## **SCHEDULE A**

Order	Number	WB81756T	n
Oluci	Number.	LOCITORA	U

Effective Date: June 9, 2017 @ 8:00 a.m.

Policy or Policies to be issued: 1.

Amount

Premium

ALTA Owner's Policy: (a)

Proposed Insured: Title Report Only

**ALTA Loan Policy** (b) Proposed Insured:

**Endorsements:** 

The estate or interest in the land described or referred to in this Commitment and covered 2. herein is fee simple and title thereto is at the effective date hereof vested in:

## CJ HOMES DEVELOPMENT INCORPORATION

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

See Attached Exhibit "A"

Said property is located in WEBER County, State of Utah also known as:

VACANT LAND OGDEN, UT. 84401

cation Number: 15-079-0113

uthorized Countersignature

Underwriter First American Title

### **EXHIBIT "A"**

Part of the Northwest Quarter of Section 29, Township 6 North, Range 2 West, Salt Lake Base & Meridian, U.S. Survey: Beginning at a point North 89°02'15" West 381.06 feet from the Weber County Monument at the Center of Section 29, running thence North 89°02'15" West 946.72 feet; thence North 00°25'30" East 665.15 feet; thence South 89°17'17" East 948.81 feet, thence South 00°36'21" West 669.28 feet to the point of beginning.

With a reserve of 1/2 rod on the South side of said tract of land for a Right of Way.

Less and Excepting: Part of the Northwest Quarter of Section 29, Township 6 North, Range 2 West, Salt Lake Base & Meridian, U.S. Survey: Beginning at a point on the Quarter Section line North 89°02'15" West 742.78 feet from the Weber County Monument at the Center of said Section 29, and running thence North 89°02'15" West 585.00 feet to the Easterly right of way line extended of 4900 West Street; thence along said right of way line North 00°25'30" East 654.39 feet; thence South 89°34'30" East 104.86 feet; thence 142.06 feet along the arc of a 125.00 foot radius curve to the right (Delta is 65°07'00" and Chord bears South 57°01'00" East 134.54 feet); thence North 60°42'02" East 104.10 feet; thence South 89°17'17" East 45.60 feet; thence South 24°31'23" East 77.20 feet; thence South 61°46'26" East 14.50 feet; thence South 0°25'30" West 140.00 feet; thence South 35°11'08" West 60.86 feet; thence North 89°34'30" West 22.10 feet; thence South 0°38'13" West 116.20 feet; thence South 77°21'58" East 131.42 feet; thence North 89°38'46" East 40.25 feet; thence South 43°05'00" East 89.40 feet; thence South 41°37'05" East 41.40 feet; thence South 0°57'45" West 134.00 feet to the point of beginning.

Situated in WEBER County

Parcel-Identification Number: 15-079-0113

## SCHEDULE B - SECTION 1 Requirements

The following are the requirements to be complied with:

- 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 and/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) After we have received the information requested in these requirements, together with any other information about the transaction, we will have the right to add requirements to this Schedule B-1 or special exceptions to Schedule B-2.
- 6. NOTICE TO APPLICANT: THE LAND HEREIN MAY BE SERVICED BY CITIES, TOWNS, COUNTIES, SERVICE DISTRICTS OR PRIVATE ENTITIES WHICH PROVIDE SERVICES TO THE LAND, INCLUDING, BUT NOT LIMITED TO WATER, SEWER, GARBAGE, ELECTRICITY, STREET LIGHTING, CURB AND GUTTER, ETC., FOR WHICH NO NOTICE OF ANY RIGHTS CLAIMED TO EXIST BY SUCH ENTITIES ARE SHOWN OF RECORD. YOU SHOULD MAKE AN INQUIRY INTO SUCH MATTERS, INCLUDING SEEING ARRANGEMENTS AS APPLICABLE TO ESTABLISH YOUR RIGHTS TO RECEIVE SAID SERVICES. THE COMPANY HAS NO OBLIGATION RELATING TO THE SERVICES OR THE CHARGES ARISING FROM SUCH SERVICES.

# SCHEDULE B - Section 2 Exceptions

Any Policy we insure will have the following exceptions unless they are taken care of to our satisfaction.

#### Part I:

- Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes of assessments on real property or by the public records.
- 2. Any facts, rights, interests 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 thereof.
- 3. Easements, claims of easement or encumbrances which are not shown by the public records.
- Discrepancies, conflicts in boundary line, shortage in area, encroachments or any other facts which a correct survey would disclose, and which are not shown by the public records.
- 5. Unpatented mining claim: reservations or exceptions in patents or in acts authorizing the issuance thereof: water rights, claims, or title to water.
- 6. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the public records.
- 7. 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 the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this commitment

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8. General property taxes for the year 2017 are now a lien, not yet due. Tax ID No. 15-079-0113.

2016 general property taxes were paid in the amount of \$10,350.55 under Tax ID No. 15-079-0108, which affects this and other land. New Tax ID No. 15-079-0113.

(Continued)

## SCHEDULE B - Section 2 (Exceptions continued)

9. Property is located within the following special improvement districts:

DISTRICT:

Weber County

Weber County Schools Central Weber Sewer

West Weber - Taylor Cemetery Taylor-W. Weber Culinary Water

Weber Fire District

Weber Area Dispatch 911 and Emergency Service District

Northern Utah Environmental Resource Agency

- 10. The effects 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 January 30, 2013, as Entry No. 2618211, of Official Records. (Affects Phase 1 and proposed Phase 2)
- 11. The effects 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 December 18, 2014, as Entry No. 2715012, of Official Records. (Affects Phase 1 and proposed Phase 2)
- 12. The effects 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 December 21, 2015, as Entry No. 2770436, of Official Records. (Affects Phase 1 and proposed Phase 2)
- 13. The effects 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 November 01, 2016, as Entry No. 2824065, of Official Records. (Affects proposed Phase 2 only)
- 14. Reservation by the Union Pacific Railway Company to all that portion of the land hereby conveyed (if any such there be) which lies within lines drawn parallel with, and one hundred feet on each side distant from, the center line of its road, as now constructed, and any greater width when necessary, permanently to include all their cuts, embankments and ditches, and other works necessary to secure and protect their main line and other conditions, as found in Deed, recorded July 29, 1881 in Book N of Deeds at Page 225 of Official Records.
- 15. Reservation of all mineral lands excluding coal and iron lands by the United States of America, as found in Patent, recorded August 31, 1889 in Book 1 at Page 181 of Official Records.
- 16. Rights of the public and others entitled thereto, to use for street and incidental purposes, that portion of the land lying within the boundaries of 2200 South Street.

(Continued)

## SCHEDULE B - Section 2 (Exceptions continued)

17.A Deed of Trust by and between CJ Homes Development Incorporation as Trustor in favor of Bank of Utah as Trustee and Bank of Utah as Beneficiary, to secure an original indebtedness of \$350,794.00 and any other amounts or obligations secured thereby, dated September 15, 2015 and recorded September 18, 2015 as Entry No. 2756704 of Official Records. (Affects this and other land)

\* \* \* \*

According to the official records, there have been no documents conveying the land described herein within 24 Months Prior to the date of this commitment. Except the following: WARRANTY DEED recorded SEPTEMBER 18, 2015 as Entry No. 2756703 of Official Records.

NOTE: The names of CJ HOMES DEVELOPMENT INCORPORATION have been checked for Judgments and Tax Liens, etc., in the appropriate offices and if any were found would appear as Exceptions to title under Schedule B, Section 2 herein.

TITLE INQUIRIES should be directed to your Title Officer: Kent McMillen / Danielle Willson at (801) 621-7131 at 5929 South Fashion Pointe Drive 210, South Ogden, Utah 84403.

## The First American Corporation US Title Insurance Agency, LLC

### **Privacy Policy**

### 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 of 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 receive 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 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 who 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 the 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.

