

COMMITMENT FOR TITLE INSURANCE
SCHEDULE A

File No. 146469

1. **Effective Date:** January 08, 2016 at 8:00 A.M.

2. **Policy or Policies To Be Issued:**

Amount of Insurance

(a) A.L.T.A. Owner's	2006 (Standard)	Amount Premium
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(b) A.L.T.A.. Loan	2006 (Standard)	Amount Premium
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Proposed Insured:
Lender

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

Fee Simple

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

PARCELS 1 AND 2:

Aren Zamani, Jeffery Callahan and Joseph Callahan or Kyla R. Callahan, or Their Successor, as Trustee Under Agreement with The Callahan Family Trust dated the 7th day of August, 2013, each as to an undivided 1/3 interest

PARCELS 3, 4, 6 AND 7:

R. Colby Keddington, Christine C. Keddington Husband and Wife as joint tenants

PARCEL 5:

Jeffrey M. Callahan, and Richard J. Vance

5. **The land referred to in this Commitment is described as follows:**

SEE EXHIBIT "A" ATTACHED HERETO

For information purposes only, the property address is purported to be:
Proposed Wilcox Camping and Boating, Resort 2nd Amendment, UT



EXHIBIT A
LEGAL DESCRIPTION

A TRACT OF LAND SITUATED IN THE SOUTHEAST QUARTER OF SECTION 16, TOWNSHIP 5 NORTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY, WEBER COUNTY, UTAH, AND BEING ALL OF LOTS 1, 2, 3, 4 AND 5 AND PART OF LOTS 5 AND 6, WILCOX CAMPING AND BOATING RESORT, WEBER COUNTY, UTAH, BEGINNING AT THE NORTHWEST CORNER OF LOT 1 OF SAID WILCOX CAMPING AND BOATING RESORT AS MONUMENTED BY A REBAR AND CAP, BEING ALSO THE NORTHWEST CORNER OF PARCEL "A" AS PER RECORD OF SURVEY NO. 3252, RECORD OF THE WEBER COUNTY SURVEYOR;
THENCE SOUTH 37°15'00" EAST 280.88 FEET ALONG THE EAST LINE OF SAID WILCOX CAMPING AND BOATING RESORT TO THE NORTHEAST CORNER OF THE WILCOX CAMPING AND BOATING RESORT, 1ST AMENDMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF;
THENCE SOUTH 53°22'30" WEST 147.93 FEET TO THE NORTHWEST CORNER OF SAID SUBDIVISION;
THENCE NORTH 48°06'09" WEST 73.16 FEET TO THE SOUTHWEST CORNER OF LOT 5, WILCOX CAMPING AND BOATING RESORT;
THENCE NORTH 49°00'18" WEST 56.69 FEET TO A REBAR AND CAP;
THENCE NORTH 30°15'42" WEST 82.63 FEET ALONG THE WEST LINE OF ORIGINAL LOTS 3 AND 4, WILCOX CAMPING AND BOATING RESORT;
THENCE NORTH 31°18'21" WEST 70.21 FEET ALONG THE WEST LINE OF ORIGINAL LOTS 2 AND 3 OF SAID SUBDIVISION;
THENCE NORTH 29°35'32" WEST 109.55 FEET ALONG THE WEST LINE OF ORIGINAL LOT 1 OF SAID SUBDIVISION TO A REBAR AND CAP;
THENCE NORTH 89°44'00" WEST 16.00 FEET TO A REBAR AND CAP;
THENCE SOUTH 29°14'33" EAST 267.67 FEET TO A REBAR AND CAP;
THENCE 68°26'33" WEST 9.37 FEET TO A REBAR AND CAP;
THENCE NORTH 45°15'48" WEST 178.49 FEET;
THENCE NORTH 30°23'13" WEST 129.49 FEET TO A REBAR AND CAP;
THENCE NORTH 89°44'23" WEST 27.44 FEET TO THE CENTERLINE OF A COUNTY ROAD;
THENCE NORTH 47°58'00" WEST 44.75 FEET ALONG SAID CENTERLINE;
THENCE NORTH 90°00'00" EAST 301.28 FEET;
THENCE SOUTH 37°15'00" EAST 39.35 FEET TO THE POINT OF BEGINNING.



**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B
PART I**

File No.: 146469

The following are the requirements to be complied with:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land/or the mortgage to be insured must be signed, delivered and recorded.
4. 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 the land. We may then make additional requirements or exceptions.
5. Payment to or for the account of the grantors or mortgagors or the full consideration for the estate or interest to be insured.
6. Proper instrument(s) creating the estate or interest to be insured executed and duly filed for record, to-wit:



**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B
PART II**

File No.: 146469

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

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. 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 Records.
3. 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.
4. Easements, liens, or encumbrances, or claims thereof, which are not shown by the Public Records.
5. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
6. (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; ditch rights; (d) minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel and other hydrocarbons in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities related thereto, whether or not the matters excepted under (a), (b), (c) or (d) are shown by the Public Records. 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.
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.
8. **PARCEL 1**
Taxes for the year 2015 have been paid in the amount of \$12.39. Taxes for the year 2016 are accruing as a lien but are not yet due or payable.
SERIAL NUMBER: 20-018-0004

PARCEL 2
Taxes for the year 2015 have been paid in the amount of \$359.66. Taxes for the year 2016 are accruing as a lien but are not yet due or payable.
SERIAL NUMBER: 20-019-0002

PARCEL 3
Taxes for the year 2015 have been paid in the amount of \$9.76. Taxes for the year 2016 are accruing as a lien but are not yet due or payable.
SERIAL NUMBER: 20-019-0014

PARCEL 4
Taxes for the year 2015 have been paid in the amount of \$7.13. Taxes for the year 2016 are accruing as a lien but are not yet due or payable.
SERIAL NUMBER: 20-019-0001



**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B
PART II**

PARCEL 5

Taxes for the year 2015 have been paid in the amount of \$1,177.31. Taxes for the year 2016 are accruing as a lien but are not yet due or payable.

SERIAL NUMBER: 20-019-0003

PARCEL 6

Taxes for the year 2015 have been paid in the amount of \$316.83. Taxes for the year 2016 are accruing as a lien but are not yet due or payable.

SERIAL NUMBER: 20-019-0004

PARCEL 7

Taxes for the year 2015 have been paid in the amount of \$1,082.72. Taxes for the year 2016 are accruing as a lien but are not yet due or payable.

SERIAL NUMBER: 20-019-0005

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

9. 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, EDEN CEMETERY DISTRICT, WEBER / MORGAN HEALTH, JUDGMENT LEVY - W.C., PARAMEDIC FUND, WEBER FIRE DISTRICT, STATE ASSESS & COLLECT / MULTI CO, ASSESS & COLLECT / COUNTY, OGDEN VALLEY GAS IMP DISTRICT, UNINCORP WEBER COUNTY, WEBER SCHOOL DIST JUDGMENT LEVY, WEBER AREA 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. RESERVATION IN PATENT

Purpose: RESERVING TO UNITED STATES OF AMERICA ANY VESTED AND ACCRUED WATER RIGHTS FOR MINING AGRICULTURAL, MANUFACTURING, ETC., AND SUBJECT TO THE RIGHT OF A PROPRIETOR OF A VEIN OR LODE TO EXTRACT AND REMOVE HIS ORE THEREFROM, SHOULD THE SAME BE FOUND TO PENETRATE OR INTERSECT THE PREMISES HEREBY GRANTED.

Book: 817 Page: 358

12. WATER RIGHTS

Purpose: SUBJECT TO THE RIGHTS OF DONALD EARL PECKENPAUGH TOGETHER WITH FULL RIGHT TO THE PERPETUAL USE OF A SUFFICIENT SUPPLY OF PIPED WATER FROM RESERVOIR IN WHEELER CANYON, FOR ALL CULINARY, BATHROOM, AND GARDENING PURPOSES AS RESERVED IN WARRANTY DEED.

Book: 114 Page: 7

13. EASEMENT AND CONDITIONS CONTAINED THEREIN

Grantee: THE MOUNTAIN STATES TELEPHONE AND TELEGRAPH COMPANY, ITS SUCCESSORS AND ASSIGNS



**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B
PART II**

Purpose: FOR THE RIGHT, PRIVILEGE AND AUTHORITY TO CONSTRUCT, RECONSTRUCT, OPERATE MAINTAIN AND REPAIR ITS LINES OF TELEPHONE AND TELEGRAPH.

Recorded: December 12, 1955

Entry Number: 247786

Book: 499 Page: 505

14. RIGHT OF WAY AND EASEMENT GRANT

Grantor: LOFTUS INVESTMENT, LTD

Grantee: TIMOTHY S. HOLDEN AND AMELIA J. HOLDEN

Location: SEE DEED

Purpose: FOR INGRESS AND EGRESS ONLY OVER THE PROPERTY

Dated: October 9, 2003

Recorded: December 5, 2003

Entry Number: 1996931

15. Subject to a 16' right of way through various lots as disclosed on dedication plat.

16. Subject to the Wheeler Creek and the effect of the meandering courses of said river upon the boundary description of the subject property.

17. Access to subject property is not from a dedicated street, therefore any access is assumed to be a prescriptive easement, in which Company is not insuring. Proposed Insured may be subject to maintenance, repair and/or alteration of said road, by agreement, which may or may not be of record.

18. RIGHT OF WAY AND EASEMENT GRANT

Grantor: NATHAN R. SCHULTZ

Grantee: PACIFICORP, AN OREGON CORPORATION, D/B/A ROCKY MOUNTAIN POWER ITS SUCCESSORS AND ASSIGNS

Location: AN EASEMENT FOR A RIGHT OF WAY 10 FEET IN WIDTH AND 40 FEET IN LENGTH, MORE OR LESS

Purpose: FOR THE CONSTRUCTION, RECONSTRUCTION, OPERATION, MAINTENANCE, REPAIR, REPLACEMENT, ENLARGEMENT, AND REMOVAL OF ELECTRIC POWER TRANSMISSION, DISTRIBUTION AND COMMUNICATION LINES AN ALL NECESSARY OR DESIRABLE ACCESSORIES AND APPURTENANCES THERETO, INCLUDING WITHOUT LIMITATION: SUPPORTING TOWERS, POLES, PROPS, GUYS AND ANCHORS, INCLUDING GUYS AND ANCHORS OUTSIDE OF THE RIGHT OF WAY; WIRES, FIBERS, CABLES AND OTHER CONDUCTORS AND CONDUITS THEREFOR; AND PADS, TRANSFORMERS, SWITCHES, VAULTS AND CABINETS, ALONG THE GENERAL COURSE NOW LOCATED BY GRANTEE ON, OVER, OR UNDER THE SURFACE OF THE REAL PROPERTY OF GRANTOR

Dated: April 9, 2012

Recorded: January 3, 2013

Entry Number: 2613866

NOTICE OF MORTGAGE

Dated: April 1, 2013

Recorded: April 5, 2013

Entry Number: 2628653

19. ANY MATTERS CONTAINED IN THAT CERTAIN SURVEY FROM MOUNTAIN ENGINEERING PERFORMED BY JESS W. HOLYOAK, UTAH LAND SURVEYOR REGISTRATION NO. 4804857, HAVING A JOB NO. 16-52.

20. CERTIFICATE OF CREATION OF THE NORTHERN UTAH ENVIRONMENTAL RESOURCE AGENCY

Dated: December 1, 2014



**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B
PART II**

Recorded: January 20, 2015
Entry Number: 2718461

21. NOTICE OF NON-BUILDABLE PARCEL

Dated: June 17, 2014
Recorded: June 17, 2014
Entry Number: 2690873
(AFFECTS PARCEL 5)

22. REVOLVING CREDIT DEED OF TRUST

Dated: March 24, 2014
Amount: \$100,000.00
Trustor: R. COLBY KEDDINGTON AND CHRISTINE C. KEDDINGTON
Beneficiary: ZIONS FIRST NATIONAL BANK
Trustee: ZIONS FIRST NATIONAL BANK
Recorded: April 4, 2014
Entry Number: 2681262
(AFFECTS PARCELS 4 AND 6)

23. DEED OF TRUST WITH ASSIGNMENT OF RENTS

Dated: December 18, 2014
Amount: \$70,000.00
Trustor: JEFFREY M. CALLAHAN AND RICHARD J. VANCE
Beneficiary: WESTERN MORTGAGE SERVICES CORPORATION
Trustee: EDWIN B. PARRY, ATTORNEY-AT-LAW
Recorded: December 19, 2014
Entry Number: 2715202
(AFFECTS PARCEL 5)

ASSIGNMENT OF TRUST DEED

Assignor: WESTERN MORTGAGE SERVICES CORPORATION
Assignee: IVAN ORVILLE JENSEN TRUST WITH IVAN ORVILLA JENSEN
Recorded: July 30, 2015
Entry Number: 2748531
(AFFECTS PARCEL 5)

24. REVOLVING CREDIT DEED OF TRUST

Dated: February 18, 2014
Amount: \$128,000.00
Trustor: R. COLBY KEDDINGTON AND CHRISTINE C. KEDDINGTON
Beneficiary: ZIONS FIRST NATIONAL BANK
Trustee: ZIONS FIRST NATIONAL BANK
Recorded: February 28, 2014
Entry Number: 2676864
(AFFECTS PARCEL 7)

25. JUDGMENTS WERE CHECKED AGAINST THE FOLLOWING NAMES AND NONE WERE FOUND TO BE OF RECORD:

AREN ZAMANI
JEFFERY CALLAHAN
THE CALLAHAN FAMILY TRUST



**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B
PART II**

R. COLBY KEDDINGTON
RICHARD J. VANCE

26. A 24 MONTH VESTING CHAIN OF TITLE HAS BEEN DONE AND THE FOLLOWING ITEMS WERE FOUND TO BE OF RECORD.

NONE

27. NOTICE TO APPLICANT: THE LAND HEREIN MAY BE SERVICED BY CITIES, IMPROVEMENT DISTRICTS, OR UTILITY COMPANIES THAT PROVIDED MUNICIPAL TYPE SERVICES FOR WATER, SEWER, ELECTRICITY OR OTHER SERVICES THAT DO NOT RESULT IN A LIEN, BUT FOR WHICH SERVICES 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.

28. NOTE: ANY MATTER IN DISPUTE BETWEEN YOU AND THE COMPANY MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION. YOU MAY REVIEW A COPY OF THE ARBITRATION RULES AT <http://www.alta.org>. 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.



STG Privacy Notice Stewart Title Companies

WHAT DO THE STEWART TITLE COMPANIES DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of the Stewart Title Guaranty Company and its title affiliates (the Stewart Title Companies), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as the Stewart Title Companies, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do we share	Can you limit this sharing?
For our everyday business purposes— to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes—to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies. <i>Our affiliates may include companies with a Stewart name; financial companies, such as Stewart Title Company</i>	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness.	No	We don't share
For our affiliates to market to you — For your convenience, Stewart has developed a means for you to opt out from its affiliates marketing even though such mechanism is not legally required.	Yes	Yes, send your first and last name, the email address used in your transaction, your Stewart file number and the Stewart office location that is handling your transaction by email to optout@stewart.com or fax to 1-800-335-9591.
For non-affiliates to market to you. Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

SHARING PRACTICES

How often do the Stewart Title Companies notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do the Stewart Title Companies 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, file, and building safeguards.
How do the Stewart Title Companies collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ request insurance-related services ▪ provide such information to us <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p>
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact us: If you have any questions about this privacy notice, please contact us at: Stewart Title Guaranty Company, 1980 Post Oak Blvd., Privacy Officer, Houston, Texas 77056

STG Privacy Notice 2 (Rev 01/26/09) Independent Agencies and Unaffiliated Escrow Agents

WHAT DO/DOES THE Mountain View Title and Escrow DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Mountain View Title and Escrow, and its affiliates (" N/A "), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as Mountain View Title and Escrow, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies.	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For non-affiliates to market to you. Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

Sharing practices

How often do/does Mountain View Title and Escrow notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do/does Mountain View Title and Escrow protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How do/does Mountain View Title and Escrow collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • request insurance-related services • provide such information to us <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p>
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact Us

If you have any questions about this privacy notice, please contact us at: Mountain View Title and Escrow, 5732 South 1475 East, #100, Ogden, UT 84403

ALTA Commitment Form
COMMITMENT FOR TITLE INSURANCE
Issued by
STEWART TITLE GUARANTY COMPANY

STEWART TITLE GUARANTY COMPANY, a Texas Corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate six months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

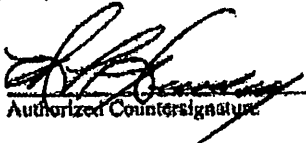
The Company will provide a sample of the policy form upon request.

This Commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.


Countersigned by:

Mountain View Title and Escrow
5732 South 1475 East
#100
Ogden, UT 84403
(801) 479-1191


Authorized Countersignature

stewart
title guaranty company





Matt Morris
President and CEO



Denise Carraux
Secretary



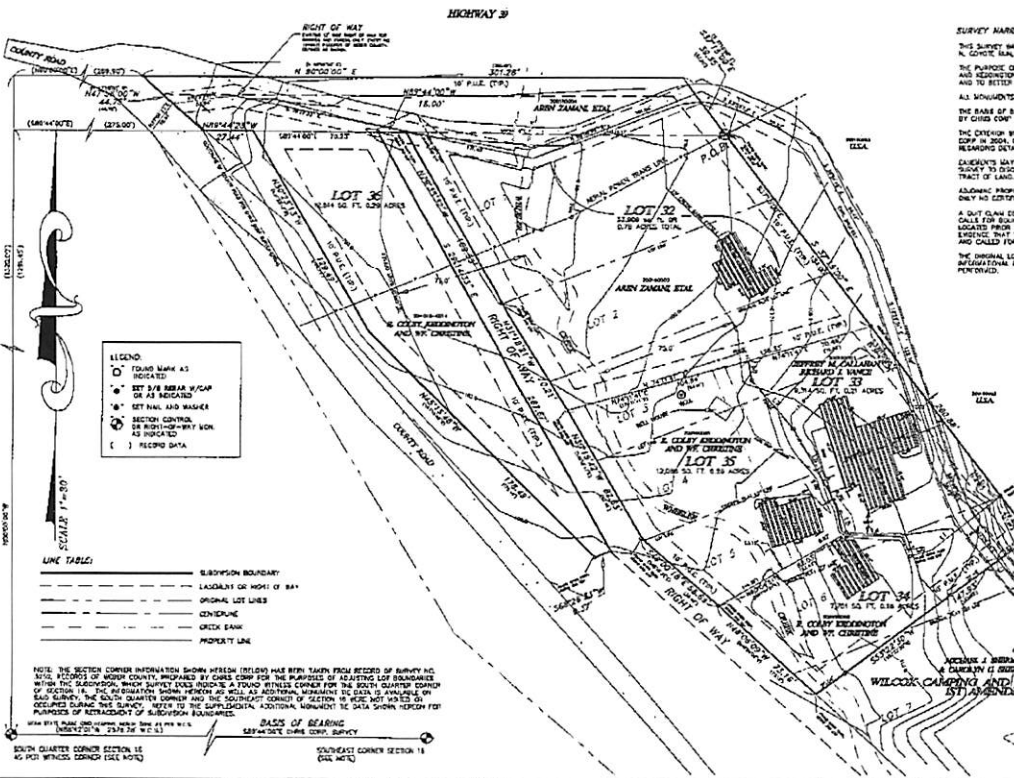
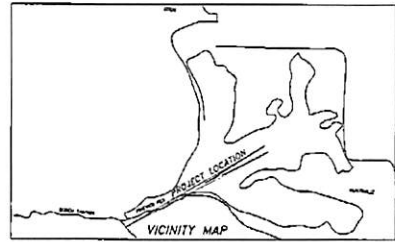
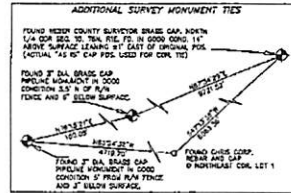
CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. *The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at < <http://www.alta.org/>>.*

All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston, Texas 77252.

**PRELIMINARY PLAN
WILCOX CAMPING AND BOATING RESORT
2ND AMENDMENT**

PART OF ORIGINAL LOTS 1, 2, 3, 4, 5, 6 AND 7,
ALSO BEING ALL OF ADJUSTED PARCELS A, B AND C
WILCOX CAMPING & BOATING RESORT
A PART OF THE SOUTHEAST QUARTER OF SECTION 16, T6N, R1E



SURVEY NARRATIVE:

THIS SURVEY WAS PERFORMED AND PLAT PREPARED AT THE REQUEST OF JEFF CALLAHAN, 1621 W. 16TH ST., SALT LAKE CITY, UTAH. THE SURVEYOR HAS CONDUCTED THIS SURVEY IN ACCORDANCE WITH THE SURVEYING ACTS OF THE STATE OF UTAH, AND THE SURVEYOR HAS CONDUCTED THIS SURVEY IN ACCORDANCE WITH THE SURVEYING ACTS OF THE STATE OF UTAH.

BOUNDARY DESCRIPTION

A TRACT OF LAND SITUATE IN THE SOUTHWEST QUARTER OF SECTION 16, T6N, R1E, COUNTY OF KANE, STATE OF UTAH, BEING THE SOUTHWEST QUARTER OF SECTION 16, T6N, R1E, COUNTY OF KANE, STATE OF UTAH, AND BEING ALL OF LOTS 1, 2, 3, 4, 5, 6 AND 7 AND PART OF LOTS 8 AND 9, BLOCK CAMPING AND BOATING RESORT, BEING THE SOUTHWEST QUARTER OF SECTION 16, T6N, R1E, COUNTY OF KANE, STATE OF UTAH.

NOTES:

1. THE TYPOTHESIS AND THE LOCATION OF THIS SUBDIVISION ARE SHOWN ON THE PLAT AND THE TYPOTHESIS ARE SHOWN ON THE PLAT.

2. THE SUBDIVISION LIES IN ZONE 8 OF THE FLOODPLAIN.

OWNER'S DECLARATION AND CERTIFICATION

WE, THE UNDERSIGNED OWNERS OF THE WEBCO COUNTY TRACTS OF LAND, DO HEREBY SET APART AND SUBDIVIDE THE SAME INTO THE SEVERAL PLATS AND LOTS SHOWN HEREON AND WE HEREBY CERTIFY THAT WE ARE THE LEGAL OWNERS OF SAID TRACTS OF LAND AND WE HEREBY CERTIFY THAT WE HAVE FULL POWER AND AUTHORITY TO MAKE SAID SUBDIVISION AND WE HEREBY CERTIFY THAT WE HAVE FULL POWER AND AUTHORITY TO MAKE SAID SUBDIVISION AND WE HEREBY CERTIFY THAT WE HAVE FULL POWER AND AUTHORITY TO MAKE SAID SUBDIVISION.

ACKNOWLEDGMENT

STATE OF _____

COUNTY OF _____

ON THE ____ DAY OF _____, 20__

THE PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED NOTARIAL PUBLIC JEFF CALLAHAN AND WE, CHRISTINE BENDERSON, JEFFREY M. CALLAHAN, JACOB A. HANSEN AND TRAVIS W. HANSEN, SOLE OWNERS OF SAID TRACTS OF LAND, AND WE HEREBY CERTIFY THAT WE ARE THE LEGAL OWNERS OF SAID TRACTS OF LAND AND WE HEREBY CERTIFY THAT WE HAVE FULL POWER AND AUTHORITY TO MAKE SAID SUBDIVISION AND WE HEREBY CERTIFY THAT WE HAVE FULL POWER AND AUTHORITY TO MAKE SAID SUBDIVISION.

BY COMMISSION EXPIRES _____ NOTARY PUBLIC
RELEASING IN _____

CERTIFICATE OF SURVEYOR

I, JEFF CALLAHAN, A REGISTERED PROFESSIONAL LAND SURVEYOR, LICENSED LICENSE NO. 80934, AS PROVIDED BY THE LEGISLATURE OF THE STATE OF UTAH, AND I HEREBY CERTIFY THAT THE SUBDIVISION SHOWN ON THIS PLAT WAS CONDUCTED BY ME OR UNDER MY DIRECT SUPERVISION AND I AM A MEMBER OF THE SURVEYING BOARD OF THE STATE OF UTAH. I HEREBY CERTIFY THAT THE SURVEYING ACTS OF THE STATE OF UTAH HAVE BEEN FULLY COMPLIED WITH AND I HEREBY CERTIFY THAT THE SURVEYING ACTS OF THE STATE OF UTAH HAVE BEEN FULLY COMPLIED WITH AND I HEREBY CERTIFY THAT THE SURVEYING ACTS OF THE STATE OF UTAH HAVE BEEN FULLY COMPLIED WITH.

WILCOX CAMPING AND BOATING RESORT 2ND AMENDMENT

WILCOX COUNTY RECORDER

FILE NO. _____ FILE FEE \$ _____

DATE OF RECORD _____

RECORDED FOR _____

WILCOX COUNTY RECORDER _____

<p>WILCOX COUNTY ATTORNEY</p> <p>I have examined the financial guarantees and other documents associated with this subdivision plat and in my opinion they conform with the County Ordinance applicable thereto and are in force and effect.</p> <p>Signed this ____ day of _____, 20__</p> <p>Signature _____</p>	<p>WILCOX COUNTY SURVEYOR</p> <p>I hereby certify that the Aarar County Surveyor's Office has reviewed this plat for mathematical correctness, section corner data, and for conformity with laws and monuments on record in County Offices. The approval of this plat by the Wilcox County Surveyor does not relieve the Registered Land Surveyor who executed this plat from the responsibilities and/or liabilities associated therewith.</p> <p>Signed this ____ day of _____, 20__</p> <p>Signature _____</p>	<p>WILCOX COUNTY PLANNING COMMISSION</p> <p>This is to certify that this subdivision plat was duly approved by the Wilcox County Planning Commission on the ____ day of _____, 20__.</p> <p>Chairman, Wilcox County Planning Commission _____</p>	<p>WILCOX COUNTY ENGINEER</p> <p>I hereby certify that the required public improvement standards and drawings for this subdivision conform with County Ordinance and the amount of the financial guarantee is sufficient for the installation of these improvements.</p> <p>Signed this ____ day of _____, 20__</p> <p>Signature _____</p>	<p>WILCOX COUNTY COMMISSION</p> <p>This is to certify that this subdivision plat, the description of streets and other public ways and financial guarantee of public improvements associated with this subdivision, thereon are hereby approved and accepted by the Commissioners of Wilcox County, Utah this ____ day of _____, 20__.</p> <p>Chairman, Wilcox County Commission _____</p> <p>Attest: _____</p> <p>Title: _____</p>
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MOUNTAIN ENGINEERING

P.O. BOX 309
MORGAN, UTAH 84050
TEL (801) 876-3978 FAX 876-3979

REVISIONS

NO.	DATE	DESCRIPTION
1	2/12/20	ISSUED FOR RECORD
2	2/12/20	RECORDED

DESIGNED BY: J.A.H.

DRAWN BY: J.M.P.

DATE: FEBRUARY 2020

WILCOX CAMPING AND BOATING RESORT,

2020 FOLIO 1011-1-12-20, SALT LAKE COUNTY, UTAH 84143

707 FOLIO 1011-1-12-20, SALT LAKE COUNTY, UTAH 84143

PART OF S.E. 1/4. SEC. 16, T.6N., R.1E., S.L.B. & M.
WILCOX CAMPING & BOATING RESORT

IN WEBER COUNTY

SCALE 1" = 60'

AREN ZAMANI ETAL
(200180004)

PARCEL 1

PARCEL 2

PARCEL 4

PARCEL 6

PARCEL 7

SEE PAGE 1

WILCOX CAMPING &
BOATING RESORT 1ST AMD
SEE PG. 146

SEE PAGE 18

U.S.A.
(200190013)
10,638 SQ FT

FREDERICK P GOLDE
& WIFE DEBORAH L
200190009
7,998 SQ FT

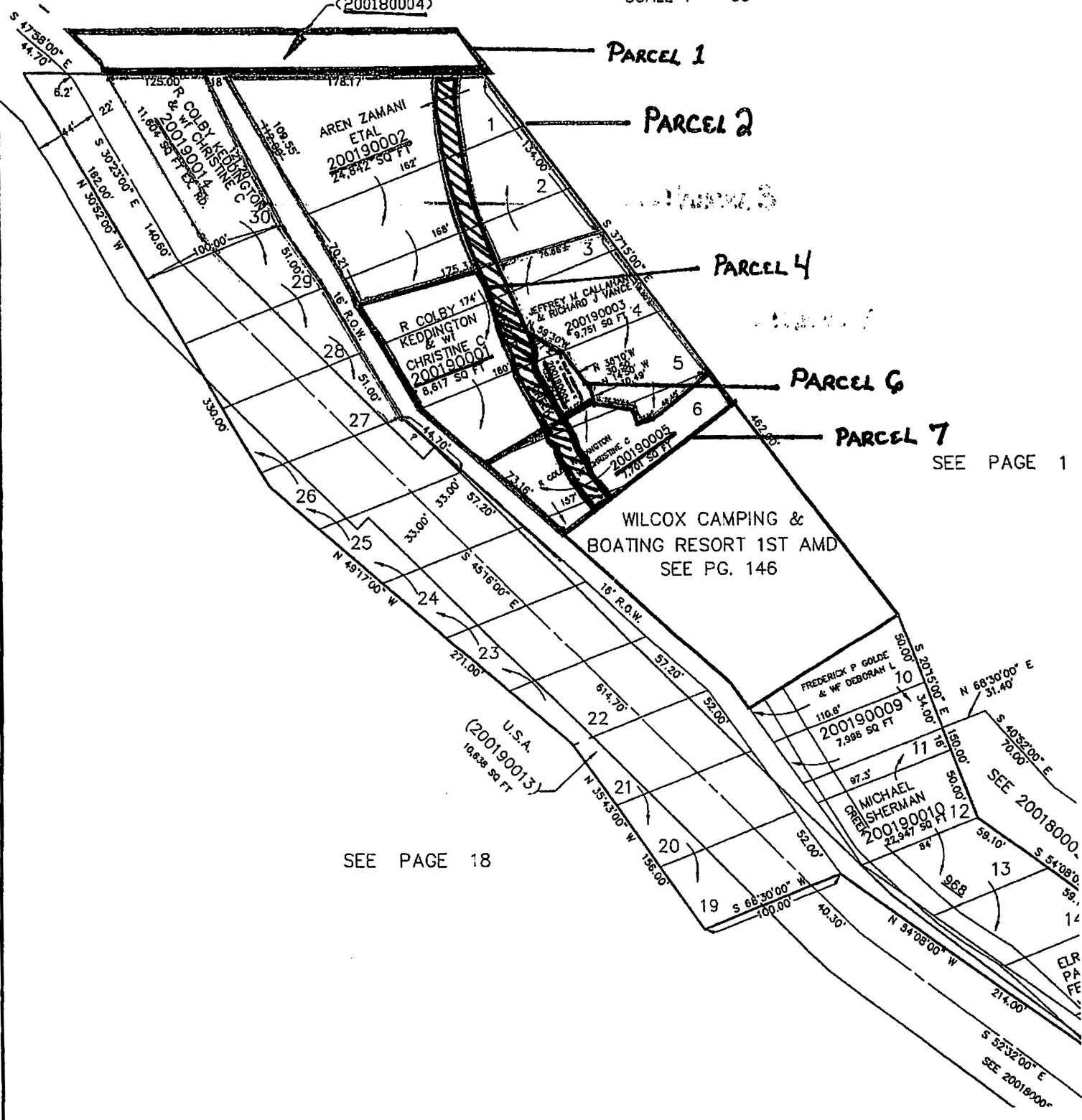
MICHAEL
SHERMAN
200190010
22,947 SQ FT

AREN ZAMANI
ETAL
200190002
24,342 SQ FT

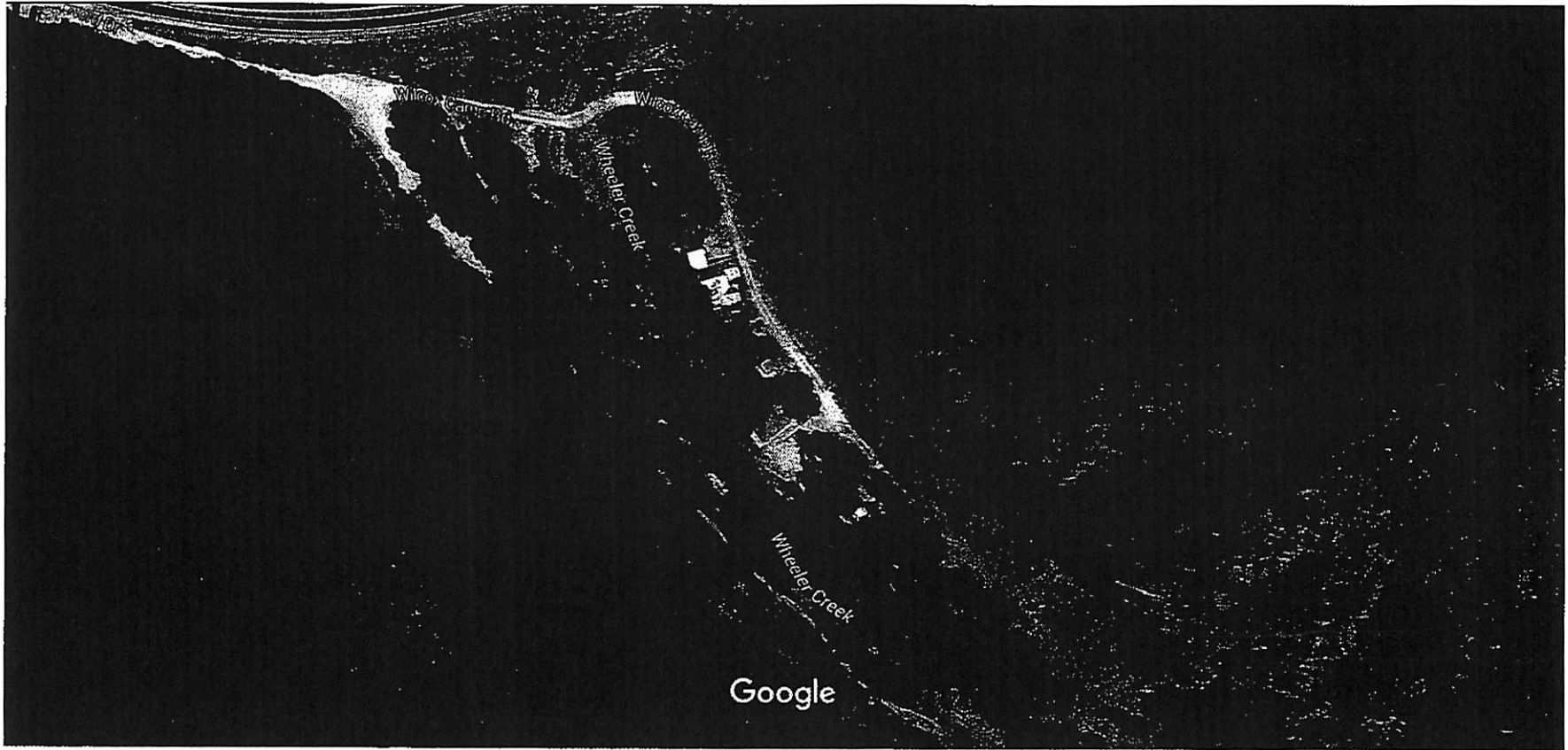
R COLBY 174'
KEDDINGTON
& WIFE
CHRISTINE C
200190001
8,617 SQ FT

JEFFREY M CALLAHAN
& RICHARD J VANCE
200190003
9,751 SQ FT

WILCOX
CHRISTINE C
200190005
7,701 SQ FT



Google Maps



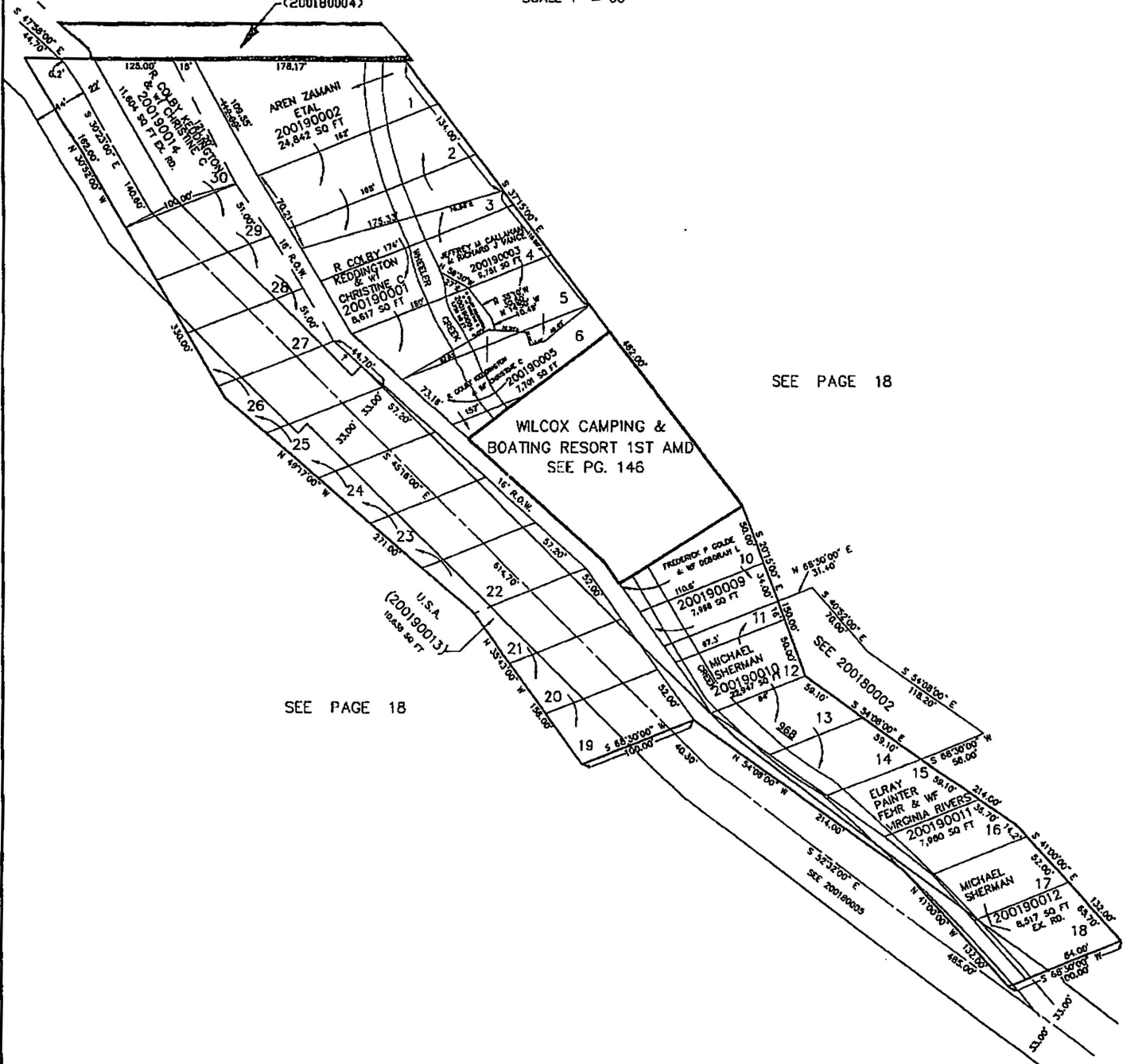
Imagery ©2016 Google, Map data ©2016 Google 100 ft

PART OF S.E. 1/4. SEC. 16, T.6N., R.1E., S.L.B. & M.
WILCOX CAMPING & BOATING RESORT

IN WEBER COUNTY

SCALE 1" = 60'

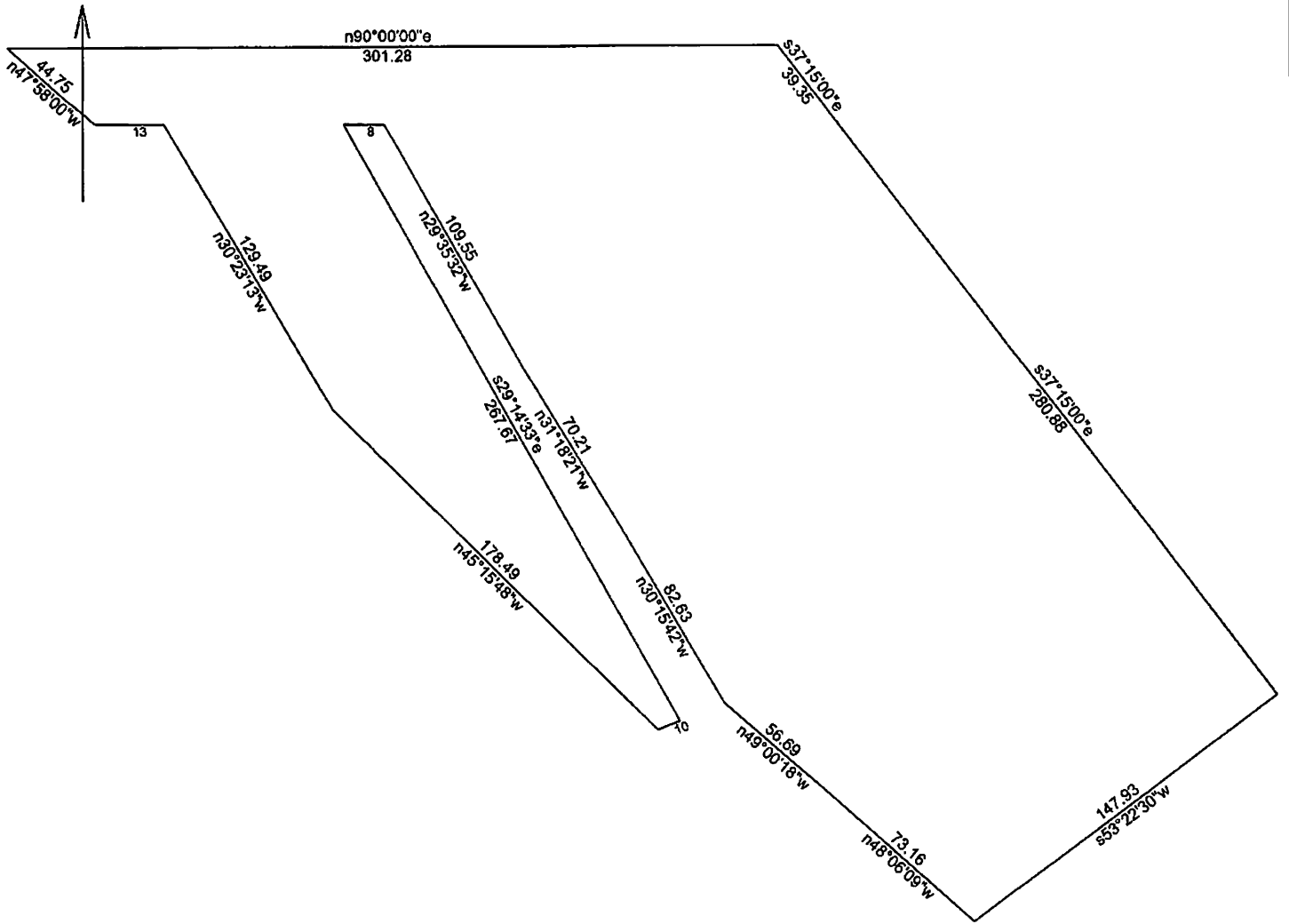
AREN ZAMANI ETAL
(200180004)



SEE PAGE 18

WILCOX CAMPING & BOATING RESORT 1ST AMD
SEE PG. 146

SEE PAGE 18



2/8/2016

Scale: 1 inch= 64 feet

File: survey.ndp

Tract 1: 1.7339 Acres (75527 Sq. Feet), Closure: n00.0000e 0.00 ft. (1/999999), Perimeter=1835 ft.

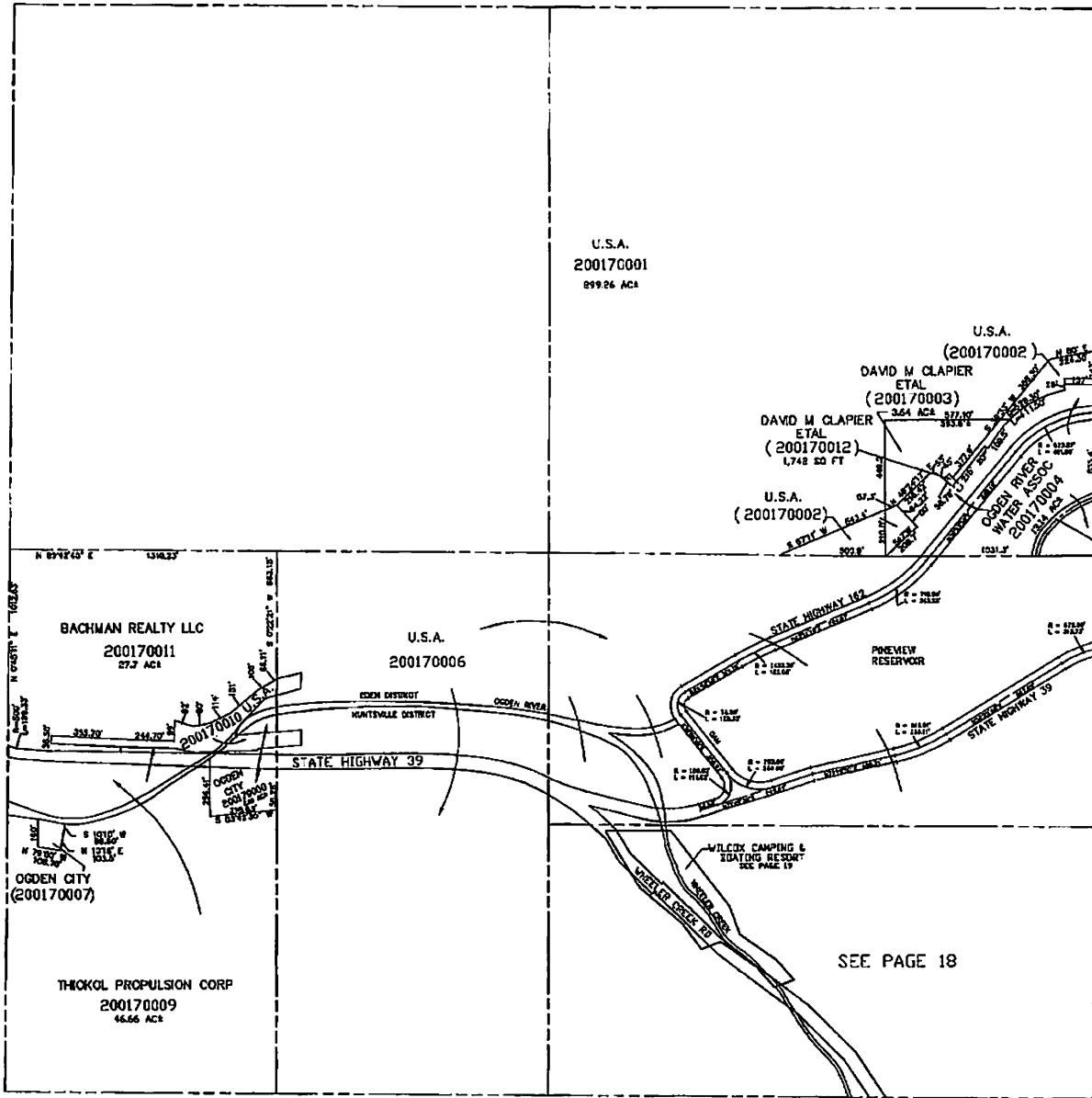
01 s37.1500e 280.88	11 n45.1548w 178.49
02 s53.2230w 147.93	12 n30.2313w 129.49
03 n48.0609w 73.16	13 n89.4423w 27.44
04 n49.0018w 56.69	14 n47.5800w 44.75
05 n30.1542w 82.63	15 n90.0000e 301.28
06 n31.1821w 70.21	16 s37.1500e 39.35
07 n29.3532w 109.55	
08 n89.4400w 16	
09 s29.1433e 267.67	
10 s68.2633w 9.37	

SECTION 16, T.6N., R.1E., S.L.B. & M.

IN WEBER COUNTY
SCALE 1" = 400'

TAXING UNIT: 317

SEE PAGE 4



SEE PAGE 20

SEE PAGE 16

SEE PAGE 18

SEE PAGE 34

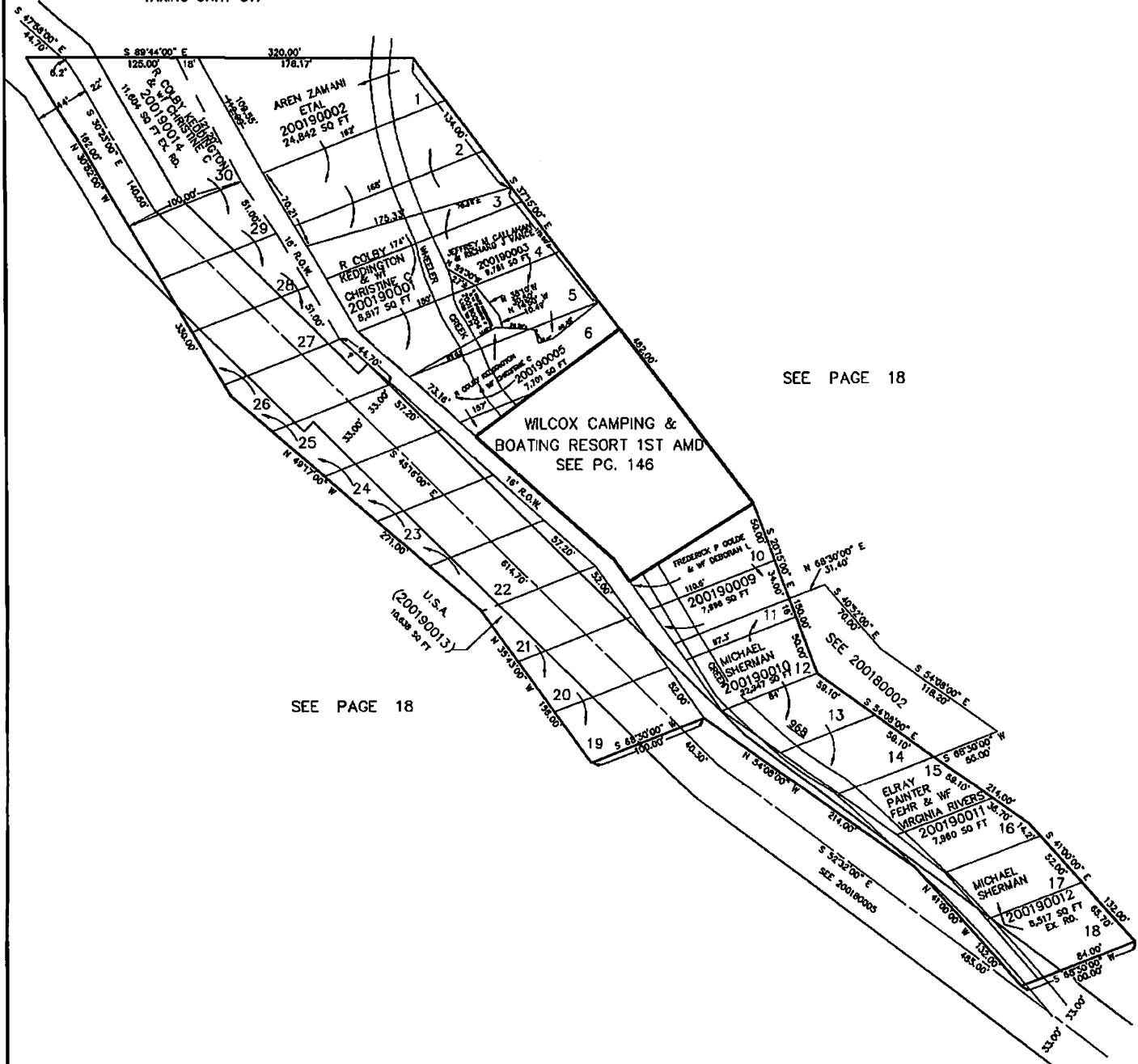
FIELD AND HERETOFORE DATA ACCORDING TO THE U.S. DEPT. OF INTERIOR BUREAU OF LAND MANAGEMENT, PROCESS AND Delineation OF HERETOFORE U.S. & 30 FROM C.S. 2002-03 TO BE OPENED FOR HIGHWAY 162 U.S. 2004-03 TO STA. 6248223 FOR HIGHWAY 162 U.S. 2004-03 TO STA. 6248223 FOR HIGHWAY 162

PART OF S.E. 1/4. SEC. 16, T.6N., R.1E., S.L.B. & M.
WILCOX CAMPING & BOATING RESORT

IN WEBER COUNTY

SCALE 1" = 60'

TAXING UNIT: 317



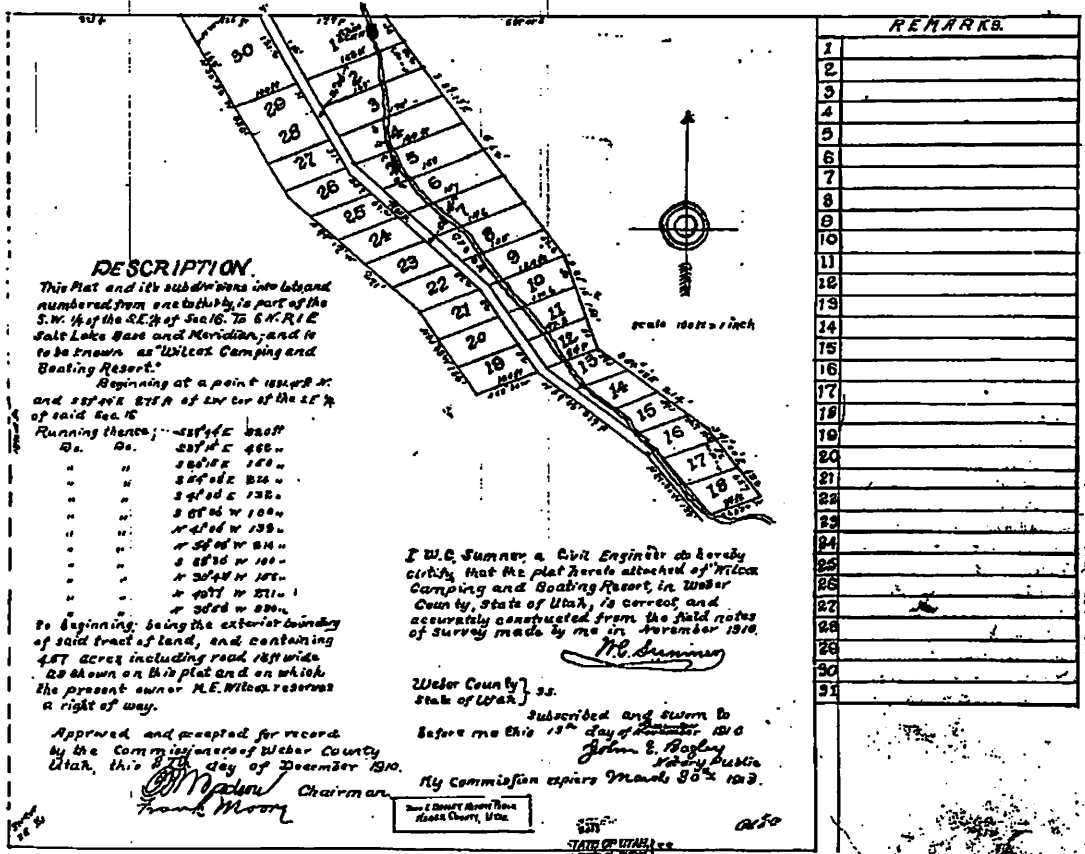
SEE PAGE 18

SEE PAGE 18

6-49
4-57

WILCOX CAMPING AND BOATING RESORT.

57



DESCRIPTION.
 This Plat and its subdivisions into lots and numbered from one to thirty is part of the S.W. 1/4 of the SE 1/4 of Sec. 16, T. 6 N. R. 1 E Salt Lake Base and Meridian, and it to be known as "Wilcox Camping and Boating Resort."

Beginning at a point 182.00' N. and 227.00' E. of SW cor of the SE 1/4 of said Sec. 16.

Running thence; -- as follows: --
 20. S. 25° 15' E. 45.00'
 " " S. 25° 15' E. 100.00'
 " " S. 25° 15' E. 100.00'
 " " S. 25° 15' E. 100.00'
 " " N. 75° 00' W. 100.00'
 " " N. 75° 00' W. 100.00'
 " " S. 85° 00' W. 100.00'
 " " N. 30° 00' W. 100.00'
 " " N. 30° 00' W. 100.00'
 " " N. 30° 00' W. 100.00'
 " " N. 30° 00' W. 100.00'
 " " N. 30° 00' W. 100.00'
 " " N. 30° 00' W. 100.00'

To beginning, being the exterior boundary of said tract of land, and containing 4.87 acres including road 167 ft wide shown on this plat and on which the present owner H.E. Wilcox reserves a right of way.

Approved and accepted for record by the Commissioners of Weber County Utah, this 15th day of December 1910.

J. W. Sumner
 Chairman

I, W. E. Sumner, a Civil Engineer do hereby certify that the plat hereto attached of Wilcox Camping and Boating Resort, in Weber County, State of Utah, is correct and accurately constructed from the field notes of survey made by me in November 1910.

W. E. Sumner

Subscribed and sworn to before me this 15th day of December 1910
 John E. Boggs
 County Clerk

My Commission expires March 30th 1913.

W. J. Larsson
 County Surveyor

STATE OF UTAH
 COUNTY OF WEBER
 My Commission expires March 30th 1913
 9th day of December 1910
John E. Boggs
 County Clerk

4-57
 6-49