



Michelle Campbell
Escrow Officer

Stewart Title Insurance Agency of
Utah, Inc.
5734 South 1475 East, Ste 100
Ogden, UT 84403
(801) 479-7911 Phone
(801) 752-6902 Fax
michelle.campbell@stewart.com

We appreciate your order for the title work on the property referenced below. Please find the attached title commitment for your review which contains important information regarding this transactions.

Questions?

This transaction is available on SureClose, our secure transaction management system. SureClose will take your paper mess and turn it paperless by providing all of your Real Estate and Closing documents online, anytime, anywhere. Contact your Escrow Officer at Stewart Title Insurance Agency of Utah, Inc. to obtain your secure login and password.

When calling regarding this real estate transaction, please reference the following information:

Escrow Officer:	Michelle Campbell
Email Address:	michelle.campbell@stewart.com
Order Number:	01459-39787
Property Address:	Ogden, UT
Seller	Brenda Burton
Buyer/Borrower:	Buyer Buyer

Your review of the report will eliminate any surprises at the closing table, allow time to address any problems which may require your attention, provide up to date facts which may affect your clients, and assure a smooth closing.

Your business is very valuable to us. We are staffed and ready to provide you with the best service possible. If we ever fall short of your expectations, please notify us immediately as we are committed to your success.

Sincerely,

Michelle Campbell
Escrow Officer

NOTICE

Due to change to the Good Funds requirements per Utah Code 31A-23a-406, all funds received by the Company must be made by bank wire transfer.

WARNING!

WIRE FRAUD IS ON THE RISE

Cyber criminals are using email compromise schemes to target companies and individuals purchasing property. These schemes include, but are not limited to, fake emails from attorneys, real estate agents or title agencies to request wire transfers to fraudulent accounts.

Stewart Title Company understands the importance of protecting against wire fraud and has multiple safeguards in place to protect all parties involved in the transaction, including secure encrypted email for Stewart associates, and fraud warnings in all emails. Stewart Title Company urges its clients to heed these warnings and take every precaution before engaging in the transfer of any funds. Stewart Title Company is committed to protecting the interest of all parties involved in the transaction and will continue advancing necessary precautions to ensure a superior customer experience.

You will receive wire instructions from Stewart Title via a secure encrypted email or in the initial Welcome package sent to you through DocuSign. If you receive conflicting wire instructions please STOP and call your Escrow team using a known telephone number, not one provided in an email, to determine if the new instructions are fraudulent.

If you ask us to wire transfer money to you we must receive written wire transfer instructions. Your bank account information must be validated by face to face verification or phone verification using a known phone number, not one provided in an email, or using previously validated account information which we already have on file.

stewart title

Real partners. Real possibilities.™

ALTA COMMITMENT FOR TITLE INSURANCE

ISSUED BY
STEWART TITLE GUARANTY 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 EXTRACTIONAL 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, STEWART TITLE GUARANTY COMPANY, a Texas 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 Schedule B, Part I - Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Countersigned by:


Authorized Countersignature

Stewart Title Insurance Agency of Utah, Inc.
6955 South Union Park Center
Suite 370
Midvale, UT 84047
(801) 566-5545




Matt Morris
President and CEO


Denise Carraux
Secretary

For purposes of this form the "Stewart Title" logo featured above is the represented logo for the underwriter, Stewart Title Guaranty Company.

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; and a countersignature by the Company or its issuing agent that may be in electronic form.

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File No. 01459-39787

ALTA Commitment For Title Insurance 8-1-16 (4-2-18)

Page 1 of 3



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 countersignature 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.

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ALTA Commitment For Title Insurance 8-1-16 (4-2-18)

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- (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)(i) 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.

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>>.

STEWART TITLE GUARANTY COMPANY

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 77252-2029.

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Transaction Identification Data for reference only:

Issuing Agent: Stewart Title Insurance Agency of Utah, Inc.
Issuing Office: 6955 South Union Park Center, Suite 370, Midvale, UT 84047
Issuing Office's ALTA® Registry ID: N/A
Loan ID Number:
Commitment Number: 01459-39787
Issuing Office File Number: 01459-39787
Property Address: Ogden, UT
Revision Number:

1. Commitment Date: October 17, 2018 at 8:00 A.M.

2. Policy to be issued: **Proposed Policy Amount**

(a) ALTA Owner's Policy Standard

Proposed Insured:

(b) ALTA Loan Policy Standard

Proposed Insured: Lender

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

Fee Simple

4. The Title is, at the Commitment Date, vested in:

Brenda Burton, Trustee of The Brenda Burton Trust, Dated May 19, 1997, as to that portion within 07-086-0065

Barbara E. Stratford, as to that portion within parcel 07-783-0001 and 07-783-0002

5. The Land is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

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ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

ISSUED BY
STEWART TITLE GUARANTY COMPANY

**EXHIBIT "A"
LEGAL DESCRIPTION**

(Record Legals)

Part of the West 1/2 of Section 23, Township 5 North, Range 1 West, Salt Lake Base and Meridian, U.S. Survey: Beginning at the Northwest corner of Lot 1, Smithing Subdivision; running thence North 77°44'57" East 38.07 feet; thence North 13°00' West 156.69 feet to the Easterly boundary of Uintah Highlands Subdivision No. 5, Weber County, Utah; thence (7) courses along said boundary as follows: South 77°00' West 125 feet, South 13°00' East 15.02 feet, South 77°00' West 60.00 feet, South 13°00' East 3.62 feet South 69°46'37" West 50.15 feet, South 34°33'25" West 252.76 feet, South 55°26'35" East 200.64 feet along the North line of Eastwood Boundary as it extends from said Uintah Highlands Subdivision No. 5 into Eastwood Subdivision No. 9, Weber County, Utah; thence (3) courses along the Northerly line of said subdivision boundary as follows: North 34°33'09" East 100.00 feet, South 68°00'02" East 134.21 feet and North 89°33'36" East 55 feet, more or less, to the Southwest corner of Lot 1, Smithing Subdivision; thence North 12°15'03" West 221.85 feet to the point of beginning.

Lots 1 and 2, STRATFORD HIGHLANDS SUBDIVISION, according to the official plat thereof, as recorded in the Office of the County Recorder of Weber County, Utah.

(Proposed Uintah View Estates)

PART OF THE WEST HALF OF SECTION 23, TOWNSHIP 5 NORTH, RANGE 1 WEST, SALT LAKE BASE & MERIDIAN, U.S. SURVEY, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT, SAID POINT BEING N88°58'33"W 1008.99 FEET AND N01°01'27"E 140.47 FEET FROM THE CENTER OF SAID SECTION 23 AND RUNNING THENCE N35°18'41"E 163.07 FEET; THENCE S43°14'06"E 32.79 FEET; THENCE N78°12'07"E 78.92 FEET; THENCE N58°27'01"E 37.42 FEET; THENCE N19°28'05"W 2.75 FEET; THENCE N70°31'55"E 53.08 FEET; THENCE N12°14'08"W 3.62 FEET; THENCE N77°45'19"E 60.00 FEET; THENCE N12°14'43"W 15.02 FEET; THENCE N77°45'17"E 125.00 FEET; THENCE S12°13'58"E 156.73 FEET; THENCE S77°44'57"W 38.07 FEET; THENCE S12°15'03"E 221.85 FEET; THENCE N89°41'07"W 52.36 FEET; THENCE N67°14'45"W 134.21 FEET; THENCE S35°18'26"W 100.00 FEET; THENCE N54°41'37"W 319.81 FEET TO THE POINT OF BEGINNING.

Tax ID No. 07-086-0065, 07-783-0001, 07-783-0002

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File No. 01459-39787

ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

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ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART I

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Requirements

File No.: 01459-39787

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest, mortgage or lien to be insured.
6. Furnish proof of payment of all bills for labor and material furnished or to be furnished in connection with improvements erected or to be erected.
7. Pay all general and special taxes now due and payable.
8. 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 Assoc. or other recognized arbitrator a copy of which is available on request and can be obtained from the Company. Any decision reached by arbitration shall be binding upon both you and 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 property jurisdiction.
9. This Commitment will be subject to 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 for value of record the estate or interest or mortgage thereon covered by this Commitment if not cleared prior to recordation of the insured interest.
10. Release(s), reconveyance(s), or satisfaction(s), of items to be paid off.
11. Notice to Applicant: 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.
12. Notice to Applicant: The land covered herein may be serviced by districts, service companies and/or municipalities, which assesses charges for water, sewer, electricity and any other utilities, etc. which are not covered by this report or insured under a title insurance policy.
13. Pay us the premiums, fees and charges for the policy. In the event the transaction for which this commitment is furnished cancels, the minimum cancellation fee will be \$120.00.
14. Standard Exceptions 1 - 7 of Schedule B, Section 2, will be eliminated from the ALTA Loan Policy and the ALTA Homeowner's Policy upon satisfaction of any underwriting requirements.

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File No. 01459-39787

ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

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ALTA COMMITMENT FOR TITLE INSURANCE

SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exceptions

File No.: 01459-39787

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

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
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. Taxes for the year 2018 are now due and payable, but will not become delinquent until November 30th.

Tax ID No. 07-086-0065. (2018 taxes are \$14,734.51.)

Tax ID No. 07-783-0002. (2018 taxes are \$4,527.14.)

Tax ID No. 07-783-0001. (2018 taxes are \$3,793.06.)

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UT ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

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ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exceptions

9. Said property is located within the boundaries of Weber Basin Water Conservancy District, Fremont Island, and Weber County Fire Protection Service Area No. 4, and is subject to the charges levied thereunder.
10. RESOLUTION NO. 23-2005, CREATING AND ESTABLISHING A SPECIAL SERVICE DISTRICT THROUGHOUT ALL OF WEBER COUNTY, TO BE KNOWN AS THE "WEBER AREA DISPATCH 911 AND EMERGENCY SERVICES DISTRICT" and the terms, conditions and limitations contained therein:
Recorded: January 24, 2006
Entry No.: 2156401
11. RESOLUTION NO. 27-2012 and the terms, conditions and limitations contained therein:
Recorded: December 13, 2012
Entry No.: 2610456
12. CERTIFICATE OF CREATION OF THE NORTHERN UTAH ENVIRONMENTAL RESOURCE AGENCY ("NUERA") and the terms, conditions and limitations contained therein:
Recorded: January 20, 2015
Entry No.: 2718461
13. APPLICATION FOR REALLOCATION OF CLASS D ALLOTMENT and the terms, conditions and limitations contained therein:
Recorded: July 28, 1997
Entry No.: 1484146
Book/Page: 1873/439
14. REALLOCATION and the terms, conditions and limitations contained therein:
Recorded: July 16, 2018
Entry No.: 2930959
15. Water rights, claims or title to water, whether or not the matters are shown by the Public Records.
16. 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.
17. EASEMENT AND CONDITIONS CONTAINED THEREIN:
Grantee: UINTAH HIGHLANDS WATER SEWER IMPROVEMENT DISTRICT
Recorded: July 13, 1987
Entry No.: 1018074
Book/Page: 1521/2077
18. EASEMENT AND CONDITIONS CONTAINED THEREIN:
Grantee: UINTAH HIGHLANDS WATER SEWER IMPROVEMENT DISTRICT
Recorded: July 14, 1987

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UT ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

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ALTA COMMITMENT FOR TITLE INSURANCE

SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exceptions

Entry No.: 1018354
Book/Page: 1521/2725

19. Easement for installation and maintenance of utilities and drainage facilities, and incidental purposes are reserved, as shown on the recorded plat of said Subdivision.
(Uintah - Highlands Subdivision No. 5 recorded February 25, 1988 as Entry No. 1039061 in Book 30 at Page 26 of Official Records)

ORDINANCE 95-7, VACATING UTILITY EASEMENTS AND OTHER EASEMENTS, AND TO VACATE 2250 EAST AT THE SOUTH LINE OF JARED WAY AND THE NORTH LINE OF JENNIFER DRIVE and the terms, conditions and limitations contained therein:

Recorded: August 29, 1995
Entry No.: 1360733
Book/Page: 1769/1507

Any existing easements for utilities which may have been constructed through, over or under that portion of the above described premises shown as being a portion of vacated streets and alleys.

20. COVENANT AND AGREEMENT SECURING INSTALLATION OF IMPROVEMENTS and the terms, conditions and limitations contained therein:
Recorded: February 25, 1988
Entry No.: 1039062
Book/Page: 1534/2549
21. COUNTY MUNICIPAL SERVICE AGREEMENT - COVENANT TO RUN WITH THE LAND and the terms, conditions and limitations contained therein:
Recorded: February 25, 1988
Entry No.: 1039063
Book/Page: 1534/2557
22. Covenants, Conditions, Restrictions and/or Easements, except color, creed, national origin, religion, sex, handicap or familial status, unless and only to the extent that said Covenants (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicap persons contained in instrument:
Recorded: June 3, 1992
Entry No: 1180467
Book/Page: 1623/1840
23. Easement for installation and maintenance of utilities and drainage facilities, and incidental purposes are reserved, as shown on the recorded plat of said Subdivision.
(Amended Plat of a Portion of Uintah - Highlands Subdivision No. 5, recorded August 29, 1995 as Entry No. 1360734 in Book 40 at Page 51)
24. WEBER COUNTY SUBDIVISION IMPROVEMENT AGREEMENT and the terms, conditions and limitations contained therein:
Recorded: August 29, 1995

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File No. 01459-39787

UT ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

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ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exceptions

Entry No.: 1360735
Book/Page: 1769/1508

25. COVENANT TO RUN WITH THE LAND and the terms, conditions and limitations contained therein:
Recorded: August 29, 1995
Entry No.: 1360810
Book/Page: 1769/1660
26. NOTICE OF NON-COMPLIANCE and the terms, conditions and limitations contained therein:
Recorded: June 11, 2009
Entry No.: 2417275
27. Easement for installation and maintenance of utilities and drainage facilities, and incidental purposes are reserved, as shown on the recorded plat of said Subdivision.
(Stratford Highlands Subdivision, recorded August 1, 2017 as Entry No. 2870942 in Book 81 at Page 63 of Official Records)
28. DEED OF TRUST
Trustor: Brenda Burton, Trustee of The Brenda Burton Trust dated May 19, 1997
Trustee: Aspen Title Insurance Agency, LLC
Beneficiary: Integrity Funding, LLC
Amount: \$250,000.00, plus interest
Dated: July 3, 2018
Recorded: July 5, 2018
Entry No.: 2929268
(Includes other property)
29. DEED OF TRUST
Trustor: Brenda Burton, Trustee of The Brenda Burton Trust dated May 19, 1997
Trustee: Aspen Title Insurance Agency
Beneficiary: Integrity Funding, LLC
Amount: \$150,000.00, plus interest
Dated: July 27, 2018
Recorded: August 9, 2018
Entry No.: 2935076
(Includes other property)
30. DEED OF TRUST
Trustor: Brenda Burton, Trustee of The Brenda Burton Trust dated May 19, 1997
Trustee: Meridian Title Company
Beneficiary: Integrity Funding, LLC
Amount: \$165,000.00, plus interest
Dated: October 25, 2018
Recorded: October 26, 2018
Entry No.: 2949285
(Includes other property)

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ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exceptions

31. DEED OF TRUST
Trustor: Barbara E. Stratford
Trustee: Founders Title Company
Beneficiary: Wells Fargo Bank, N.A.
Amount: \$375,000.00, plus interest
Dated: August 18, 2017
Recorded: August 23, 2017
Entry No.: 2874862
32. The rights of parties in possession of subject property under unrecorded Contracts, Leases, Rental or Occupancy Agreements and any claims and/or liens thereunder.
33. Matters disclosed by Survey dated September 26, 2018 by Reeve & Associates, Inc., which among other things include the following: fence line encroachments.
34. Legal description contained herein contains gaps and/or overlaps as disclosed by mathematical comparison of adjoining property.
35. The transaction contemplated in connection with this Report is subject to the review and approval of the Company's Corporate Underwriting Department. The Company reserves the right to add additional items or make further requirements after such review.
36. **This Report is for informational purposes only, and is subject to any changes or adjustments to final survey.**

NOTE: Judgments were checked as to The Brenda Burton Trust and no unsatisfied judgments were found.

NOTE: Judgments were checked as to Brenda Burton, individually and as trustee, and no unsatisfied judgments were found.

NOTE: Judgments were checked as to Barbara E. Stratford and no unsatisfied judgments were found.

NOTE: Title is to vest in persons not yet revealed, and when so vested will then be subject to matters disclosed by a search of the record against their names.

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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?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ request insurance-related services ▪ provide such information to us 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.
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*