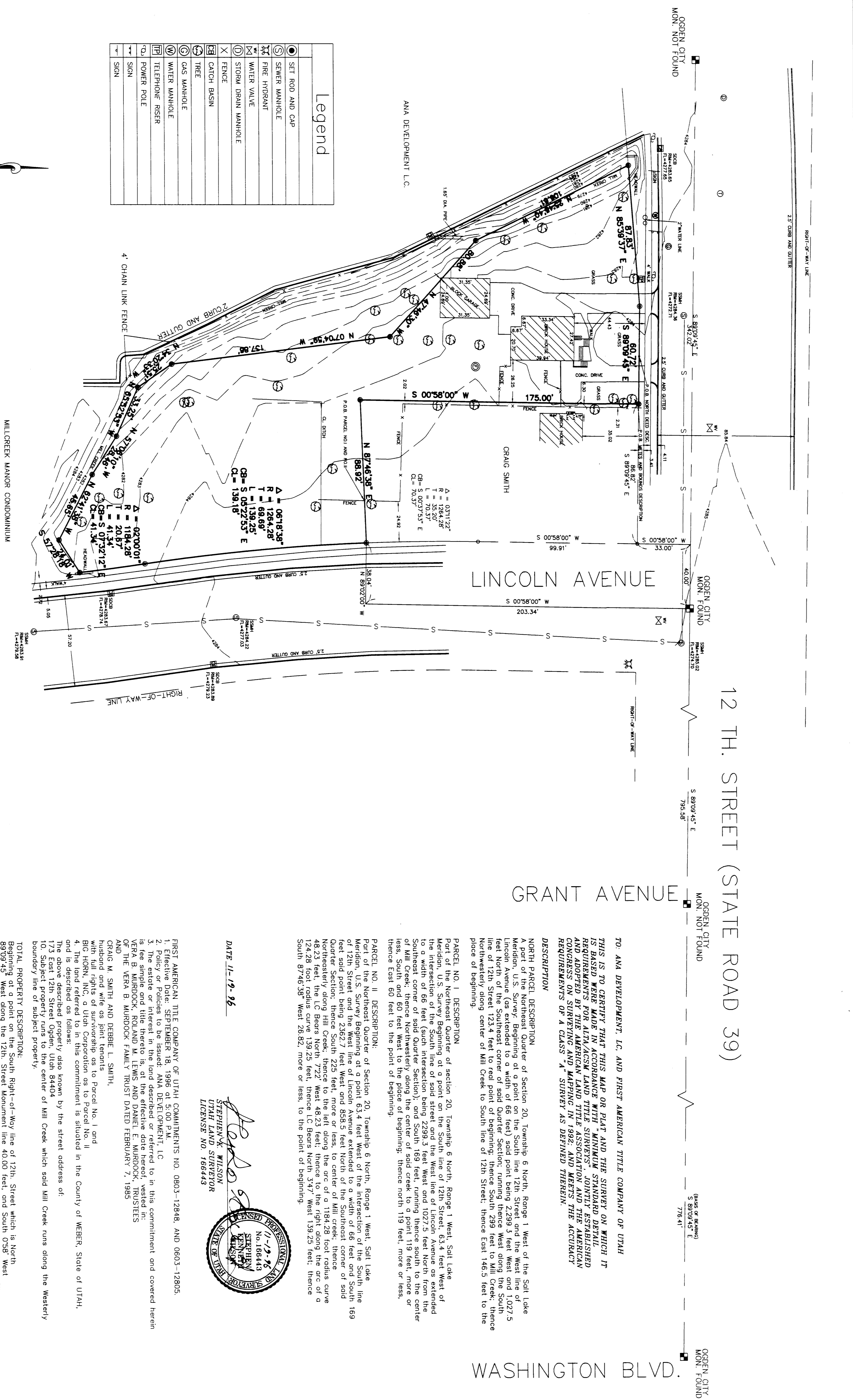


Legend	
●	SET ROD AND CAP
○	SEWER MANHOLE
⊕	FIRE HYDRANT
⊗	WATER VALVE
⊙	STORM DRAIN MANHOLE
⊕	FENCE
⊗	CATCH BASIN
⊙	GAS MANHOLE
⊕	WATER MANHOLE
⊗	TELEPHONE MANHOLE
⊙	POWER POLE
⊕	POLE
⊗	SIGN



NARRATIVE
 THE PURPOSE OF THE SURVEY WAS TO ESTABLISH BOUNDARY LINES FOR THE CLIENTS FOR THEIR PERSONAL USE. THE MONUMENTATION USED IS AS SHOWN. THE BASIS OF BEARING IS AS SHOWN.
 THE SUBJECT PARCEL IS BOUNDED ON THE NORTH BY 12TH STREET. IT IS BOUNDED ON THE EAST BY THE PARCEL SURVEYED BY HANSEN AND ASSOCIATES DATED 2-28-96 AND MONUMENTED. IT IS BOUNDED ON THE WEST BY THE PARCEL AS SURVEYED BY BUSH AND GUDGELL DATED 2-22-96.

MILLCREEK MANOR CONDOMINIUM

ANA DEVELOPMENT L.C.

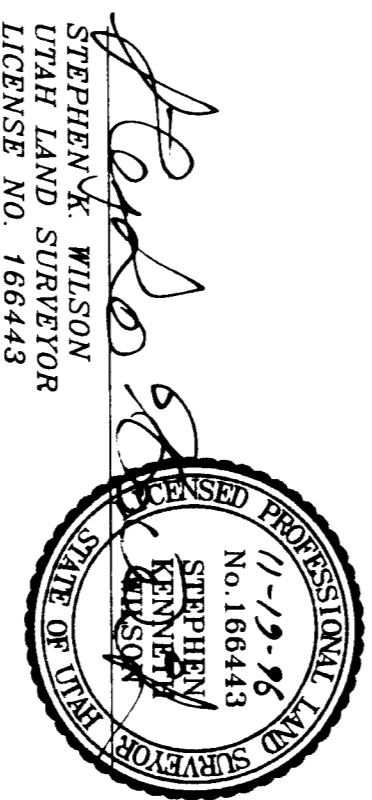
LINCOLN AVENUE

12 TH. STREET (STATE ROAD 39)

GRANT AVENUE

WASHINGTON BLVD.

DATE 11-17-96



FIRST AMERICAN TITLE COMPANY OF UTAH COMMITMENTS NO. 0803-12848 AND 0603-12805.
 1. Effective Date: SEPTEMBER 18, 1986 at 5:00 P.M., L.C.
 2. 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:
 VERA B. MURDOCK, ROLAND M. LEWIS AND DANIEL E. MURDOCK, TRUSTEES
 AND THE VERA B. MURDOCK FAMILY TRUST DATED FEBRUARY 7, 1989
 CRAIG M. SMITH AND DEBBIE L. SMITH,
 husband and wife as joint tenants
 BIC-HORN, INC., a Utah Corporation as to Parcel No. 11
 4. The land referred to in this commitment is situated in the County of WEBER, State of UTAH, and is described as follows:
 173 East 12th Street Ogden, Utah 84404
 10. Subject property runs to the center of Mill Creek which said Mill Creek runs along the Westerly boundary line of subject property.

TOTAL PROPERTY DESCRIPTION:
 Beginning at a point on the South Right-of-Way line of 12th Street which is North 89°09'45" West along the 12th Street Monument line 86.92 feet from the Ogden City Monument in the intersection of 12th Street and Lincoln Avenue, and running thence South 0°58' West along the boundary of the Craig Smith Parcel as surveyed and plotted by Greg East Hansen and Associates dated 2-28-96, a distance of 20.87 feet to the West Right-of-Way line of Lincoln Avenue and a point on a 1784.28 foot radius curve to the left the chord of which bears South 52°25'35" East; thence Southeast along said West line and said curve to the left through a central angle of 618.38 degrees of 29.25 feet to the West Right-of-Way line of Lincoln Avenue and a point on a 1784.28 foot radius curve to the left the chord of which bears South 52°25'35" East; thence Southeast along said West line and said curve to the left through a central angle of 41.34 feet to the North line of the Millcreek Manor Condominiums as recorded with the Weber County Recorder's Office, thence South 83°15'10" West along said North line 57.05 feet to the East line of the ANA Development L.C. Parcel as surveyed and plotted by Bush and Gudgell Inc. dated 2-22-96, thence East along said East line 137.86 feet, thence North 47°46'30" West along said East line 80.88 feet, thence North 25°45'40" West along said East line 106.61 feet to said South Right-of-Way line of 12th Street, thence North 85°39'37" East along said South line 81.08 feet to the point of beginning, Containing 37,293 square feet or 0.8561 acres, 651.72 feet to the point of beginning.

TO: ANA DEVELOPMENT, L.C. AND FIRST AMERICAN TITLE COMPANY OF UTAH
 THIS IS TO CERTIFY THAT THIS MAP OR PLAN AND THE SURVEY ON WHICH IT IS BASED WERE MADE IN ACCORDANCE WITH MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/SUBSTANTIAL DETAIL SURVEYS AND THE AMERICAN CONGRESS ON SURVEYING AND MAPPING IN 1982 AND MEETS THE ACCURACY REQUIREMENTS OF A CLASS "A" SURVEY AS DEFINED THEREIN.

DESCRIPTION
NORTH PARCEL DESCRIPTION:
 Meridian, U.S. Survey; Beginning at a point on the South line 12th Street and the West line of Lincoln Avenue (as extended to a width of 66 feet) said point being 2,289.3 feet West and 5,072.5 feet North of the Southeast corner of said Quarter Section; and South 299 feet to Mill Creek; thence Northwesterly along center of Mill Creek to South line of 12th Street; thence East 146.5 feet to the piece of beginning.

PARCEL NO. 1 DESCRIPTION:
 Part of the Northeast Quarter of Section 20, Township 6 North, Range 1 West, Salt Lake Meridian, U.S. Survey; Beginning at a point on the South line of 12th Street, 63.4 feet West of the intersection of the South line of said street and the West line of Lincoln Avenue and the East line of the parcel being 2,289.3 feet West and 5,072.5 feet North of the Southeast corner of said Quarter Section; and South 169 feet, more or less, South and 60 feet West to the piece of beginning; thence north 119 feet, more or less, thence East 60 feet to the point of beginning.

PARCEL NO. 11 DESCRIPTION:
 Part of the Northeast Quarter of Section 20, Township 6 North, Range 1 West, Salt Lake Meridian, U.S. Survey; Beginning at a point on the South line of the intersection of the South line of said street and the West line of Lincoln Avenue and the East line of the parcel being 2,289.3 feet West and 5,072.5 feet North of the Southeast corner of said Quarter Section; thence South 225 feet, more or less, thence East 184.28 foot radius curve of 124.28 feet, the LC Bears North 7°22' West 48.23 feet; thence to the right along the arc of a 124.28 foot radius curve 139.25 feet, thence LC Bears North 34° West 139.25 feet; thence South 87°46'38" West 26.82, more or less, to the point of beginning.