

**INTERMOUNTAIN**



**TITLE INSURANCE  
& ESCROW AGENCY INC.**

AGENT FOR WESTCOR LAND TITLE INSURANCE COMPANY

4630 South 3500 West, Suite #4  
West Haven, Utah 84401

Phone: (801) 393-0200 Fax: (801) 393-9921

Web Site: [www.intermountaintitle.com](http://www.intermountaintitle.com)

General E-Mail: [www.info@intermountaintitle.com](mailto:www.info@intermountaintitle.com)

Mike E-Mail: [www.mike@intermountaintitle.com](mailto:www.mike@intermountaintitle.com)

TITLE INSURANCE  
1031 EXCHANGE SPECIALISTS  
TITLE SEARCHES  
CONTRACT CLOSINGS

ESCROW CLOSINGS & SERVICING  
BANK CLOSINGS  
FORECLOSURES  
STATEWIDE TITLE SERVICES

***“DRIVEN BY AN INDEPENDENT SPIRIT”***

Contact: Michael T. Sumner, President/CEO  
Jennifer Cummings, Executive Assistant  
Patti Hess, Escrow Officer

# Title Insurance

## The Key to protecting your interests

### Why do I need Title Insurance?

Suppose you purchase your dream house, a split level ranch-style with a swimming pool in the suburbs, and when you arrive with your moving van prepared to enjoy your new purchase, you find someone else in the house claiming to own it. What will you do? Or, suppose you are awakened early one morning by a construction crew preparing to bulldoze your entire front yard for a railroad track to be built on the easement claimed to pass through your yard. What happens now? What if your enjoyment of this wonderful property is suddenly interrupted by receipt of a notice of past-due property taxes, which must be paid within a few days or the property will be sold for taxes?

Obviously, these are not pleasant images. So, what can you do? Title insurance is designed to both prevent these problems from occurring and give you a source of protection if they do.

### How does Title Insurance work?

Title Insurance provides a guarantee of ownership of your home. It informs you of the nature of any other interests in the property (liens and encumbrances) and protects you against unknown claims of ownership to or interests in your property. Before a transaction involving a loan or sale of property is completed, the title company searches appropriate land records to determine ownership, claims, legal documents, and other matters that may affect the property. This search discloses recorded deeds, mortgages, judgements, taxes, liens, and other legal matters. The results of the record examination will then be summarized in a preliminary document called a "Commitment for Title Insurance" or "Preliminary Title Report". This document states the status of ownership and enables the lender or purchaser to evaluate the legal status of title to the property before it is acquired. The commitment also constitutes an agreement by the title company to issue a title insurance policy if certain requirements stated in the commitment are satisfied.

### What about problems disclosed by the commitment or preliminary title report?

If the commitment or preliminary title report discloses liens, claims, questions of ownership or other problems, they must be addressed and removed as a part of the sale or loan, or they will continue to affect the property and may make a purchase of the property undesirable. Some liens or encumbrances can be removed by paying the indebtedness. Sometimes liens can be removed or satisfied only with property court proceedings.

### If problems are cleared before I buy the property, why do I need title insurance?

Although agents of United General Title Insurance Company make every effort to eliminate risk involved in the purchase or mortgage of real property, there will always be certain risks and legal issues to be addressed by purchasers and lenders. It is not always possible to find all adverse matters which may affect ownership. A forged or fraudulent document affecting the property, legal incompetency of a person who conveyed the property, lack of authority to convey or improper or inadequate administration of a decedent's estate may not be disclosed by an examination of the records. Likewise, human error can cause title problems which may not be disclosed by a search of the records. If someone makes a mistake or if an unknown problem should arise, a known, financially responsible resource should be available to protect you. An owner's or lender's interest can be best protected by a title insurance policy.

### Different policies, different coverages.

There are two types of title insurance policies: Owner's title insurance and Lender's title insurance. An owner's policy is issued in the amount of the purchase price of the property and insures ownership of the property for the benefit of the present owner for so long as this owner owns the property. The title insurance policy issued to lenders on the other hand, insures the lender for the original amount of the loan against invalidity of the mortgage which secures the loan. For both owner's and lender's policies, a single premium is paid when the policy is issued, and no additional payments are necessary to maintain the coverage. If policies are issued simultaneously to both the owner and the lender on the same property, a substantial premium discount is usually allowed.

### Adequate coverage.

Separate title insurance policies protect different interest. Although separate policies of title insurance may insure the same property, a person who is not named as an insured is not entitled to any protection by the policy. A title policy that is issued to a lender does not provide coverage for the owner. Likewise, a prior owner's policy will not protect a new buyer. For example, if only a loan policy is issued to a lender and title to the insured property is later determined to be invalid as a result of a forged deed, the lender may be compensated for loss, but the owner may still lose the property due to invalid title and will continue to have the loan obligation to the lender. If the owner had obtained owner's title insurance coverage, the owner would also be compensated for loss of the property according to the terms of the owner's policy.

### Small premium, lots of protection.

If a claim is made against your ownership, as insured by a United General policy, your policy protects you by (1) defending your interest in a court case and paying the costs, attorney's fees, and expenses incurred for that defense; and (2) if the claim is shown to be valid, United General will either pay the costs of your claim up to the amount of the policy or undertake the responsibility and expense of perfecting and protecting your title as it was insured, according to the provisions of each individual policy.

### Don't forget to ask your lawyer and realtor.

Although a title insurance policy is an important protection of your rights and interests concerning the substantial investment in your home, it is also very wise to consult with a real estate attorney and your real estate agent concerning your transaction.

PLEASE SEE THE BACK COVER PAGE FOR IMPORTANT INFORMATION NEEDED FOR NEW SERVICES THROUGHOUT THE WEBER AND DAVIS COUNTY AREAS.



All inquiries regarding this report should be directed to:  
MICHAEL T. SUMNER, PRESIDENT  
PATTI HESS, ESCROW OFFICER  
JENNIFER CUMMINGS, ESCROW ASSISTANT  
(801) 393-0200 OR (801) 394-9491

File No. W-11760

---

COMMITMENT FOR TITLE INSURANCE

---

Issued By

INTERMOUNTAIN TITLE INSURANCE & ESCROW AGENCY, INC.  
AGENT FOR: WESTCOR LAND TITLE INSURANCE COMPANY  
4630 South 3500 West, Suite #4  
West Haven, Utah 84401  
Phone: (801) 393-0200 Fax: (801) 393-9921

MTS AFFILIATED FINANCAIL GROUP .  
4809 WEST 3450 SOUTH  
WEST HAVEN, UTAH 84401  
ATTN: M SUMNER

Loan Amount: \$ TBD  
Premium: \$

REF NO.: W-11760-

BORROWERS: ERIC M SUMNER and CHELSIE SUMNER

PART OF  
ADDRESS: 663 SOUTH 4100 WEST  
OGDEN, UT 84404

Countersigned:

**Michael T. Sumner**

Authorized Officer or Agent

WE REALLY APPRECIATE YOUR BUSINESS!  
LOOKING FORWARD TO BEING OF  
SERVICE TO YOU AGAIN SOON!  
THANK YOU!



File No.: W-11760

WESTCOR LAND TITLE INSURANCE COMPANY

SCHEDULE A

1. Effective Date: 3rd, day of March, 2020 at 8:00 A.M.

2. Policy or Policies to be issued:

OWNERS:

ALTA (6-17-06) OWNERS POLICY Amount: \$10,000.00  
 Other: Premium: \$ 200.00  
Proposed Insured: ERIC M. SUMNER and CHELSIE SUMNER

LOAN:

ALTA (6-17-06) LENDERS POLICY Amount: \$ TBD  
 Other: Premium: \$

Proposed Insured: MTS AFFILIATED FINANCAIL GROUP TRUST ISAOA ATIMA

Endorsements:

Amount: \$ 0.00

3. The Estate of interest in the land described or referred to in the Commitment and covered herein is FEE SIMPLE and is at the effective date hereof vested in:

**KAREN HARSHA and BRENT HARSHA, TRUSTEES OR THEIR SUCCESSORS IN TRUST UNDER THE KAREN HARSHA LIVING TRUST DATED FEBRUARY 8, 2013.**

4. The land referred to in this Commitment is situated in the County of WEBER, State of Utah, and described as follows:

**ALL OF LOT 18, SECTION 16, TOWNSHIP 6 NORTH, RANGE 2 WEST, SALT LAKE MERIDIAN, EXCEPTING THEREFROM THAT PORTION OF SAID PROPERTY LYING WITHIN THE STREET (4100 WEST) ALONG THE EAST SIDE OF SAID PROPERTY.**

TAX I.D.# 15-046-0009

PROPERTY ADDRESS: 663 SOUTH 4100 WEST  
OGDEN, UT 84404

Countersigned: **Michael T. Sumner**

Authorized Officer or Agent

Valid as Commitment for and ALTA Policy only if attached to a countersigned Commitment for Title Insurance, a Schedule B and Schedule C with matching Commitment Numbers.



FILE NO.: W-11760

WESTCOR LAND TITLE INSURANCE COMPANY

Schedule B - Section I

The following are requirements to be complied with; otherwise to be shown as exceptions in the policy:

1. Instrument(s) creating the estate or interest to be insured must be approved, properly executed, and properly filed for record; to-wit:
2. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured, and for any estate or interest necessary to create the estate or interest to be insured described in this Commitment.
3. Payment of all taxes and/or assessments levied against the subject premises which are due and payable.
4. Verification with city for outstanding assessments.
5. **Trust Deed** from **ERIC M SUMNER and CHELSIE SUMNER** , to secure the Construction Loan.
6. **Warranty Deed** from **KAREN HARSHA and BRENT HARSHA, TRUSTEES OR THEIR SUCCESSORS IN TRUST UNDER THE KAREN HARSHA LIVING TRUST DATED FEBRUARY 8, 2013. To ERIC M SUMNER and CHELSIE SUMNER, Husband and Wife as Joint Tenants..**

Countersigned: **Michael T. Sumner**

Authorized Officer or Agent

Valid as Commitment for and ALTA Policy only if attached to a countersigned Commitment for Title Insurance, a Schedule B - Sec II and Schedule C with matching Commitment Numbers.





**WESTCOR LAND TITLE INSURANCE COMPANY**

**Schedule B – Section II**

**File No.:** W-11760

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. The Policy will not insure against loss or damage by reason of the following:

- A. Defects, liens, encumbrances, adverse claims or other matters, if any created, first appearing in the public records of attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires of record for value the Estate or interest or mortgage thereon covered by this Commitment.
- B. **GENERAL EXCEPTIONS:**
  - 1. Rights or claims of parties in possession not shown by the public records.
  - 2. Easements, or claims of parties in possession not shown by the public records.
  - 3. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, and any facts which a correct survey and inspection of the premises would disclose any which are not shown by the public records.
  - 4. 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.
  - 5. Taxes or special assessments which are not shown by the existing liens by the records of any taxing authority that levies taxes or assessment 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.

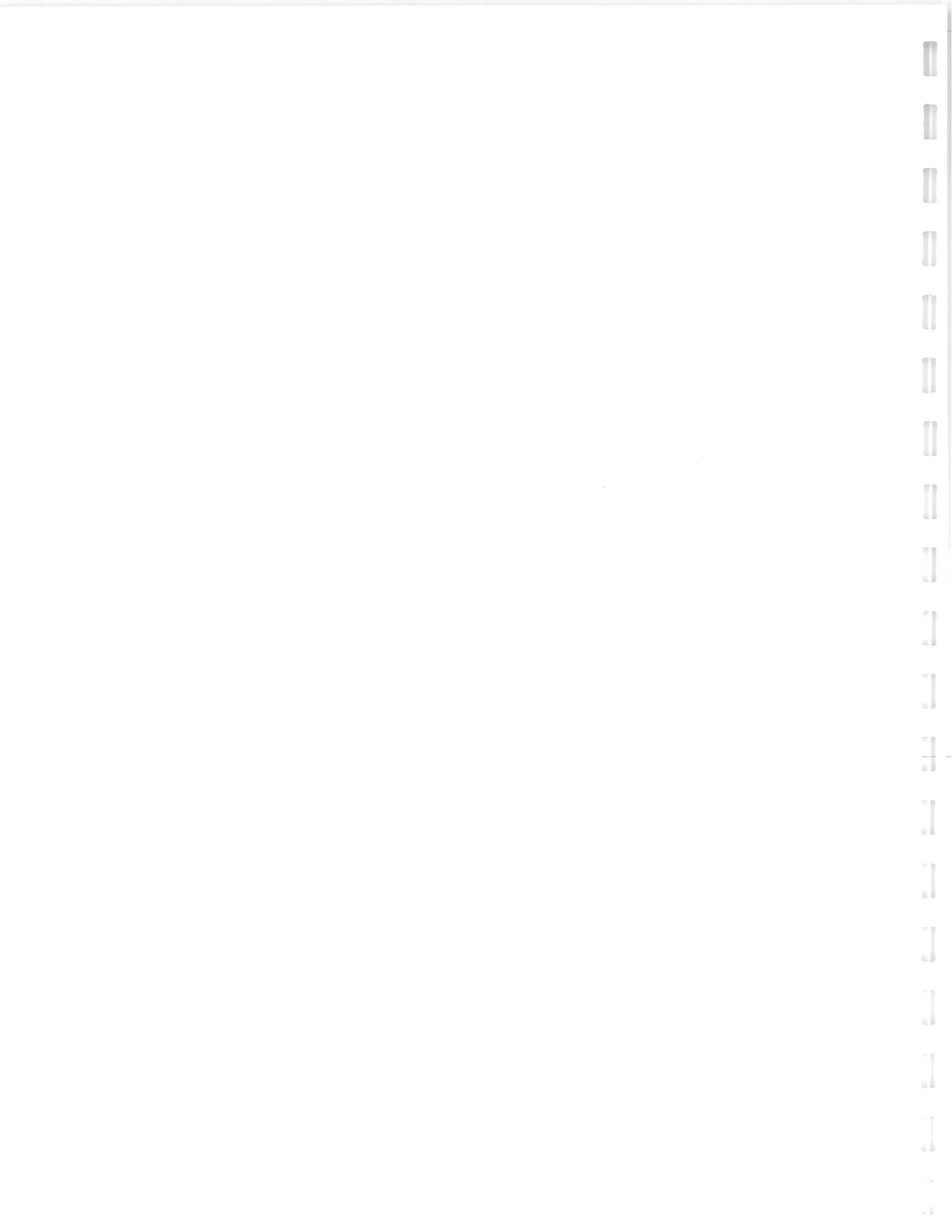
Paragraphs 1, 2, 3, 4, and 5 will not appear as printed exceptions on extended coverage policies, except as to such parts thereof which may be typed as a Special Exception in Schedule B–Section 2.

**C. SPECIAL EXCEPTIONS:**

(See Schedule B–Section 2 beginning on next page)

Countersigned: **Michael T. Sumner**  
Authorized Officer or Agent

Valid as Commitment for an ALTA Policy only if attached to a countersigned Commitment for Title Insurance a Schedule A, a Schedule B - Sec I and Schedule C with matching Commitment Numbers.



**WESTCOR LAND TITLE INSURANCE COMPANY  
SCHEDULE B – SECTION II**

**File No.:** W-11760

**SPECIAL EXCEPTIONS:**

1. Taxes for the Year 2020 are now a lien and will become due and payable on November 1st 2020.  
Tax I.D. No.15-046-0009
2. Taxes for the Year 2019 have been paid in the amount of \$2,753.94  
Tax I.D. 15-046-0009
3. Said property is located within the boundaries of Weber Basin Water Conservancy District, Taylor-West Weber Culinary Water Improvement District (731-1668), and Weber County Fire Protection Service Area No. 4, and is subject to the charges and assessments levied thereunder.
4. Right of way for any roads, ditches, fences, canals, or transmission lines now existing over, under or across said property.
5. Subject to Easements and Rights of Way of record or enforceable in law and equity for any existing roads, streets, alleys, fences, ditches, reservoirs, utilities, canals, pipelines, power, telephone, sewer, gas or water lines now existing over, under or across subject property.
6. Subject to any matter that may be disclosed by an accurate Survey of said parcel.
7. The Deed of Trust we are asked to insure should be placed of record and this commitment is subject to such further matters as may appear at that time.
- 8.. NOTE: Judgments were checked on the following names, and none were found of record:

**BRENT HARSHA  
KAREN HARSHA**

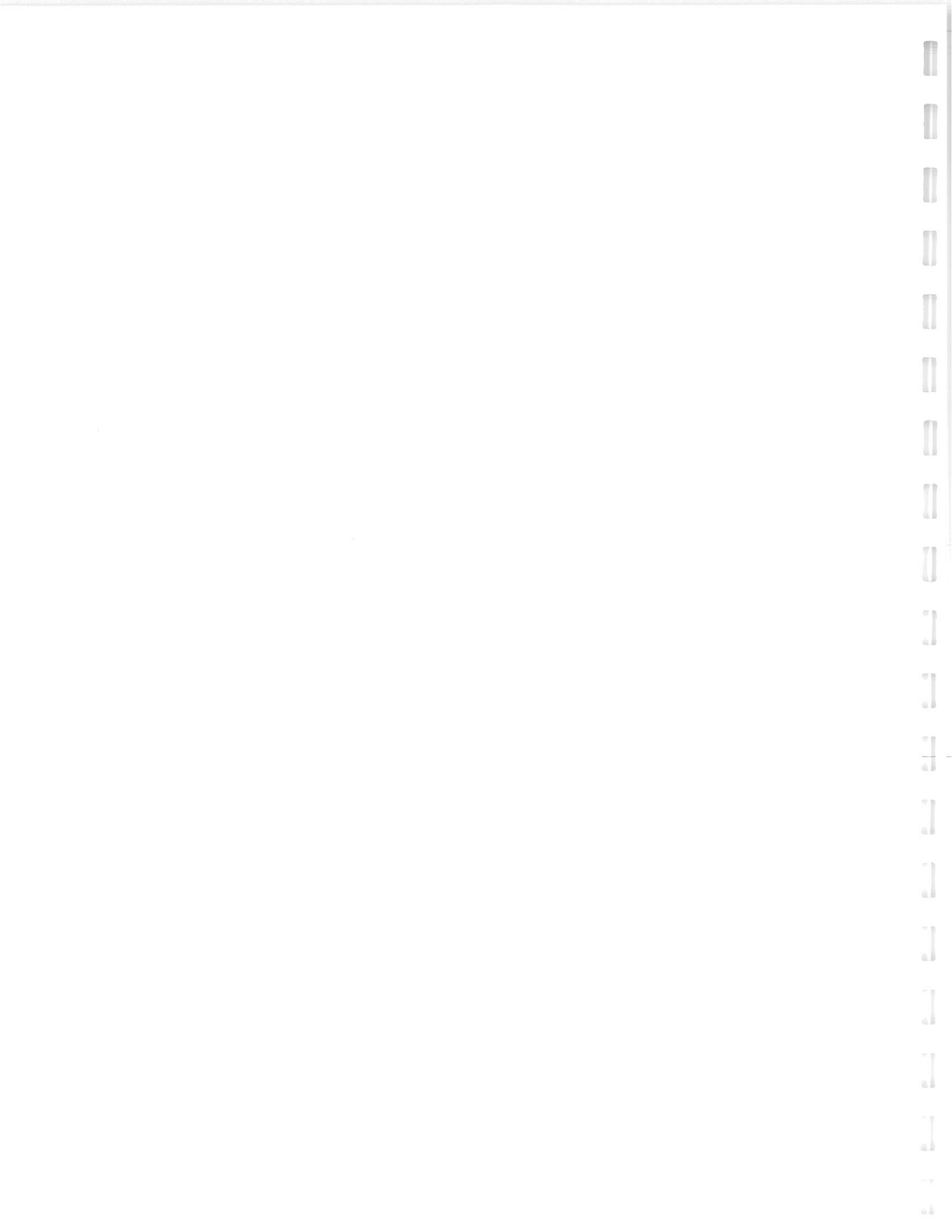
**ERIC M SUMNER  
CHELSIE SUMNER**

**KAREN HARSHA LIVING TRUST DATED FEBRUARY 8, 2013.**

9. According to Official Records, there have been no documents conveying the land described herein within a period of 24 months prior to the date of this commitment, except as follows:

Document: **NONE**

Countersigned : **Michael T. Sumner**  
Authorized Officer or Agent



**WESTCOR LAND TITLE INSURANCE COMPANY**

**SCHEDULE B – SECTION II**

**File No.:** W-11760

\*\*\*\*\*

**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, by 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.

**NOTE:** Any matter in dispute between you and the Company may be subject to arbitration as an alternative to court action pursuant to the Title Insurance Rules of the American Arbitration Association, a copy is available on request from the Company. Any decision reached by arbitration shall be binding upon both you and the Company. The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgment in any court of property jurisdiction.

**NOTE:** In the event this transaction fails to close, a cancellation fee may be charged for services rendered in accordance with the rates that are on file with the Insurance Department of the State of Utah. (\$200.00)

**Michael T. Sumner**

Michael T. Sumner, Examiner

Typed by:JC

Valid as Commitment for an ALTA Policy only if attached to a countersigned Commitment for Title Insurance, a Schedule A, a Schedule B - Sec I and Schedule C with matching Commitment Numbers.



**Westcor Land Title Insurance Company**  
**and**  
**Intermountain Title Insurance & Escrow Agency Inc.**  
**4630 South 3500 West, Suite 4**  
**West Haven, Utah 84401**

**PURPOSE OF THIS NOTICE**

Westcor Land Title Insurance Company ("Westcor Title") and the above named Agent (the "Agent") share your concerns about privacy. Each Company is committed to respecting the privacy of our policyholders. Therefore, in accordance with Federal and State laws and regulations, we are providing you with this notice of how we might use the information about you which we gather in the process of issuing our policy of title insurance.

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State in which you reside generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices, such as the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this State, we are providing you with this document, which notifies you of the privacy policies and practices if Westcor Land Title and the Agent.

**OUR PRIVACY POLICIES AND PRACTICES**

**Information we collect and sources from which we collect it:**

We do not collect any nonpublic personal information about you other than the following:

Information we receive from you or from you attorney or other representative on applications or other forms;

Information about your transactions with us, our affiliates or our agents.

In addition, may collect other nonpublic person information about you from individuals and companies other than those proposed for coverage.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you

**II Information we disclose to third parties:**

In the course of our general business practices, we may disclose the information that we collect (as described above) about you or without your permission to the following types of institutions for the reasons described.

To a third party such as a surveying, real estate tax research or municipal data firm if the disclosure will enable that party to perform a business, professional or insurance function for us;

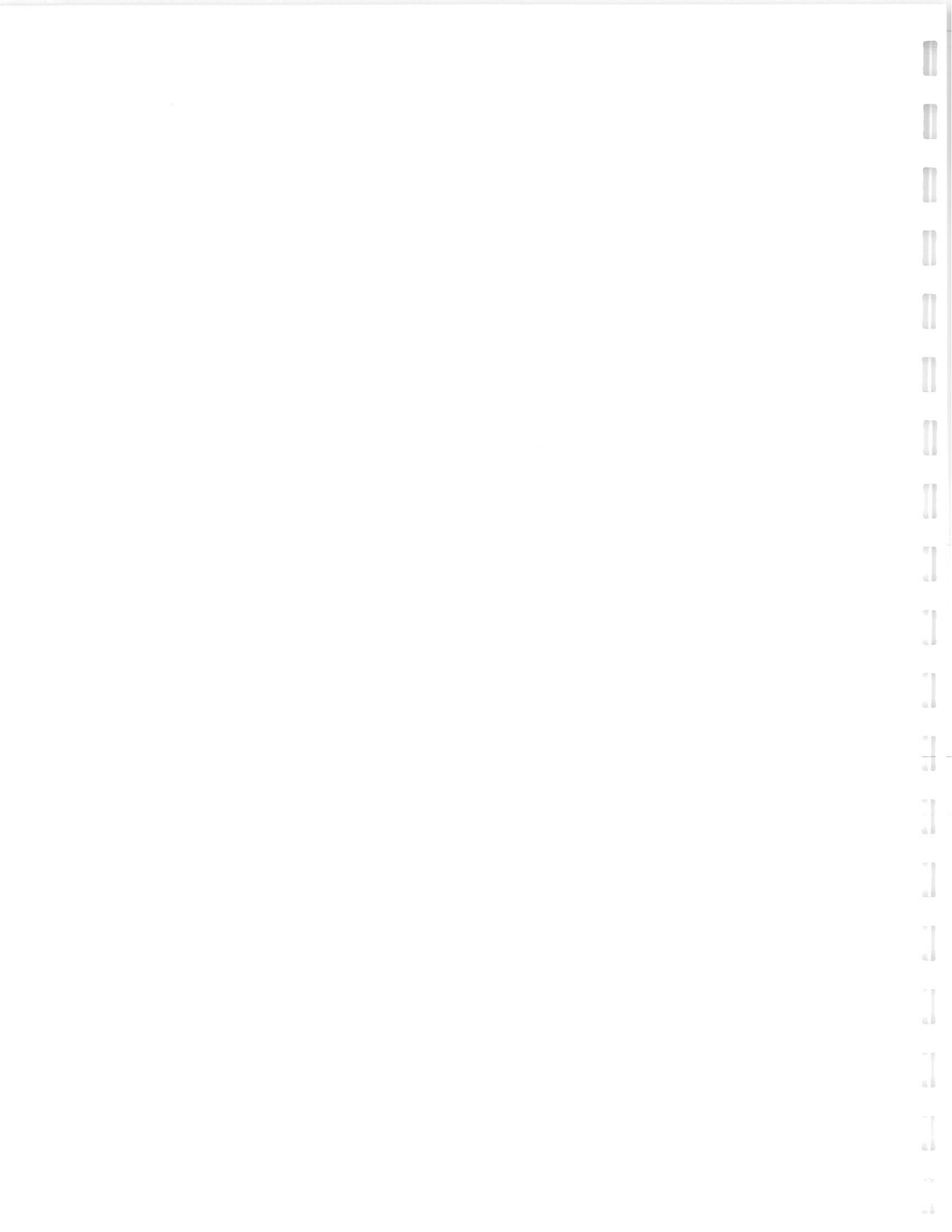
To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction.

To an insurance institution, agent, or credit reporting agency for either this company or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you;

To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities;

To an actuarial or research organization for the purposes of conducting actuarial or research studies.

The disclosures described above are permitted by law.





**WE DO NOT DISCLOSE ANY NON PUBLIC PERSONAL INFORMATION ABOUT YOU WITH AFFILIATES OR NON-AFFILIATED THIRD PARTIES FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW**

**III Your right to access and amend your personal information:**

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs), your right also includes the right to request corrections, amendments or deletions of any information in our possessions. The procedures that you must follow to request access to or an amendment of your information as follows:

To obtain access to your information from Westcor Land Title. You should submit a request in writing to Westcor Land Title Insurance Company, Attention: National Risk Department, 2000 S. Colorado Blvd., Suite 1-3100, Denver, CO 80222. The request should include your name, address, policy number, telephone number, and the information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or the copies you have requested.

To obtain access to your information from the above named agent: you should submit your written request including the specified information to the address stated at the top of page 1. The request should include the same information mentioned above for request to Westcor Land Title.

To correct, amend, or delete any of your information: you should submit a request in writing to the address referenced directly above. The request should include your name, address, policy number, telephone number, the specific information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal which you will have an opportunity to challenge.

**IV Our practices regarding information confidentially and security:**

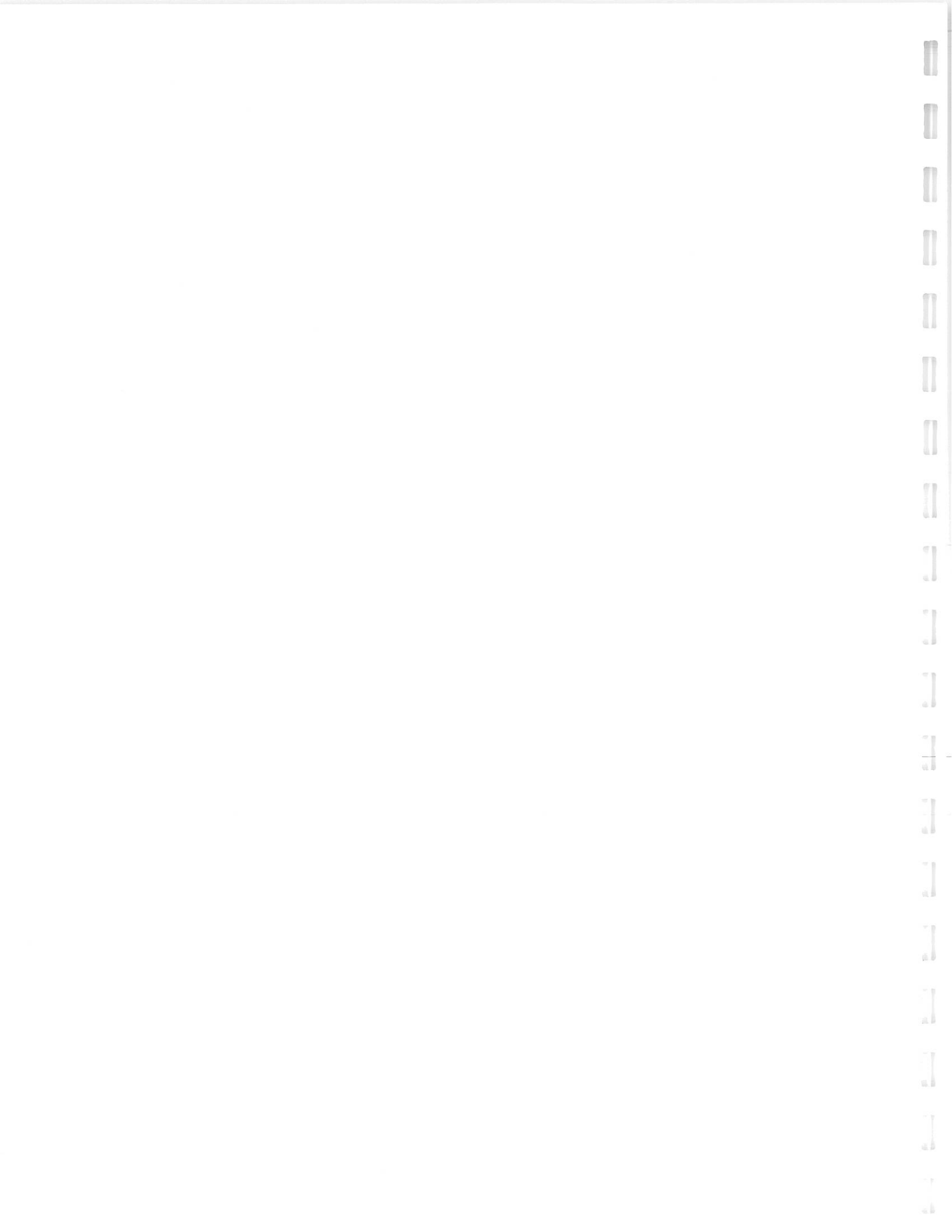
We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products of service to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**1. Our policy regarding dispute resolution:**

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgement upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

**VI Reservation of the right to disclose information in unforeseen circumstances:**

In connection with the potential sale or transfer of its interest, Westcor Land Title Insurance Company and Agent and their respective affiliates reserve the right to sell or transfer your information (including but not limited to your address, names, age, sex, zip code, state and county of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service ; (2) agrees to be a successor in interest of Westcor Land Title or the Agent with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.



S.W. 1/4  
SECTION 16, T.6N., R.2W., S.L.B. & M.

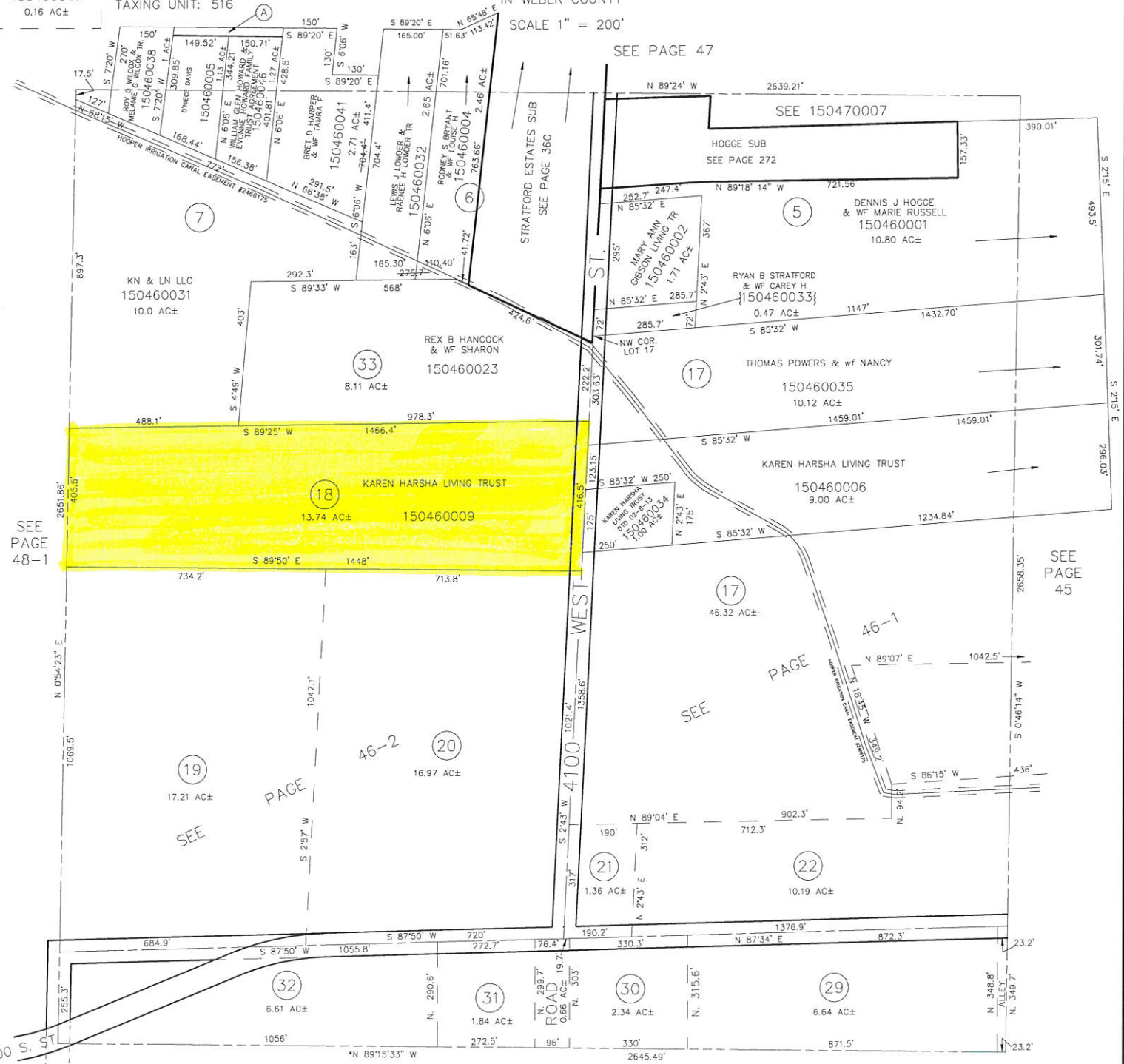
WEBER COUNTY  
150460047  
0.16 AC±

TAXING UNIT: 516

IN WEBER COUNTY

SCALE 1" = 200'

SEE PAGE 47



SEE PAGE 48-1

SEE PAGE 45

SEE PAGE

\*NOTE:  
SECTION LINE BEARINGS  
DETERMINED BY STATE  
PLANE CO-ORDINATES  
RECEIVED FROM WEBER  
COUNTY SURVEYORS OFFICE.

SEE PAGE 59



## WEBER , DAVIS, BOX ELDER & MORGAN COUNTY SERVICES

### WEBER COUNTY CITIES:

Farr West -1896 N. 1800 W. 801-731-4187  
Harrisville- 363 W Independence Blvd 801-782-4100  
Hooper - 5580 W. 4600 S. 801-732-1064  
Huntsville - 7309 E. 200 S. 801-745-3420  
Marriott-Slaterville - 1570 W. 400 N. 801-627-1919  
North Ogden - 505 E. 2600 N. 801-782-7211  
Ogden - 2549 Washington Blvd. 801-629-8000  
Plain City - 4160 W. 2200 N. 801-731-4908  
Pleasant View - 520 W. Elberta Dr. 801-782-8529  
Riverdale - 4600 S. Weber River Dr. 801-394-5541  
Roy - 5051 S. 1900 W. 801-774-1000  
South Ogden - 3950 S. Adams Ave. 801-622-2700  
South Weber - 1600 E. S. Weber Dr. 801-479-3177  
Uintah Town Of - 2191 E. 6550 S. 801-479-4130  
Washington Terrace - 5249 S. 400 E. 801-393-8681  
West Haven - 4150 S. 3900 W. 801-731-4519

### LOCAL UTILITY COMPANIES:

Dominion Energy - 2974 Washington Blvd.  
Customer Service 801-621-3262  
Toll Free Number 800-323-5517  
Rocky Mountain Power  
Customer Service 888-221-7070  
E-Mail: [www.rockymtnpower.com](http://www.rockymtnpower.com)

### DAVIS COUNTY CITIES:

Bountiful -790 S 100 E 801-298-6140  
Clearfield - 55 S. State St. 801-525-2700  
Clinton - 2267 N. 1500 W. 801-614-0700  
Farmington - 720 W. 100 N. 801-451-2624  
Fruit Heights - 910 S. Mountain Rd. 801-546-0861  
Kaysville - 23 E. Center St. 801-546-1235  
Layton - 437 N. Wasatch Dr. 801-336-3800  
Sunset - 200 W. 1300 N. 801-825-1628  
Syracuse - 1979 W. 1900 S. 801-825-1477  
West Bountiful - 550 N. 800 W. 801-292-4486  
West Point - 3200 W. 300 N. 801-776-0970  
Centerville - 250 N. Main St. 801-295-3477  
North Salt Lake - 10 E. Center St. 801-335-8700  
Woods Cross - 1555 S. 800 W. 801-292-4421

### BOX ELDER COUNTY CITIES:

Brigham City - 20 N. Main St. 435-734-6600  
Perry - 1100 S. 1600 W. 435-723-6452  
Willard - 80 W. 50 S. 435-734-9881  
Corinne - 2420 N. 1000 W. 435-744-5198  
Bear River - 5871 N. 4700 W. 435-279-9047  
Elwood - 5235 W. 8800 N. 435-257-5518  
Tremonton - 102 S. Tremonton St. 435-257-9500

### MORGAN COUNTY CITIES:

Morgan County General Information - 801-829-6811  
Morgan City:  
General Information ..... 801-829-3461  
Garbage Billing ..... 801-845-4018

### LOCAL PHONE SERVICES:

#### QWEST -

Telephone Service Residential 1-800-244-1111  
Services for Customers with Disabilities  
TTY/Voice 1-800-223-3131  
Centro de Servicio en Espanol 1-800-564-1121

**CORPORATE OFFICE LOCATION**

**Intermountain Title Insurance & Escrow Agency, Inc.  
4630 South 3500 West, Suite #4  
West Haven, Utah 84401  
Phone: (801) 393-0200 Fax: (801) 393-9921**

**YOUR FILE INFORMATION IS PROVIDED FOR YOUR CONVENIENCE, PLEASE  
REFERENCE THIS INFORMATION WHEN CALLING WITH ANY QUESTIONS OR  
INQUIRIES. WE THANK YOU FOR THE OPPORTUNITY TO HAVE SERVED YOU AND  
HOPE TO BE ABLE TO BE OF FURTHER ASSISTANCE TO YOU IN THE FUTURE.**

**THANKS AGAIN!**