

**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)**  
**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:	Stewart Title of Utah, Inc.
Issuing Office:	5734 South 1475 East, Ste 100, Ogden, UT 84403
Issuing Office's ALTA® Registry ID:	1115671
Loan ID Number:	
Commitment Number:	2256429
Issuing Office File Number:	2256429
Property Address:	TBD TBD, Ogden, UT 84404
Revision Number:	

**1. Commitment Date:** January 26, 2023 at 8:00AM

**2. Policy to be issued:** **Proposed Amount of Insurance**

(a) 2021 ALTA® Owner's Policy - Standard

Proposed Insured: Riverbend Farms Community LLC

(b) 2021 ALTA® Loan Policy - Extended

Proposed Insured:

Endorsements Premium: \$0.00

**3. The estate or interest in the Land at the Commitment Date is:**

FEE SIMPLE

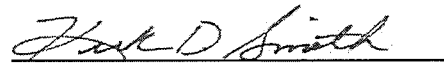
**4. The Title is, at the Commitment Date, vested in:**

Summit Exchange Services, L.L.C., as 1031 Accommodator for Robert Hawkes Real Estate, LLC, as to that portion lying within Tax ID No. 15-045-0077  
and  
Riverbend Farms Community, LLC as to that portion lying within Tax ID No. 15-043-0034 and 15-043-0094

**5. The Land is described as follows:**

See Exhibit "A" Attached Hereto

**STEWART TITLE GUARANTY COMPANY**



Authorized Countersignature

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance. This Commitment is not 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; and a countersignature by the Company or its issuing agent that may be in electronic form.*

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

File No.: 2256429

ALTA Commitment for Title Insurance Schedule A (07-01-2021)

Page 1 of 7

**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)**  
**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

File No.: 2256429

The land referred to herein is situated in the County of Weber, State of Utah, and is described as follows:

Proposed Riverbend Farms Phase 2, A Cluster Subdivision, described as follows:

A part of the Southeast Quarter of Section 16, and the West Half of Section 15, Township 6 North Range 2 West, Salt Lake Base and Meridian;

Beginning at a point on the Southeast corner of Open Space G, Riverbend Farms Phase 1 said point being 278.56 feet South 89°19'36" East along the Calculated Section Line and 868.69 feet North 0°40'24" East from the Southeast corner of said Section 16; and running thence South 89°07'36" West 628.47 feet to the Southeast corner of Riverbend Farms Phase 1; thence nine (9) courses along the Eastern Boundary of said Phase 1 as follows: (1) North 12°05'54" East 116.50 feet to a point of non-tangent curvature, (2) Southeasterly along the arc of a 333.00 foot radius curve to the left a distance of 58.14 feet (Central Angle equals 10°00'12" and Long Chord bears South 82°52'58" East 58.07 feet) (3) North 02°06'56" East 66.00 feet; (4) North 09°59'56" East 332.82 feet; (5) North 10°08'45" East 247.85 feet; (6) North 10°09'12" East 242.74 feet; (7) North 07°24'45" East 66.00 feet; (8) North 82°37'58" West 51.23 feet; and (9) North 07°22'02" East 104.62 feet; thence South 81°52'12" East 169.95 feet; thence South 83°35'30" East 443.95 feet to a point on the West boundary line of Open Space G; thence South 09°32'27" West 1091.06 feet along said West Boundary line to the Point of Beginning

Together with:

Beginning at a point on the East Boundary of Open Space G, Riverbend Farms Phase 1 said point being 633.05 feet South 89°19'36" East along the Calculated Section Line and 2037.60 feet North 0°40'24" East from the Southeast corner of said Section 16; and running thence four (4) courses along the West and North Boundaries of said Parcel G as follows: (1) North 00°43'36" East 10.00 feet; (2) South 89°16'24" East 52.52 feet; (3) North 04°50'20" East 304.09 feet; and (4) North 85°09'40" West 230.87 feet; thence North 04°50'20" East 129.02 feet; thence North 07°17'55" East 251.26 feet; thence North 05°35'21" East 791.88 feet; thence North 88°00'25" East 307.05 feet; thence South 60°01'10" East 624.80 feet; thence South 07°11'23" West 222.70 feet; thence North 85°39'07" West 150.61 feet to a point on a non-tangent curve to the left having a radius of 265.80 feet; thence along said arc a distance of 170.99 feet, Central Angle equals 36°51'31" and Long Chord bears South 72°18'54" West 168.06 feet to a point of non-tangency; thence South 46°24'03" West 184.50 feet; thence South 40°28'27" West 102.35 feet to a point of curvature to the left having a radius of 100.00 feet; thence Southerly along said arc 140.66 feet, Central Angle equals 80°35'22" and Long Chord bears South 00°10'46" West 129.34 feet; thence South 40°06'55" East 107.11 feet; thence South 56°17'58" East 95.63 feet; thence South 56°36'08" East 107.75 feet; thence South 47°45'12" East 14.77 feet; thence South 00°09'34" West 403.63 feet; thence North 89°16'24" West 526.00 feet to the POINT OF BEGINNING.

Tax ID No. 15-045-0077, 15-043-0034 and 15-043-0094 (shown for informational purposes only)

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance. This Commitment is not 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; and a countersignature by the Company or its issuing agent that may be in electronic form.*

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

File No.: 2256429

ALTA Commitment for Title Insurance Schedule A (07-01-2021)

Page 2 of 7

## ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

### SCHEDULE B PART II

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

8. Taxes for the year 2024 are now accruing as a lien, but not yet due and payable. Current Tax ID No. 15-045-0077  
(Affects Proposed Lots 201 thru 247)

2023 taxes were paid with other property in the amount of \$9,051.91 under Old Tax Id No. 15-045-0006

2023 taxes were paid with other property in the amount of \$1,618.86 under Old Tax Id No. 15-045-0070

2023 taxes were paid with other property in the amount of \$1,749.53 under Old Tax Id No. 15-045-0075

Taxes for the year 2024 are now accruing as a lien, but not yet due and payable. Current Tax ID No. 15-043-0034  
and 15-043-0094 (Affects Proposed Parcel "L")

Taxes for the year 2023 are **DELINQUENT** in the amount of \$2,498.98 plus interest, fees and penalties under Tax ID  
No. 15-043-0034

Taxes for the year 2022 are **DELINQUENT** in the amount of \$2,327.16 plus interest, fees and penalties under Tax ID  
No. 15-043-0034

Taxes for the year 2021 are **DELINQUENT** in the amount of \$37.54 plus interest, fees and penalties under Tax ID No.  
15-043-0034

Taxes for the year 2023 are **DELINQUENT** with other property in the amount of \$925.34 plus interest, fees and  
penalties under Old Tax ID No. 15-043-0033 (New # 15-043-0094).

Taxes for the year 2022 are **DELINQUENT** with other property in the amount of \$861.71 plus interest, fees and  
penalties under Old Tax ID No. 15-043-0033 (New # 15-043-0094).

9. The land is located within the boundaries of Weber Basin Water Conservancy District, West Weber-Taylor Cemetery, Taylor-West Weber Culinary Water Improvement District, and Weber County Fire Protection Service Area No. 4, 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. The terms and conditions of that certain Certificate of Creation, creating and establishing the Western Weber Park District, and any future charges and assessments that may be levied thereunder, recorded August 1, 2017, as Entry No. 2870841, of Public Records.
14. Annexation (Central Weber Sewer), and the terms, conditions and limitations contained therein, recorded February 10, 2022, as Entry No. 3216966, of Public Records.

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance. This Commitment is not 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; and a countersignature by the Company or its issuing agent that may be in electronic form.*

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

File No.: 2256429

ALTA Commitment for Title Insurance Schedule BII (07-01-2021)

Page 5 of 7

## ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

### SCHEDULE B PART II

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

15. 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, or 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 interest that are not listed.
16. Water rights, claims or title to water, whether or not the matters are shown by the Public Records.
17. Any adverse claim based upon the assertion that: a) Some portion of the land forms the bed or bank of a navigable river or lake, or lies below the mean high water mark thereof; b) the boundary of the land has been affected by a change in the course or water level of a navigable river or lake; c) The land is subject to water rights, claims or title to water and to any law or governmental regulation pertaining to wetlands.
18. The rights of others, if any, in and to Weber River as their interest may appear and for maintenance of the same.
19. Any loss or claim arising from the fact that the boundary of the herein described land is described as Marriott-Slaterville Corporate Limits Line which boundary may be subject to change and/or uncertainty.
20. Boundary Line Agreement, and the terms, conditions and limitations contained therein (maintenance), recorded March 25, 1996, as Entry No. 1395262, in Book 1797, Page 1989, of Public Records.  
(Affects Northerly and Westerly lines of Parcel "L")
21. Boundary Line Agreement, and the terms, conditions and limitations contained therein (maintenance), recorded May 20, 1994, as Entry No. 1292970, in Book 1716, Page 2189, of Public Records.  
(Affects the West property line of Parcel "L")
22. 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.
23. A Trust Deed executed by Riverbend Holdings, LLC as TRUSTOR and Stewart Title Insurance Agency of Utah, Inc. as TRUSTEE, in the stated amount of \$5,435,000.00, in favor of Progressive Credit LLC as BENEFICIARY, dated August 30, 2021 and recorded September 2, 2021 as Entry No. 3181112, of Public Records.  
(Affects Proposed Parcel "L" and other property)
24. A Trust Deed executed by Riverbend Farms Community, LLC as TRUSTOR and Stewart Title Insurance Agency of Utah, Inc. as TRUSTEE, in the stated amount of \$1,500,000.00, in favor of Progressive Credit LLC as BENEFICIARY, dated November 1, 2022 and recorded November 7, 2022 as Entry No. 3262625, of Public Records.  
(Affects Proposed Parcel "L" and other property)
25. Grant of Easement and the terms, conditions and limitations contained therein, in favor of Weber County, recorded January 5, 2023 as Entry No. 3269131 of Public Records.
26. Grant of Easement and the terms, conditions and limitations contained therein, in favor of Weber County, recorded January 5, 2023 as Entry No. 3269133, of Public Records.  
Note: States 'Said Easement is valid until a future right-of-way is dedicated by recorded subdivision plat, at which time the Easement immediately terminates without any other action required.'

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance. This Commitment is not 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; and a countersignature by the Company or its issuing agent that may be in electronic form.*

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

File No.: 2256429

ALTA Commitment for Title Insurance Schedule BII (07-01-2021)

Page 6 of 7

## ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021) SCHEDULE B PART II

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

27. Grant of Easement and the terms, conditions and limitations contained therein, in favor of Hooper Irrigation Company, recorded January 5, 2023 as Entry No. 3269134 of Public Records.  
Note: Affects South portion and other property
28. Grant of Easement and the terms, conditions and limitations contained therein, in favor of Alvord Family Farm LLC, recorded January 5, 2023 as Entry No. 3269135 of Public Records.
29. Grant of Easement and the terms, conditions and limitations contained therein, in favor of Weber County, recorded January 5, 2023 as Entry No. 3269136 of Public Records.
30. Grant of Easement, and the terms, conditions and limitations contained therein, in favor of Weber County, recorded February 15, 2023 as Entry No. 3273397 of Public Records.
31. A Deed of Trust executed by Robert Hawkes Real Estate, LLC as TRUSTOR and Douglas R. Brewer, Esq, as TRUSTEE, in the stated amount of \$935,810.00, in favor of Progressive Credit, LLC, a Utah limited partnership, as BENEFICIARY, dated March 1, 2023 and recorded April 7, 2023 as Entry No. 3279128 of Public Records.  
(Affects Proposed Lots 201 thru 247 and Open Space Parcels I and J)
32. Any matters that might be disclosed by survey prepared by Great Basin Engineering Inc, under Job No. 21N724. (see attached copies)
33. Legal description contained herein contains possible gaps and/or overlaps as disclosed by mathematical comparison of adjoining land.  
(Affects Proposed Parcel "L")

**NOTE:** Judgments have been checked against the following:

Riverbend Farms Community LLC  
Summit Exchange Services, L.L.C.,  
Robert Hawkes Real Estate, LLC  
Nilson and Company Inc., dba Nilson Homes  
Robert Hawkes

There were NO judgments found.

*This page is only a part of a 2021 ALTA® Commitment for Title Insurance. This Commitment is not 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; and a countersignature by the Company or its issuing agent that may be in electronic form.*

**Copyright 2021 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

File No.: 2256429

ALTA Commitment for Title Insurance Schedule BII (07-01-2021)

Page 7 of 7