

TITLE INSURANCE COMMITMENT  
ISSUED BY

*Lincoln*

TITLE INSURANCE AGENCY  
2225 Washington Boulevard, Suite 110  
Ogden, Utah 84401  
PHONE: (801) 479-4699 FAX: (801) 479-7417

RE: Jami Willson and B. Willson, Trustees, or  
their successors in Trust, under The Jami Willson  
Living Trust, dated November 29, 2012, and any  
amendments thereto

December 5, 2013  
File No: 023756

Attention:

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We agree to issue a policy to you according to the terms of this Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in the Commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the policy is issued and that our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following: (1) The Provisions in Schedule A. (2) The Requirements in Schedule B-1. (3) The Exceptions in Schedule B-2. (4) **The Conditions on the inside cover page.**

The Commitment is not valid without SCHEDULE A and Sections 1 and 2 of SCHEDULE B.

Underwritten by:

*First American Title Insurance Company*

BY *Carl S. Johnson* PRESIDENT

ATTEST *Christy H. King* SECRETARY



## CONDITIONS

### 1. DEFINITIONS

(a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means title records that give constructive notice of matters affecting the title according to the state law where the land is located.

### 2. LATER DEFECTS

The Exceptions in Schedule B - Section 2 may be amended to show any defects, liens or encumbrances that appear for the first time in the public records or are created or attached between the Commitment Date and the date on which all of the Requirements (a) and (c) of Schedule B - Section 1 are met. We shall have no liability to you because of this amendment.

### 3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

### 4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

comply with the Requirements shown in Schedule B - Section 1

or

eliminate with our written consent any Exceptions shown in Schedule B - Section 2.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

### 5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.

**TITLE INSURANCE COMMITMENT  
SCHEDULE A**

Escrow/Closing inquiries should be directed to your Escrow Officer: via email or at (801)479-4699.

- 1. Commitment Date: **November 11, 2013 at 7:30 AM**
- 2. Policy (or Policies) to be issued:                      POLICY AMOUNT                      PREMIUM
  - (a) ALTA STANDARD OWNER'S POLICY

Proposed Insured:    REPORT FOR INFORMATION PURPOSES ONLY, NOT A COMMITMENT

- (b) ALTA 2006 LOAN POLICY

Proposed Insured:

Proposed Borrower: **J**

- (c) Endorsements:

- 3. The estate or interest in the land described or referred to in this commitment and covered herein is Fee Simple and title thereto is at the effective date hereof vested in:

**Jami Willson and B. Willson, Trustees, or their successors in Trust, under The Jami Willson Living Trust, dated November 29, 2012, and any amendments thereto**

- 4. The land referred to in the Commitment is described as follows:

**LOT 1, WILLSON ESTATES SUBDIVISION, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF BEING DESCRIBED BY SURVEY AS FOLLOWS:**

**A PART OF THE NORTHEAST QUARTER OF SECTION 7, TOWNSHIP 7 NORTH, RANGE 1 EAST OF THE SALT LAKE BASE AND MERIDIAN. BEGINNING AT THE NORTHWEST CORNER OF LOT 2, WILLSON ESTATES SUBDIVISION RECORDED AS ENTRY NO. 2390767 IN THE OFFICE OF THE WEBER COUNTY RECORDER, BEING A POINT ON THE EASTERLY RIGHT-OF-WAY LINE OF NORTH FORK ROAD LOCATED 1184.76 FEET SOUTH 86°06'30" WEST AND 777.16 FEET NORTH 33°49'24" WEST FROM THE EAST QUARTER CORNER OF SAID SECTION 7; RUNNING THENCE ALONG THE BOUNDARY LINE OF THE NOW VACATED LOT 1 OF SAID WILLSON ESTATES SUBDIVISION THE FOLLOWING FOUR (4) COURSES; NORTH 33°49'24" WEST 854.13 FEET ALONG SAID EASTERLY RIGHT-OF-WAY LINE; (2) NORTH 87°19'43" EAST 763.97 FEET; (3) SOUTH 00°27'24" EAST 549.50 FEET TO AN ANGLE POINT IN THE NORTH BOUNDARY LINE OF SAID LOT 2; AND (4) SOUTH 56°10'44" WEST 351.58 FEET TO THE POINT OF BEGINNING.**

Property Address: 5626 N NORTH FORK ROAD, LIBERTY, UT 84310

**TITLE INSURANCE COMMITMENT**

**SCHEDULE B - SECTION I  
REQUIREMENTS**

The following requirements must be met:

- (a) Pay the agreed amounts for the interest in the land and/or the mortgage or deed of trust to be insured.
- (b) Pay us the premium, fees and charges for the policy. In the event the transaction for which this commitment is furnished cancels, the minimum cancellation fee will be \$100.00.
- (c) Provide us with releases, reconveyances or other instruments, acceptable to us, including payment of any amounts due, removing the encumbrances shown in Schedule B-2 that are objectionable to the proposed insured.
- (d) Provide us with copies of appropriate agreements, trusts, resolutions, certificates, or other evidence needed to identify the parties authorized to execute the documents creating the interest to be insured.
- (e) The documents creating the interest to be insured must be signed, delivered and recorded.
- (f) You must tell us, in writing, the name of anyone not referred to in this Commitment who will receive an interest in, or who will make a loan secured by a deed of trust or mortgage secured by, the land describe in this Commitment.
- (g) After we have received the information requested in these requirements, together with any other information about the transaction, we will have the right to add requirements to this Schedule B-1 or special exceptions to Schedule B-2.
- (h) Approval by the Company's Underwriter of the contents hereof and satisfaction of any conditions or requirements imposed thereby.
- (i) Other:

- 1. Subject to the Terms, Conditions and Stipulations of the Jami Willson Living Trust, dated November 29, 2012, and any amendments thereto.

**NOTE: THE OWNERS POLICY OF TITLE INSURANCE COMMITTED TO BE ISSUED WILL CONTAIN DEDUCTIBLE AMOUNTS AND LIABILITY LIMITS RELATIVE TO CERTAIN COVERED RISKS AS FOLLOWS:**

**COVERED RISK 16** (Subdivision Law Violations) has a deductible of 1% of the Policy Amount or \$2,500, whichever is lesser, and a Maximum Dollar Limit of Liability of \$10,000.

**COVERED RISK 18** (Building Permits) has a deductible of 1% of the Policy Amount or \$5,000, whichever is lesser, and a Maximum Dollar Limit of Liability of \$25,000.

**COVERED RISK 19** (Zoning) has a deductible of 1% of the Policy Amount or \$5,000, whichever is lesser, and a Maximum Dollar Limit of Liability of \$25,000.

**COVERED RISK 21** (Encroachment of Boundary Walls or Fences) has a deductible of 1% of the Policy Amount or \$2,500, whichever is lesser, and a Maximum Dollar Limit of Liability of \$5,000.

**TITLE INSURANCE COMMITMENT**

**SCHEDULE B - SECTION II  
EXCEPTIONS**

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

1. The lien of real estate taxes or assessments imposed on the title by a governmental authority that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the public records.
2. Any facts, rights, interests, or claims that are not shown in the public records but which could be ascertained by an inspection of the land or by making inquiry of persons in possession of the land.
3. Easements, claims of easement or encumbrances that are 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 that are not shown in the public records.
5. Unpatented mining claims; reservations or exceptions in patents or in acts authorizing the issuance thereof; water rights, claims, or title to water.
6. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown in the public records.
7. Defects, liens, encumbrances, adverse claims or other claims, if any created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date of the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this commitment.

Exceptions 1-7 will be omitted on extended coverage loan policy

8. General taxes for the year 2014 are accruing as a lien but not yet due and payable. 2013 taxes were paid in the amount of \$2,525.38. Serial No. 22-297-0001.
9. Said property is located within the boundaries of Weber Basin Water Conservancy District, Weber County Fire Protection Service Area No. 4, Weber County Service Area No. 5, Ogden Valley Natural Gas Improvement District, Liberty Park and the Weber Area Dispatch 911 and Emergency Services District, and is subject to the charges and assessments levied thereunder.
10. Resolution No. 27-2012 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, recorded December 13, 2012 as Entry No. 2610456, records of Weber County, Utah.
11. The effect of the 1969 Farmland Assessment Act, wherein there is a five year roll-back provision with regard to Assessment and taxation which becomes due upon a change in the use of all or part of eligible land, by reason of that certain Annual Application for Assessment and Taxation of Agricultural Land recorded April 30, 2009, as Entry No. 2408515, records of Weber County, Utah.
12. The effect of the 1969 Farmland Assessment Act, wherein there is a five year roll-back provision with regard to Assessment and taxation which becomes due upon a change in the use of all or part of eligible land, by reason of that certain Annual Application for Assessment and Taxation of Agricultural Land recorded February 26, 2013, as Entry No. 2622328, records of Weber County, Utah.

13. Any and all outstanding oil and gas, mining and mineral rights, etc., together with the right of the proprietor of a vein or lode to extract his ore therefrom should the same be found to penetrate or intersect the premises and the right of ingress and egress for use of said rights.
14. Claim, right, title or interest to water or water rights whether or not shown by the Public Records.
15. Notice of Irrigation Systems and Irrigation Operation Agreements and Rights of Way recorded January 16, 1986 as Entry No. 958077 in Book 1483, Page 1034, records of Weber County, Utah.
16. Subject to easements, building setback lines, restriction, dedications or offer for dedications if any, conditions of approval if any, and notes if any, all as set forth on the recorded plat.
17. Weber County Subdivision Improvement Agreement recorded February 12, 2009 as Entry No. 2390771, records of Weber County, Utah.
18. Deferring Public Improvements Agreement recorded February 12, 2009 as Entry No. 2390773, records of Weber County, Utah.
19. A Deed of Trust dated March 18, 2013, executed by Brad P. Willson and Jami G. Willson, husband and wife as joint tenants, as Trustor, in the amount of \$247,500.00, in favor of First American Title-Lenders Advantage, as Trustee and Blue Brick Financial LLC as Lender and "MERS" Mortgage Electronic Registration Systems, Inc. as Beneficiary, recorded March 22, 2013 as Entry No. 2626576, records of Weber County, Utah.

Trust Deed Request for Notice recorded March 22, 2013, as Entry No. 2626590, records of Weber County, Utah, wherein notice of any default or sale under the Trust Deed shown above, be mailed to Zions First National Bank at PO Box 1507, SLC UT 84110.

20. A Revolving Credit Deed of Trust dated September 11, 2013, executed by Jami Willson and B. Willson, Trustees, or their successors in trust, under the Jami Willson Living Trust, dated November 29, 2012 and any amendments thereto, as Trustor, in the amount of \$224,400.00, in favor of Zions First National Bank, as Trustee and Zions First National Bank as Beneficiary, recorded November 5, 2013 as Entry No. 2663112, records of Weber County, Utah.
21. Subject to the Terms, Conditions and Stipulations of the Jami Willson Living Trust, dated November 29, 2012, and any amendments thereto.

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NOTE: Judgments have been checked against the following names. If any judgments were found they are listed herein:

Jami Willson and Brad Willson,  
The Jami Willson Living Trust, dated November 29, 2012, and any amendments thereto

Title inquiries should be directed to Lance Jensen at (801)479-4699.

NOTE: The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable 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. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.