I AMERICA	First American Title	ALTA Commitment for Title Insurance
		ISSUED BY
Commitment		Wasatch Title Insurance Agency, LLC

COMMITMENT FOR TITLE INSURANCE

Issued By

FIRST AMERICAN TITLE INSURANCE 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 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 EXTRACONTRACTUAL 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 THE 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, First American Title Insurance Company, a Nebraska 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 terminates and the Company's liability and obligation end.

First American Title Insurance Company

Gilmore, President

Jeffrey S. Robinson, Secretary

COMMITMENT CONDITIONS

DEFINITIONS

- (a) "Knowledge" or "Known". Actual or imputed knowledge, but not constructive notice 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 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.
- 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.
- 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; and
 - (f) Schedule B, Part II-Exceptions.

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.

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.
- (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 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.

LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

This Commitment is not several s 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.

- (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

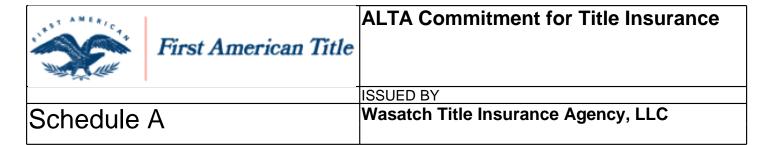
The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

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 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.



Transaction Identification Data for reference only:

Issuing Agent: WASATCH TITLE INSURANCE AGENCY, LLC. Issuing Office: 3980 South 700 East, Suite 24

Salt Lake City, Utah 84107

ALTA Universal ID: Loan ID No:

Property Address: 9215 East 500 South, HUNTSVILLE, UT Issuing Office File No: 16835F

84317

SCHEDULE A

1. Commitment Date: July 25, 2022 @ 7:59 AM

2. Policy to be issued:

(a) ALTA Loan Policy of Title Insurance

Proposed Insured: Zions Bancorporation, NA, ISAOA/ATIMA

Proposed Policy Amount: \$2,007.00 Proposed Policy Limit: \$1,004,000.00

(b) ALTA Homeowner Policy of Title Insurance

Proposed Insured:

Proposed Policy Amount: Proposed Policy Limit: \$

- 3. The estate or interest in the Land described or referred to in the Commitment is Fee Simple.
- 4. Title to the Fee Simple estate or interest in the Land is at the Commitment Date vested in:

Phillip N. Hale, or his Successor, as Trustee of THE PHILLIP N. HALE REVOCABLE TRUST established by Declaration of Trust dated January 14, 1998, as to an undivided one-half (1/2) interest AND Barbara B. Hale, or her Successor, as Trustee of THE BARBARA B. HALE REVOCABLE TRUST established by Declaration of Trust dated January 14, 1998, as to an undivided one-half (1/2) interest

5. The Land is described as follows:

See Attached Exhibit "A"



Authorized Signatory

EXHIBIT A

PROPOSED HALE KINDERFARM FIRST AMENDMENT SUBDIVISION MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PART OF THE SOUTHWEST QUARTER OF SECTION 16, TOWNSHIP 6 NORTH, RANGE 2 EAST, OF THE SALT LAKE BASE AND MERIDIAN. BEGINNING AT A POINT ON SOUTH RIGHT-OF-WAY LINE OF 500 SOUTH STREET BEING LOCATED SOUTH 00°03'49" WEST 804.98 FEET ALONG THE EAST LINE OF SAID SOUTHWEST QUARTER AND NORTH 90°00'00" WEST 1857.64 FEET FROM THE NORTHEAST CORNER OF SAID SOUTHWEST QUARTER; RUNNING THENCE SOUTH 00°27'10" EAST 582.63 FEET; THENCE SOUTH 45°27'10" EAST 42.43 FEET; THENCE SOUTH 00°27'10" EAST 442.72 FEET; THENCE NORTH 89°32'50" EAST 250.00 FEET; THENCE SOUTH 00°27'10" EAST 337.13 FEET; THENCE NORTH 81°01'33" WEST 888.94 FEET; THENCE NORTH 01°06'18" WEST 751.98 FEET; THENCE NORTH 89°32'50" EAST 248.53 FEET; THENCE NORTH 00°27'10" WEST 517.76 FEET TO SAID SOUTH RIGHT-OF-WAY LINE; THENCE ALONG SAID SOUTH RIGHT-OF-WAY LINE SOUTH 86°47'49" EAST 357.69 FEET TO THE POINT OF BEGINNING.

LOT 2, HALE KINDERFARM, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WEBER COUNTY RECORDER'S OFFICE.

PARCEL NO.: 21-151-0002

First American Title	ALTA Commitment for Title Insurance
	ISSUED BY
Schedule BI	Wasatch Title Insurance Agency, LLC

SCHEDULE B, PART I

Requirements

All of the following Requirements must be met:

- 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. Provide releases, reconveyances, or other instruments, acceptable to the Company, including payment of any amounts due, removing the encumbrances shown in Schedule B, Part II that are objectionable to the Proposed Insured.
- 6. Provide us with copies of appropriate agreements, resolutions, certificates, or other evidences needed to identify the parties authorized to execute the documents creating the interest to be insured.
- 7. Provide us with any information regarding personal property taxes which may have been assessed or are due and payable which could become a lien on the real property.
- 8. Security Instrument from Michael Allen Pulsipher and Jenny Hale Pulsipher to secure your loan.
- 9. A copy of the Trust Agreement for THE PHILLIP N. HALE REVOCABLE TRUST evidencing the authority of the signer to complete the proposed transaction.

(Continued)

F	irst American Title	ALTA Commitment for Title Insurance
		ISSUED BY
Schedule BI (Cont.)		Wasatch Title Insurance Agency, LLC

10. A copy of the Trust Agreement for THE BARBARA B. HALE REVOCABLE TRUST evidencing the authority of the signer to complete the proposed transaction.

AMERICA,	First American Title	ALTA Commitment for Title Insurance
		ISSUED BY
Schedule BII		Wasatch Title Insurance Agency, LLC

SCHEDULE B, PART II

Exceptions

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.

This 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. (a) Taxes or assessments that 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; (b) proceedings by a public agency that 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.
- 2. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or by making inquiry or persons in possession of the Land.
- 3. Easements, liens or encumbrances, or claims thereof, not shown in the Public Records.
- 4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land and not shown in the Public Records.
- 5. (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, whether or not the matters excepted under (a),(b), or (c) are shown by the Public Record.
- 6. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown in the Public Records.
- 7. 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.
- 8. Taxes for the year 2022 are now accruing as a lien, but are not yet due. Taxes for the year 2021 have been paid in the amount of \$3,811.01. (Tax Parcel No. 21-151-0002)

(Continued)

First American Title	ALTA Commitment for Title Insurance
	ISSUED BY
Schedule BII (Cont.)	Wasatch Title Insurance Agency, LLC

- Said property is located within the limits of HUNTSVILLE and is subject to assessments and service charges levied thereby and is located within the limits of WEBER County Tax District No. 520 and is subject to assessments and service charges levied thereby.
- 10. Subject to the effect of the 1969 Farmland Assessment Act, wherein there is a five (5) year roll-back provision with regard to the assessment and taxation, which becomes effective upon a change in the use of all or part of eligible land, by reason of that certain Application for Assessment and Taxation of Agricultural Land, recorded February 5, 2019, as Entry No. 2964178, in Book n/a, at Page n/a of Official Records.
- 11. Declaration of Covenants, Conditions and Restrictions, if any, appearing in the public record (deleting any covenants, conditions or restrictions indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, a familial status or national origin to the extent of such covenants, conditions and restrictions 42 USC 3604 (C).
- 12. Easements, Right of Ways, Building Setbacks, Notes and all Servitudes, if any, as shown on the official plat thereof.
- 13. Notes, as shown on the official plat thereof.
- 14. PETITION TO WEBER BASIN WATER CONSERVANCY DISTRICT FOR THE ALLOTMENT OF WATER, Recorded March 15, 2022 as Entry No. 3223714, in the WEBER County recorder's office.
- 15. Our search of the Public Records finds no outstanding Mortgages affecting the Land.

NOTE: The Following Names Have Been Checked For Judgments, Federal and State Tax Liens and Bankruptcies, And Unless Noted Above, None Have Been Found.

The Phillip N. Hale Revocable Trust, The Barbara B. Hale Revocable Trust Michael Allen Pulsipher and Jenny Hale Pulsipher Phillip N. Hale, Barbara B. Hale

NOTE: There have been no deeds of record conveying said land in the past TWENTY FOUR months except the following: NONE (Continued)

First American Title	ALTA Commitment for Title Insurance
	ISSUED BY
Schedule BII (Cont.)	Wasatch Title Insurance Agency, LLC

NOTE: A MINIMUM CANCELLATION FEE OF \$150.00 WILL BE DUE AND PAYABLE IF NO TITLE POLICY IS ISSUED FOLLOWING RECEIPT OF THIS REPORT. SAID CANCELLATION FEE, WHEN PAID WILL BE APPLIED AS A CREDIT TOWARD THE PREMIUM CHARGES ON THE TITLE INSURANCE POLICY ISSUED IN CONNECTION WITH THIS COMMITMENT WITHIN SIX (6) MONTHS OF THE DATE OF THIS COMMITMENT.

Note: Notwithstanding anything to the contrary in this Commitment, if the policy to be issued is other than an ALTA Owner's Policy (6/17/06) or ALTA Loan Policy (6/17/06), the policy may not contain an arbitration clause, or the terms of the arbitration clause may be different from those set forth in this Commitment. If the policy does contain an arbitration clause, and the Amount of Insurance is less than the amount, if any, set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties.

First American Title Insurance Company The First American Corporation

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 public records 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 information listed above to on e or more of our affiliated companies. Such affiliated companies include financial services providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all 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.

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 and 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 this 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

