



Transaction Identification Data for reference only:

Issuing Agent:
Issuing Office: **579 Heritage Park Blvd., Suite 101, Layton, UT 84041**
Loan ID Number:
Commitment Number: **MA15481**
Issuing Office File Number:
Property Address: **6039 Breeze Circle, Ogden, UT 84403**
Revision Number:

SCHEDULE A

1. Commitment Date: **October 5, 2022 at 7:45 AM**

2. Policy to be issued:
 - (a) 2006 ALTA Owner's Policy
Proposed Insured: **Richard Marshall Wolthuis and Ashley Elizabeth Wolthuis**
Proposed Policy Amount:
Owner's Premium: **\$0.00**

 - (b) 2006 ALTA Loan Policy (Extended)
Proposed Insured:
Proposed Policy Amount:
Lender's Premium: **\$0.00**
Endorsements:
Endorsement Premium(s): **\$0.00**

 - (c) 2006 ALTA Leasehold Policy
Proposed Insured:

3. The estate or interest in the Land described or referred to in this Commitment is **FEE SIMPLE**

4. Title to the estate or interest in the Land is at the Commitment Date vested in:

Richard Marshall Wolthuis and Ashley Elizabeth Wolthuis, as joint tenants

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

See attached Exhibit "A"



Exhibit "A"

Lot 22, RAINTREE SUBDIVISION NO. 3, according to the official plat thereof on file and of record in the office of the Weber County Recorder.



**SCHEDULE B, PART I
Requirements**

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 of taxes and assessments as shown in Schedule B, Part 2.
6. Record Deed of Reconveyance(s) clearing the Trust Deed(s) shown on Schedule B, Part 2.
7. Warranty Deed from the vestee to the proposed insured.
8. Trust Deed to secure your loan.
9. THE FOLLOWING NOTE IS FOR INFORMATIONAL PURPOSES ONLY:

**THE FOLLOWING CONVEYANCES AFFECTING SAID LAND WERE RECORDED WITHIN
TWENTY-FOUR (24) MONTHS OF THE DATE OF THIS REPORT**

Special Warranty Deed

Grantor: Richard Marshall Wolthuis and Ashley Elizabeth Christensen now known as Ashley Elizabeth Wolthuis

Grantee: Richard Marshall Wolthuis and Ashley Elizabeth Wolthuis, as joint tenants

Recorded: August 23, 2021

Entry No.: 3178074

Special Warranty Deed

Grantor: Ashley Elizabeth Christensen now known as Ashley Elizabeth Wolthuis

Grantee: Richard Marshall Wolthuis and Ashley Elizabeth Wolthuis, as joint tenants

Recorded: November 24, 2020

Entry No.: 3104397

NOTE: The following names have been checked for Judgments, Federal Tax Liens and Bankruptcies and none appear of record that attach to the herein described property, except as shown herein.

Richard Marshall Wolthuis and Ashley Elizabeth Wolthuis



Fidelity National Title Insurance Company

MA15481

Richard Marshall Wolthuis and Ashley Elizabeth Wolthuis, as joint tenants

Escrow Officer: at



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.

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. (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 by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, that are not shown by the Public Records.
4. 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.
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 Records.
6. 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.
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.

The printed Exceptions 1 through 7 will be deleted for the ALTA Extended Loan Policy

8. Taxes for the year 2022 have been assessed in the amount of \$3,201.23, and are due and payable on November 1, 2022, and will be delinquent after November 30, 2022. Taxes for the year 2021 have been paid. (Tax ID No. 07-222-0004)

9. The land described herein is located within the boundaries of the Weber Basin Water Conservancy District, Weber Area Dispatch 911 and Emergency Services District, Uintah Highlands Water and Sewer Improvement District and Central Weber Sewer District and is subject to any assessments levied thereby.

**10. Resolution No. 27-2012
Recorded: December 13, 2012
Entry No.: 2610456**

A Resolution of the Board of County Commissioners of Weber County, Utah, confirming the tax to be levied for municipal services provided to the unincorporated area of Weber County and describing the



services to be provided therein.

11. Water rights, claims or title to water, whether or not shown by the public records.

12. Easement(s), Setbacks, notes and restrictions, as shown on the subdivision plat:

Recorded: December 14, 1977

Entry No.: 721816

Book / Page: 21 / 4

13. Covenants, conditions, restrictions and reservation of easements in the declaration of restrictions but not limited to any recitals creating easements or party walls, omitting any covenants or restrictions, if any, including, but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

Recorded: December 14, 1977

Entry No.: 721817

Book/Page: 1214 / 885

14. Petition to Weber Basin Water Conservancy District for the Allotment of Municipal Untreated Water for Irrigation Purposes for Use by Individuals, including the terms and conditions thereof:

Recorded: December 12, 1986

Entry No.: 962636

Book / Page: 1486 / 1436

15. Right of Way Easement, and the terms and conditions thereof:

Grantor: Richard Marshall Wolthuis and Ashley Elizabeth Christensen

Grantee: Richard Marshall Wolthuis and Ashley Elizabeth Christensen

Recorded: November 18, 2008

Entry No.: 2376043

16. A Deed of Trust, and the terms and conditions thereof:

Stated Amount: \$456,800.00

Trustor: Richard Marshall Wolthuis and Ashley Elizabeth Wolthuis, as joint tenants

Trustee: Metro Title

Beneficiary: Intercap Lending Inc.

Dated: November 19, 2020

Recorded: November 24, 2020

Entry No.: 3104398