.com**.

Please direct any title inquiries concerning this commitment to **Steven Redford**.

NOTE: The following names have been checked for Judgments, Federal Tax Liens and Bankruptcies.

Blaine H. Atkinson

Elaine B. Atkinson

Blaine H. and Elaine B. Atkinson Family Trust

SCHEDULE B – SECTION 2

Order Number: 6-066175

EXCEPTIONS

The policy or policies to be issued will contain exceptions to the following unless the same are disposed of to the satisfaction of the Company:

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 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 material heretofore or hereafter furnished, imposed by law and not shown by the public records.
7. Any adverse 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.
8. Lien of taxes, now due and payable, but not yet delinquent:
Year: 2015 Paid
2015 Amount: \$1,286.54
Parcel No.: 15-076-0141
9. The land described herein is located within the boundaries of Weber County Taxing District No. 377, and is subject to any assessments levied thereby.
10. The land described herein is located within the boundaries of Central Weber Sewer, and is subject to any assessments levied thereby.
11. The land described herein is located within the boundaries of West Weber Taylor Cemetery, and is subject to any assessments levied thereby.
12. The land described herein is located within the boundaries of Taylor West Weber Culinary Water, and is subject to any assessments levied thereby.
13. The land described herein is located within the boundaries of Weber Fire District, and is subject to any assessments levied thereby.

14. All non-exclusive and exclusive easements and rights of ways which affect the Common Area, and which are appurtenant to the subject property, filed of record in the Recorder's Office of said County.
15. Reservations in favor of the Grantor
 Grantor: United States of America
 Recorded: August 31, 1889
 Book/Page: 1/181
 Wherein: Yet excluding and excepting from the transfer by these presents all mineral lands should any such be found to exist in the tracts described in the foregoing but this exclusion and exception according to the terms of the statute shall not be construed to include coal and iron lands.
16. The right of the Weber County Assessor to reassess the Tax Assessment on said property in accordance with UCA Sec. 59-2-506 as disclosed by that certain Annual Application for Assessment and Taxation of Agricultural Land 1969 Farmland Assessment Act:
 Recorded: February 25, 2008
 Entry No.: 2323355
17. Boundary Line Agreement, and the terms and conditions thereof:
 Between: Max G. and Melba R. Fredrickson, Trustees of The Fredrickson Family Trust
 And: Blaine H. and Elaine B. Atkinson, Trustees of the Blaine H. and Elaine B. Atkinson Family Trust
 And: Charles E. and Beverly F. Bailey, Trustees of The Charles E. Bailey and Beverly F. Bailey Family Trust
 Recorded: November 20, 2007
 Entry No.: 2305748
18. A Deed of Trust, and the terms and conditions thereof:
 Stated Amount: \$25,000.00
 Trustor(s): Blaine H. Atkinson and Elaine B. Atkinson
 Trustee: Bonneville Title Company
 Beneficiary: Goldenwest Credit Union
 Dated: April 25, 1991
 Recorded: April 30, 1991
 Entry No.: 1138353
 Book/Page: 1598/1836

SCHEDULE C

Order Number: **6-066175**

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 Name</u>	<u>Recording Date</u>	<u>Entry No.</u>	<u>Book</u>	<u>Page</u>
NONE				

PRIVACY POLICY

First American Title Insurance Company

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 to 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 a public record 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 website 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 received 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 service 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 the 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 to you.

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 that need to know that information to provide products or 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.