

SURVEYOR'S CERTIFICATE

TO: MONTEGRA CAPITAL RESOURCE, LTD. AND ITS SUCCESSORS, ASSIGNEES AND AFFILIATES, AS THEIR INTEREST MAY APPEAR; C/O MONTEGRA CAPITAL RESOURCES, LTD., 730-17th STREET, SUITE 980, DENVER, CO 80202. UTAH GREAT WESTERN ASSOCIATES AND CHICAGO TITLE INSURANCE COMPANY AS UNDERWRITER.

I, KIM WAYNE LUNBERG, SALT LAKE CITY, UTAH, DO HEREBY CERTIFY THAT I AM LICENSED UNDER THE PROFESSIONAL SURVEYING ACT AS A LICENSED SURVEYOR AS DESCRIBED BY THE STATE OF UTAH AND THAT I HAVE MADE A SURVEY OF THE BOUNDARIES OF THE FOLLOWING DESCRIBED PROPERTY:

ALL OF LOTS 1 THROUGH 6 AND 13 THROUGH 24 INCLUSIVE, BLOCK 13, BUFF COLLEGE HILL ADDITION TO OGDEN CITY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY RECORDER, WEBER COUNTY, UTAH. SAID LOTS TOGETHER WITH 1/2 OF THE VACATED STREET ADJOINING SAID LOTS ON THE NORTH.

ALSO: A PART OF THE VACATED HEALEY STREET LOCATED BETWEEN BRINKER HEALEY STREET AND THE WEST LINE OF HARRISON BOULEVARD AND RUNNING THENCE NORTH 0°58'00" EAST 89°02'00" WEST 153.375 FEET TO THE EAST LINE OF BRINKER AVENUE; THENCE SOUTH 89°02'00" WEST 153.375 FEET TO THE EAST LINE OF BRINKER AVENUE; THENCE SOUTHERLY ALONG SAID EAST LINE ALONG THE ARC OF A REGULAR CURVE TO THE RIGHT 10.65 FEET (R=195.87) THENCE SOUTH 89°02'00" EAST 153.375 FEET TO THE CENTERLINE OF VACATED HEALEY STREET TO THE POINT OF BEGINNING.

THIS IS TO CERTIFY THAT THIS MAP OR PLAT AND THE SURVEY UPON WHICH IT IS BASED WERE MADE IN ACCORDANCE WITH "MINIMUM STANDARD DETAIL REQUIREMENTS FOR SURVEYS OF LAND" AS ADOPTED BY THE BOARD OF SURVEYING AND MAPPING ENGINEERS AND APPROVED BY ALTA/ACSM AND NSPS IN 1989, AND INCLUDES ITEMS 1, 3, 4, 6, 7(a), (b), (c), 8, 9, 10, 11(g), (h), 13 AND 15 OF TABLE A THEREOF. PURSUANT TO THE ACCURACY STANDARDS AS ADOPTED BY ALTA, NSPS, AND THE BOARD OF SURVEYING AND MAPPING ENGINEERS, I HEREBY CERTIFY THAT I FURTHER CERTIFIES THAT THE SURVEY MEASUREMENTS WERE MADE IN ACCORDANCE WITH THE "MINIMUM ANGLE, DISTANCE, AND CLOSURE REQUIREMENTS FOR SURVEY MEASUREMENTS WHICH CONTROL LAND BOUNDARIES FOR ALTA/ACSM LAND TITLE SURVEYS.

DATE: 06-27-2001

LICENSE NO. 354377

NARRATIVE

PURPOSE: THE PURPOSE OF THIS SURVEY IS TO PROVIDE THE NECESSARY SURVEY DOCUMENTATION TO SECURE AN ALTA LENDER'S EXTENDED COVERAGE POLICY.

TITLE DOCUMENTS

COMMITMENT FOR TITLE INSURANCE ISSUED BY:

FOUNDERS TITLE COMPANY
ORDER NO. F-023700
EFFECTIVE DATE: JUNE 12, 2001 AT 7:30 a.m.

TITLE POLICY EXCEPTIONS

THE FOLLOWING IS A LIST OF TITLE POLICY EXCEPTIONS AS THEY APPEAR IN SCHEDULE B- SECTION 2 OF THE ABOVE REFERENCED TITLE COMMITMENT.

EXCEPTION 3: SUBJECT TO AN EASEMENT DATED MARCH 30, 1982 GRANTED BY THE AMERICAN OIL COMPANY TO THE MOUNTAIN STATES TELEPHONE AND TELEGRAPH COMPANY AS DISCLOSED BY WARRANTY DEED RECORDED APRIL 4, 1987 IN BOOK 858, AT PAGE 176 OF OFFICIAL RECORDS.

SURVEY FINDINGS: SAID EASEMENT IS FOR THE CONSTRUCTION AND MAINTENANCE OF TELEPHONE AND TELEGRAPH TRANSMISSION LINES, AND AFFECTS THE WESTERLY 20 FEET OF LOTS 17 AND 18 AS SHOWN ON THIS SURVEY PLAT.

EXCEPTION 4: AGREEMENT BETWEEN UTAH GREAT WESTERN ASSOCIATES AND 3175 HARRISON BOULEVARD, OGDEN, UTAH, PARCEL NO. 04000000 RECORDED JULY 9, 1988 AS ENTRY NO. 974828 IN BOOK 1484 AT PAGE 468 OF OFFICIAL RECORDS.

SURVEY FINDINGS: SAID AGREEMENT ESTABLISHES AN EASEMENT FOR VEHICULAR INGRESS AND EGRESS OVER AND ACROSS THE SOUTH 20 FEET OF THE EAST 30 FEET OF LOT 6 AND AN EASEMENT OVER THE SOUTH 4 FEET OF THE WEST 110 FEET OF LOT 6 FOR PLANTING AND MAINTENANCE.

EXCEPTION 5: SUBJECT TO THAT PORTION LYING WITHIN THE BOUNDS OF WHICH THE PLAT OF THE VACATED HEALEY STREET AND THE VACATED PORTIONS DESCRIBED AS VACATED STREETS AND ALLEYS MAY LIE WITHIN THOSE PORTIONS DESCRIBED AS VACATED STREETS AND ALLEYS.

EXCEPTION 6: SUBJECT TO, BUT NOT LIMITED TO, THE FOLLOWING MATTERS AS DISCLOSED BY THAT CERTAIN ALTA LAND TITLE SURVEY, JOB NO. 04021-00, DATED 1-24-00 BY LARSEN & MALMQUIST, INC.:

A: SHUNT POLES, CATCH BASINS, TELEPHONE BOX AND POWER TRANSFORMER AS SHOWN SERVICE LINES AS SHOWN.

B: GAS SERVICE LINES AS SHOWN.

C: OVERHEAD POWER AS SHOWN.

D: STORM DRAIN AS SHOWN.

GENERAL NOTES:

1. THE BASES OF BEARING FOR THIS SURVEY WAS ESTABLISHED USING FOUND MONUMENTS LOCATED ON HARRISON BLVD. AND 32ND STREET.

2. ALL COURSES SHOWN IN PARENTHESES ARE RECORD INFORMATION TAKEN FROM DEED DESCRIPTION OR OFFICIAL MAPS OR PLATS OF RECORD. ALL OTHER COURSES ARE THE RESULT OF ACTUAL FIELD MEASUREMENTS.

3. THE LOCATION OF ALL UNDERGROUND UTILITIES ARE APPROXIMATE ONLY, AND SHOULD BE FIELD VERIFIED PRIOR TO ANY CONSTRUCTION.

4. TABLE A-3: FLOOD ZONE RESOLUTION IS ZONE "C" AN AREA OF MINIMAL FLOODING, ACCORDING TO FLOOD INSURANCE RATE MAP, COMMUNITY PANEL NO. 490189 0006 B, EFFECTIVE JANUARY 19, 1983.

5. TABLE A-4: SPECIFIED LAND AREA CONTAINS 82,590 sq. ft. OR 1.89 ACRES.

6. TABLE A-6: ZONING IS CP-2, SPECIFYING 20' MINIMUM SETBACKS.

7. TABLE A-9: 82 REGULAR PARKING STALLS, 4 HANDICAP PARKING STALLS, 66 TOTAL PARKING STALLS.

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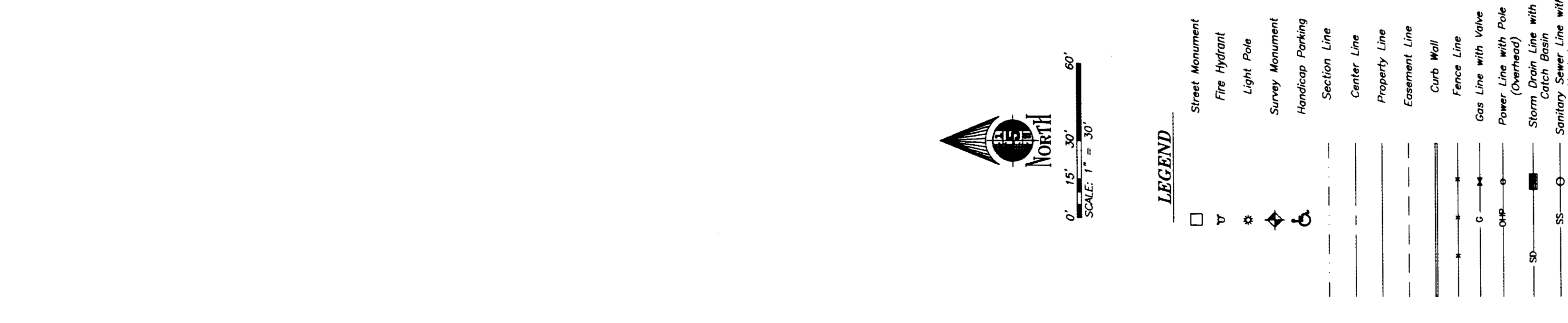
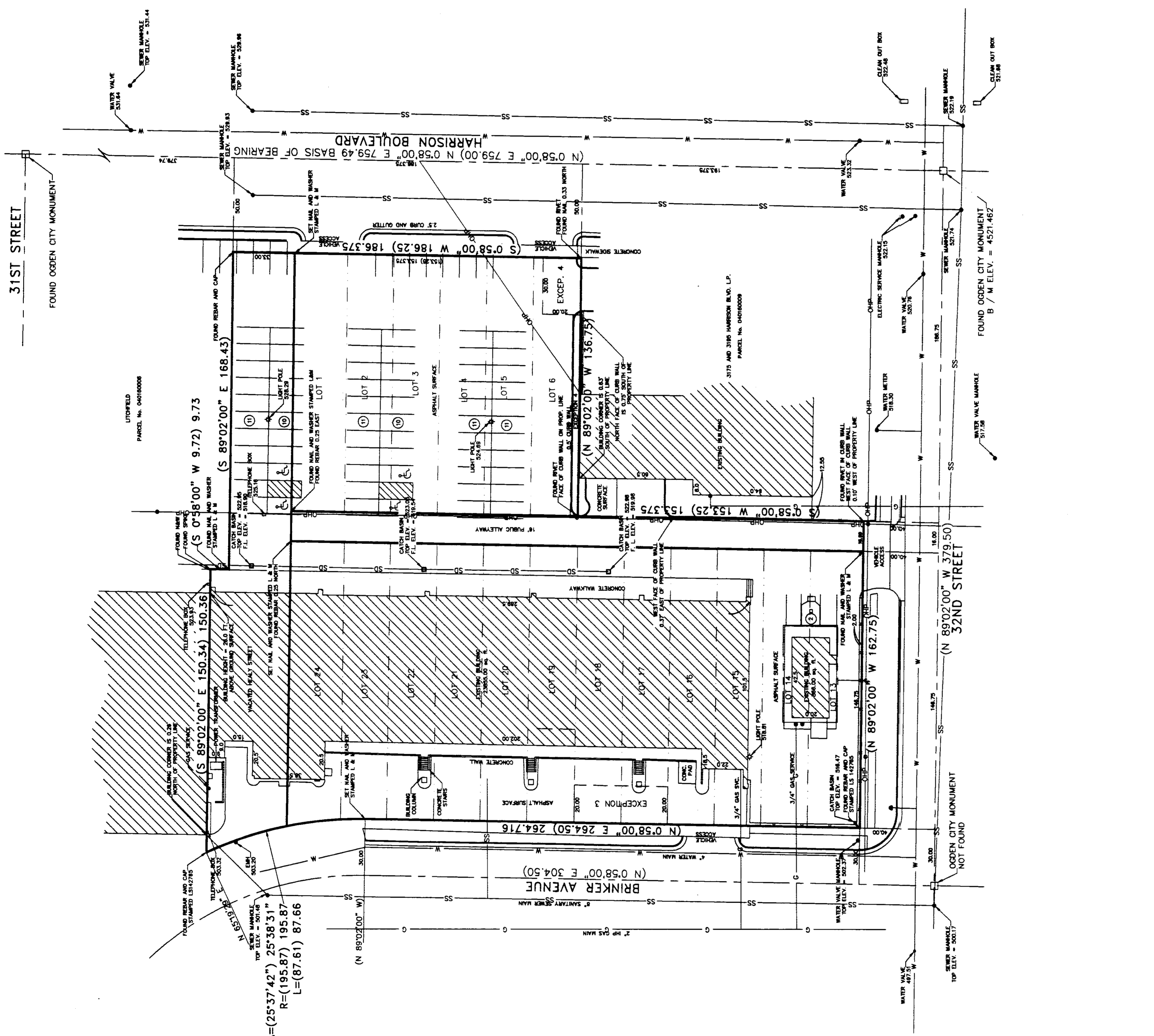
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DATE: 27 JUNE 2001 SCALE: 1" = 30' AREA: 04312-01
 SURVEYOR: KIM WAYNE LUNBERG CHECKED: MCL
 BY: DATE: DESCRIPTION: DISCUSSION:

ALTA/ACSM LAND TITLE SURVEY
 3100 SOUTH HARRISON BLVD.
 UTAH GREAT WESTERN ASSOC.
 7095 SOUTH BLANT STREET
 LUTTERICK CO #0120
 OGDEN, UT 84202
 LICENSE NO. 114 SECTION 33, T.6 N., R.1 W., S.1 B. & B.L.

LARSEN & MALMQUIST, INC.
 CONSULTING ENGINEERS AND LAND SURVEYORS
 1174 WEST 700 SOUTH
 SALT LAKE CITY, UTAH 84119
 PHONE (801) 477-2654 FAX (801) 972-9998

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