#### **SCHEDULE A**

# ISSUED BY Stewart Title Guaranty Company

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: PHILLIPS-HANSEN LAND TITLE COMPANY Issuing Office: 32 SOUTH MAIN, BRIGHAM CITY, UTAH 84302

Issuing Office's ALTA Registry ID: Loan ID Number: NOT AVAILABLE Commitment No: C-0000-166907209 Issuing Office File Number: PH15778

Property Address: 9501 W 900 S, OGDEN, UT 84404

1. Commitment Date: April 20, 2023 at 8:00 AM

2. Policy to be issued:

a. 2021 Alta Owner's Policy Proposed Amount Premium of Insurance Proposed Insured: \$

b. 2021 Alta Loan Policy Proposed Amount of Insurance
Proposed Insured: \$ \$

Endorsements: 39-06 \$

- 3. The estate or interest in the Land at the Commitment Date is: FEE SIMPLE
- 4. The Title is, at Commitment Date, vested in:

SILVERLINE HOLDINGS, LLC

5. The Land is described as follows:

10-041-0011

See Attached Exhibit "A"

Stewart Title Guaranty Company

Authorized Signatory

BY:

## **EXHIBIT "A"**

PART OF 10-041-0011

#### **BOUNDARY DESCRIPTION**

A PART OF THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 6 NORTH, RANGE 3 WEST OF THE SALT LAKE BASE AND MERIDIAN.

BEGINNING AT A POINT ON THE SOUTH RIGHT-OF-WAY LINE OF 900 SOUTH STREET, POINT ALSO BEING ON THE EAST RIGHT-OF-WAY LINE OF A DRILL TACK AS DESCRIBED OF RECORD IN ENTRY NO. 2874163 LOCATED 39.60 FEET SOUTH 89°41'19" EAST ALONG THE NORTH LINE OF SAID NORTHEAST QUARTER AND 48.78 FEET SOUTH 00°18'41" WEST FROM THE NORTH QUARTER CORNER OF SAID SECTION 20;

RUNNING THENCE ALONG SAID SOUTH RIGHT-OF-WAY LINE THE FOLLOWING TWO (2) COURSES; (1) SOUTH 89°22'31" EAST 872.51 FEET; AND (2) SOUTH 89°52'15" EAST 281.73 FEET TO THE NORTHWEST CORNER OF THE WESTERN BASIN LAND AND LIVESTOCK LLC PROPERTY. TAX ID. NO. 10-041-0014; THENCE SOUTH 00°18'40" WEST 1107.83 FEET ALONG THE WEST LINE OF SAID WESTERN BASIN LAND AND LIVESTOCK LLC PROPERTY; THENCE NORTH 89°22'31" WEST 674.71 FEET TO THE EASTERLY RIGHT-OF-WAY LINE OF SAID DRILL TRACK; THENCE ALONG SAID EASTERLY RIGHT-OF-WAY LINE THE FOLLOWING FOUR (4) COURSES; (1) NORTHWESTERLY ON A NON-TANGENT CURVE TO THE LEFT ALONG THE ARC OF A 489.15 FOOT RADIUS CURVE, A DISTANCE OF 393.04 FEET, CHORD BEARS NORTH 35°09'32" WEST 382.56 FEET, HAVING A CENTRAL ANGLE OF 46°02'17"; (2) NORTHWESTERLY ON A REVERSE NON-TANGENT CURVE TO THE RIGHT ALONG THE ARC OF A 734.31 FOOT RADIUS CURVE, A DISTANCE OF 165.95 FEET, CHORD BEARS NORTH 51°45'36" WEST 165.60 FEET, HAVING A CENTRAL ANGLE OF 12°56'55"; (3) NORTHWESTERLY ON A NON-TANGENT CURVE TO THE RIGHT ALONG THE ARC OF A 470.72 FOOT RADIUS CURVE, A DISTANCE OF 351.36 FEET, CHORD BEARS NORTH 21°50'50" WEST 343.26 FEET, HAVING A CENTRAL ANGLE OF 42°46'05"; AND (4) NORTH 00°41'55" EAST 376.77 FEET TO THE POINT OF BEGINNING. CONTAINING 25.737 ACRES.

AS PER A HANSEN AND ASSOCIATES SURVEY JOB NUMBER 23-3-40

# SCHEDULE BI

# ISSUED BY Stewart Title Guaranty Company

## Requirements

File Number: PH15778

All of the following Requirements must be met:

- 1. The Proposed Insured must notify the Company in writing of the name of any part 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. Recordation of a Full Reconveyance of Trust Deeds as set out in Schedule B, Section 2, Items 23-25 of this report. Title company requires a copy of the payoff check with account number on check.
- 6. Recordation of a Trust Deed from SILVERLINE HOLDINGS, LLC to secure your loan.

#### SCHEDULE BII

# ISSUED BY Stewart Title Guaranty Company

#### **Exceptions**

File Number: PH15778

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

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

- 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.
- 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, liens, or 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; whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
- 7. Any lien or right to a lien for services, labor, or material or equipment heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
- 8. Taxes for the year 2023 are a lien, not yet due. Taxes for the year 2022 have been paid in the amount of \$20,153.98. Tax ID No. 10-041-0011.
- 9. The land is located within the boundaries of Weber Basin Water Conservancy District, and Weber County Fire Protection Service Area No. 4, Warren-West Warren Cemetery, WCSA No. 6 West Warren Park, and is subject to any charges and assessments levied thereby.
- 10. Resolution No. 23-2005, a Resolution of the Board of County Commissioners of Weber County 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", recorded January 24, 2006, as Entry No. 2156401 of Public Records.
- 11. Resolution No. 27-2012, from the Board of County Commissioners of Weber County confirming the tax to be levied for Municipal Services provided to the unincorporated area of Weber County, recorded December 13, 2012, as Entry No. 2610456 of Public Records. (Collected with taxes)
- 12. The terms and conditions of that certain Certificate of Creation, creating and establishing the Northern Utah Environmental Resource Agency, and any future charges and assessments that may be levied thereunder, recorded January 20, 2015, as Entry No. 2718461, of Public Records.
- 13. Water rights, claims or title to water, whether or not the matters are shown by the Public Records.

(Continued)

#### SCHEDULE BII

# ISSUED BY Stewart Title Guaranty Company

# Exceptions (continued)

File Number: PH15778

- 14. 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.
- 15. Easements and rights of way of record or enforceable in law and equity for any existing roads, streets, alleys, ditches, reservoirs, utilities, canals, pipe lines, power, telephone, sewer, gas or water lines now existing over, under or across the land.
- 16. Any vested and accrued water rights for mining, agriculture, manufacturing or other purposes and rights to ditches and reservoirs used in connection with such water right, as may be recognized and acknowledged by local customs, laws and decisions of courts, as reserved in that certain Patent from the United States of America and recorded August 6, 1894 in Book 21 at Page 324, of Public Records.
- 17. Easement, and the terms, conditions and limitations contained therein, in favor of County of Weber, recorded June 18, 1957 as Entry No. 276849 in Book 550 at Page 342, of Official Records.
- 18. Easement, and the terms, conditions and limitations contained therein, in favor of County of Weber, recorded September 13, 1957, as Entry No. 281051 in Book 558 at Page 42 of Public Records.
- 19. Easement, and the terms, conditions and limitations contained therein, in favor of The Mountain States Telephone and Telegraph Company, recorded October 31, 1957, as Entry No. 283632, in Book 562 at Page 471 of Public Records.
- 20. Easement, and the terms, conditions and limitations contained therein, in favor of The Mountain States Telephone and Telegraph Company, recorded November 26, 1985, as Entry No. 954071 in Book 1480 at Page 947 of Public Records.
- 21. Easement, and the terms, conditions and limitations contained therein, in favor of Home Abstract & Title Company, recorded April 2, 1981, as Entry No. 833181 in Book 1379 at Page 811 of Public Records.
- 22. Easement, and the terms, conditions and limitations contained therein, in favor of PacifiCorp, an Oregon Corporation, d/b/a Rocky Mountain Power, recorded August 2, 2012, as Entry No. 2588819, of Public Records.

## 23. TRUST DEED

Dated: October 11, 2016 Amount: \$4,691,000.00

Trustor: BLUEMOUNTAIN INC., a Utah Corporation

Trustee: MATTHEW M. BOLEY, Esq.

Beneficiary: GUNLOCK CAPITAL LLC, a Utah limited liability company

Recorded: October 12, 2016

Entry No.: 2820375

A Substitution of Trustee dated August 24, 2017 and recorded June 25, 2018, as Entry No. 2927372, of Public Records, wherein Founders Title Company of Davis, a Utah Corporation was substituted as Trustee under said Deed of Trust.

(Continued)

#### SCHEDULE BIL

## **ISSUED BY** Stewart Title Guaranty Company

## **Exceptions** (continued)

File Number: PH15778

#### 24. TRUST DEED

Dated: Amount:

August 17, 2017 \$1,364,000.00

Trustor:

SILVERLINE HOLDINGS, LLC, a Utah limited liability company

Trustee: JPMORGAN CHASE BANK, NA Beneficiary: JPMORGAN CHASE BANK, NA

Recorded: August 18, 2017

Entry No.: 2874164

Request For Notice of Default, Notice of Sale was recorded March 5, 2018 as Entry No. 2907981 of Public Records.

#### 25. TRUST DEED

Dated: March 2, 2018 Amount: \$1,123,000.00

Trustor: SILVERLINE HOLDINGS, LLC

Trustee: U.S. SMALL BUSINESS ADMINISTRATION Beneficiary: UTAH CERTIFIED DEVELOPMENT COMPANY

Recorded: March 5, 2018 Entry No.: 2907980

Said Trust Deed has been assigned to U.S. Small Business Administration, an Agency of the United States, as disclosed by Assignment, recorded March 5, 2018, as Entry No. 2907990.

26. A Lease, dated March 1, 2018, executed by Silverline Holdings, LLC, as Lessor, and Silver Line Finishing, Inc., as Lessee, for a term of 21 years from February 1, 2018, and the terms, conditions and limitations contained therein. recorded March 5, 2018, as Entry No. 2907982, of Public Records.

Assignment of Lease and Subordination Agreement recorded March 5, 2018, as Entry No. 2907983, of Public Records.

- 27. The right, title and interest of existing Railroad Companies, their successors or assigns, to maintain and operate its railroad in its present form of construction and to make any changes in the form of construction or method or operation of said railroad as disclosed by mesne instruments of records.
- 28. Any matters that might be disclosed by an accurate survey of said premises.
- 29. Rights of tenants as tenants only.
- 30. The rights of parties in possession of the land under unrecorded Contracts, Leases, Rental or Occupancy Agreements and any claims and/or liens thereunder.

(Continued)

#### SCHEDULE BII

# ISSUED BY Stewart Title Guaranty Company

Exceptions (continued)

File Number: PH15778

- 31. The Company specifically excepts any and all matters pending against any lessee or tenant, being on or off record, including but not limited to, bankruptcies, judgment liens, Federal and State Tax Liens, etc., and makes no certification as to the checking of judgments, tax liens, or other encumbrances created by any lessee or tenant.
- 32. NOTE: For informational purposes only, a 24 month chain of title is provided: A review of the records contained in the County Recorder's Office was conducted to the effective date of this commitment as shown in Schedule "A" herein and the following Deeds of Conveyance and/or Real Estate Purchase Contracts were found: NONE

NOTE: The following names have been checked for judgments:

SILVERLINE HOLDINGS, LLC

No unsatisfied judgments appear of record in the last eight years except as shown herein.

NOTE: EXCEPTIONS 1-7 WILL NOT APPEAR IN ANY EXTENDED COVERAGE POLICIES TO BE ISSUED HEREUNDER

The Owner's Policy of title insurance committed for in this Commitment, if any, shall contain, in addition to the Items set forth in Schedule B-Section 2, thence following items: (1) The Deed of Trust, if any, required under Schedule B-Section 1, Item (b). (2) Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof.

NOTICE TO APPLICANT: If you require copies of any documents identified in this commitment for title insurance, the Company will furnish the same upon specific request, either free of charge or for the actual cost of duplication for those copies requiring payment by the Company to obtain.

NOTICE TO APPLICANT: the land described in this Commitment may be serviced by services provided by Cities, Towns, public utility companies and other firms providing municipal type services which do not constitute liens upon the land and for which no notice of the existence of such service charges are evidence in the Public Records. The applicant should directly contact all entities providing such services and make the necessary arrangements to insure payment for such services and continuation of services to the land.

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 ASSOCIATION OR OTHER RECOGNIZED ARBITRATOR, A COPY OF WHICH IS AVAILABLE ON REQUEST FROM 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 PROPER JURISDICTION.

THIS COMMITMENT (PRELIMINARY REPORT) IS NOT AN ABSTRACT, EXAMINATION, REPORT, OR REPRESENTATION OF FACT OR TITLE AND DOES NOT CREATE AND SHALL NOT BE THE BASIS OF ANY CLAIM FOR NEGLIGENCE, NEGLIGENT MISREPRESENTATION OR OTHER TORT CLAIM OR ACTION. THE SOLE LIABILITY OF COMPANY AND ITS TITLE INSURANCE AGENT SHALL ARISE UNDER AND BE GOVERNED BY THE CONDITIONS OF THE COMMITMENT.

This Commitment is subject to a \$200.00 Cancellation Fee. Said Cancellation Fee will be credited to Policy amount.

PHILLIPS-HANSEN LAND TITLE COMPANY Commitment-1999 Schedule B-2

Please make any inquires for Title questions to Bruce Evans, Phone No. (435) 723-6806.

# 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. Our affiliates may include companies with a Stewart name; financial companies, such as Stewart Title Company | 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 optour a 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     | We must notify you about our sharing practices when you request a transaction.          |
|--|---|
| about their practices?                                 |   |
| How do the Stewart Title Companies protect my          | To protect your personal information from unauthorized access and use, we use           |
| personal information?                                  | security measures that comply with federal law. These measures include computer,        |
|  | file, and building safeguards.  |
| How do the Stewart Title Companies collect my personal | We collect your personal information, for example, when you                             |
| information?   | 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

# STG Privacy Notice 2 (Rev 01-26-09) Independent Agencies and Unaffiliated Escrow Agents

WHAT DO/DOES the PHILLIPS-HANSEN LAND TITLE COMPANY AND STEWART TITLE GUARANTY COMPANY 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 PHILLIPS-HANSEN LAND TITLE COMPANY and its affiliates STEWART TITLE GUARANTY COMPANY, 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 PHILLIPS-HANSEN LAND TITLE COMPANY AND STEWART TITLE GUARANTY COMPANY, 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.  | Yes         | No                          |
| For our affiliates' everyday business purposes – information about your creditworthiness.  | No          | We don't share              |
| For our affiliates to market to you –  | Yes         | No                          |
| 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

| HARING PRACTICES                                      |   |
|---|---|
| How often do/ does Phillips-Hansen Land Title Company | We must notify you about our sharing practices when you request a transaction.          |
| and Stewart Title companies notify me about their     |   |
| practices?  |   |
| How do/does Phillip-Hansen Land Title Company and     | To protect your personal information from unauthorized access and use, we use           |
| Stewart Title Companies protect my personal           | security measures that comply with federal law. These measures include computer,        |
| information?  | file, and building safeguards.  |
| How do/does Phillip-Hansen Land Title Company and     | We collect your personal information, for example, when you                             |
| Stewart Title Companies collect my personal           | request insurance-related services  |
| information?  | 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 435 723 6806