

Commitment for Title Insurance



Issued By Old Republic National Title Insurance Company

Old Republic National Title Insurance Company, a Florida 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 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 (6) 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.

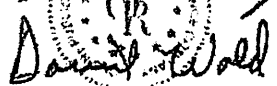
The Company will provide a sample of the policy form upon request.

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

Continued on back page

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

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By  President
Attest  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 and Stipulations.
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 Stipulations 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.aita.org/>.

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

File No.: 147793

1. Effective Date: April 05, 2016 at 8:00 AM

2. Policy or Policies to be issued:

Amount of Insurance

(a) A.L.T.A. Owner's Policy 2006 (Standard)

**Amount:
Premium:**

Proposed Insured:

(b) A.L.T.A. Loan Policy 2006 (Extended)

**Amount:
Premium:**

Proposed Insured:

Endorsements

9, 22, 8.1

Premium

\$60.00

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

Fee Simple

4. Title to the said estate or interest in said land is at the Effective Date vested in:

Jeffery C. Gay and Patricia J. Gay, Joint Tenants

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

ALL OF LOT 2, RY-KY ACRES SUBDIVISION, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

For information purposes only, the property address is purported to be:
1002 North 7800 East, Huntsville, UT 84317

Old Republic National Title Insurance Company



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

File No. 147793

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:

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File No. 147793
ALTA Commitment Sch B I

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

File No. 147793

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. Water rights, claims to water or water rights, whether or not shown in the public records.
3. Taxes or assessments which are not now payable or which are not shown as existing liens by the records of any taxing authority that levies taxes or assessment on real property or by the public records.
4. Any facts, rights, interest, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession, or claiming to be in possession, thereof.
5. Easements, liens encumbrances, or claims of easements, liens or encumbrances which are not shown by the public records.
6. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
7. Taxes for the year 2015 have been paid in the amount of \$2,678.29. Taxes for the year 2016 are accruing as a lien, but are not yet due or payable.
SERIAL NUMBER: 21-062-0002

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.

8. 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, 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

9. 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
10. Subject to all existing roads, streets, alleys, ditches, reservoirs, utilities, canals, pipe lines, power, telephone, sewer, gas or water lines, and right of way and easements thereof.
11. A seven (7) foot Public Utility and Drainage Easement over all sides of said property as disclosed on dedication plat.

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File No. 147793
ALTA Commitment Sch B II

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

File No. 147793

12. A twenty (20) foot Drainage Easement running thru said lot; as disclosed on dedication plat.
13. Notes, Conditions and/or Restrictions as disclosed on dedication plat.
14. CERTIFICATE OF CREATION OF THE NORTHERN UTAH ENVIRONMENTAL RESOURCE AGENCY
Dated: December 1, 2014
Recorded: January 20, 2015
Entry Number: 2718461
15. AFFIDAVIT
Dated: March 9, 2015
Recorded: March 9, 2015
Entry Number: 2725109
16. WEBER COUNTY MUNICIPAL SERVICES AGREEMENT
COVENANT TO RUN WITH THE LAND
Dated: June 22, 1990
Recorded: December 1990
Entry Number: 1126520
Book: / Page: 1591 / 1397
17. TRUST DEED
Dated: July 1, 2015
Amount: \$325,600.00
Trustor: JEFFERY C. GAY AND PATRICIA J. GAY, JOINT TENANTS.
Beneficiary: MERS AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION
Trustee: MOUNTAIN VIEW TITLE & ESCROW
Recorded: July 2, 2015
Entry Number: 2744041
18. JUDGMENTS WERE CHECKED AGAINST THE FOLLOWING NAMES AND NONE WERE FOUND TO BE OF RECORD:

MARIA M. WRIGHT
JEFFERY GAY
PATRICIA GAY
19. A 24 MONTH VESTING CHAIN OF TITLE HAS BEEN DONE AND THE FOLLOWING ITEMS WERE FOUND TO BE OF RECORD.

WARRANTY DEED DATED JULY 1, 2015 BY AND BETWEEN MARIA M. WRIGHT AND JEFFERY C. GAY AND PATRICIA J. GAY, JOINT TENANTS, RECORDED AS ENTRY NUMBER: 2744040.
20. 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

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COMMITMENT FOR TITLE INSURANCE
SCHEDULE B
PART II

File No. 147793

INVESTIGATION INTO SUCH MATTERS.

21. 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.

END OF SCHEDULE B II

Old Republic National Title Insurance Company

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Mountain View Title and Escrow 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 Mountain View Title and Escrow.

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

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or 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 may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

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

- Financial service 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 personal 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.

Rev. 08/28/01



PART OF THE NE.1/4, SEC. 7, T.6N., R.2E., S.L.B.& M.
 RY-KY ACRES SUBDIVISION

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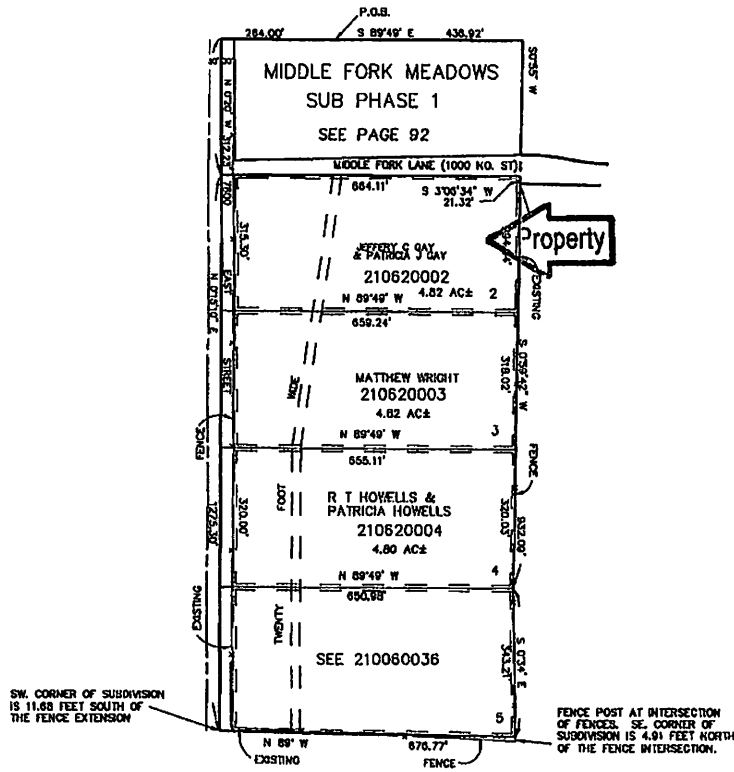
TAXING UNIT: 58

IN WEBER COUNTY
 SCALE 1" = 200'

SEE PAGE 6

SEE PAGE 6

SEE PAGE 6



SEE PAGE 6

7' UTILITY & DRAINAGE EASEMENTS EACH SIDE OF PROPERTY LINES AS INDICATED BY DASHED LINES EXCEPT AS OTHERWISE SHOWN.

FOR COMPLETE ENO DATA SEE ORIGINAL DEDICATION PLAT IN BOOK 32, PAGE 87 OF RECORDS.

NOTICE THIS IS NEITHER A PLAT NOR A SURVEY. IT IS FURNISHED MERELY AS A CONVENIENCE TO AID YOU IN LOCATING THE LAND INDICATED HEREON WITH REFERENCE TO STREETS AND OTHER LAND. NO LIABILITY IS ASSUMED BY REASON OF ANY RELIANCE HEREON.

WFGLS Title Agency of Utah, LLC

COMMITMENT

SCHEDULE A

Commitment No. 339898

1. Effective Date: 04/05/2016 at 8:00 a.m.
2. Policy or Policies to be issued:
 - (a) ALTA Short Form Residential Loan Policy (6/17/07)
Policy Amount \$ 250,000.00
Proposed Insured:
LOANDEPOT.COM, LLC, A DELAWARE
LIMITED LIABILITY COMPANY
ITS SUCCESSORS AND/OR ASSIGNS
 - (b) ALTA 2006 OWNER'S POLICY (06/17/06)
Policy Amount
Proposed Insured:
3. The estate or interest in the land described or referred to in this Commitment and covered herein is FEE SIMPLE and is at the effective date hereof vested in:

MATTHEW WRIGHT

4. The land referred to in this Commitment is described as follows:
(See Attached Exhibit "A")

For Informational Purposes Only:

Address: **920 N 7800 E, Huntsville, Utah 84317**
Property County: **Weber**
Tax Key Number: **21-062-0003**

Issued by:

WFGLS Title Agency of Utah, LLC



Agent for WFG National Title Insurance Company

Countersigned Authorized Signatory

NOTE: This commitment consists of insert pages labeled Schedule A, Schedule B-Section 1, and Schedule B-Section 2. This commitment is of no force and effect unless all schedules are included, along with any Rider pages incorporated by reference in the insert pages.

WFGLS Title Agency of Utah, LLC

COMMITMENT

**SCHEDULE B - SECTION 1
REQUIREMENTS**

Commitment No. 339898

The following are the requirements to be complied with:

1. Instrument(s) creating the estate or interest to be insured must be approved, executed and filed for record to-wit:
 - a. **Mortgage from MATTHEW WRIGHT to LOANDEPOT.COM, LLC, A DELAWARE LIMITED LIABILITY COMPANY**
2. Payment of the full consideration to, or for the account of, the grantors or mortgagors.
3. Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
4. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractor, subcontractors, labor and materialmen are all paid.
5. Exceptions 3 and 4 of Schedule B - Section 2 of this commitment may be amended in or deleted from the policy to be issued if a survey, satisfactory to the Company, is furnished to Company.
6. Tax ID: **21-062-0003**
Tax Certificate to follow
7. Satisfaction or Release of the following: DEED OF TRUST from MATTHEW WRIGHT, A MARRIED PERSON to FOUNDERS TITLE COMPANY as Trustee for WELLS FARGO BANK, N. A., Dated 07/18/2012, Recorded 07/23/2012 as Instrument 2586817, in the original stated principal amount of \$136,700.00.
8. Satisfaction or Release of the following: DEED OF TRUST from MATTHEW WRIGHT to JAMES H. WOODALL as Trustee for MERS, INC, AS NOMINEE for LOANDEPOT.COM, LLC, Dated 02/23/2013, Recorded 03/18/2013 as Instrument 2625716, in the original stated principal amount of \$250,000.00.

NOTE: This commitment consists of insert pages labeled Schedule A, Schedule B-Section 1, and Schedule B-Section 2. This commitment is of no force and effect unless all schedules are included, along with any Rider pages incorporated by reference in the insert pages.

WFGLS Title Agency of Utah, LLC

COMMITMENT

SCHEDULE B - SECTION 2

EXCEPTIONS

Commitment No. 339898

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 hereof but prior to the date of proposed insured acquires, for value of record, the estate or interest or mortgage thereon covered by this commitment.
2. Rights or claims of parties in possession not shown by the public record.
3. Easements or claims of easements not shown by the public record.
4. Any encroachment, encumbrance, violation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the land.
5. 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 record.
6. Taxes or special assessments which are not shown as existing liens by the Public Records.
7. Taxes and assessments for the year 2016 and subsequent years.
8. Any claims of adverse possession or prescriptive easement.
9. Covenants, Conditions, Easements and Restrictions, if any, including but not limited to any cited in this commitment/policy but omitting any reference to race, color, religion, sex, handicap, familial status, or national origin.

NOTE: This commitment consists of insert pages labeled Schedule A, Schedule B-Section 1, and Schedule B-Section 2. This commitment is of no force and effect unless all schedules are included, along with any Rider pages incorporated by reference in the insert pages.

WFGLS Title Agency of Utah, LLC

COMMITMENT

EXHIBIT "A"

LEGAL DESCRIPTION:

THE FOLLOWING DESCRIBED TRACT OF LAND IN, WEBER COUNTY, STATE OF UTAH:

LOT 3, RY-KY ACRES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON TITLE AND OF RECORD IN THE WEBER COUNTY RECORDER'S OFFICE.

P.I.D#: 21-062-0003

NOTE: This commitment consists of insert pages labeled Schedule A, Schedule B-Section 1, and Schedule B-Section 2. This commitment is of no force and effect unless all schedules are included, along with any Rider pages incorporated by reference in the insert pages.

WFGLS Title Agency of Utah, LLC Offices

2625 Townsgate Road, Suite 101
Westlake Village, CA 91361

3211 Internet Boulevard, Suite 100
Frisco, TX 75034