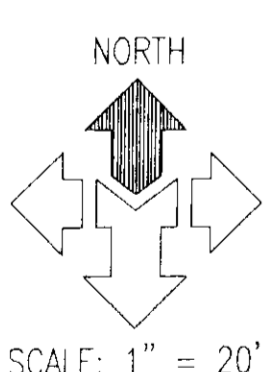
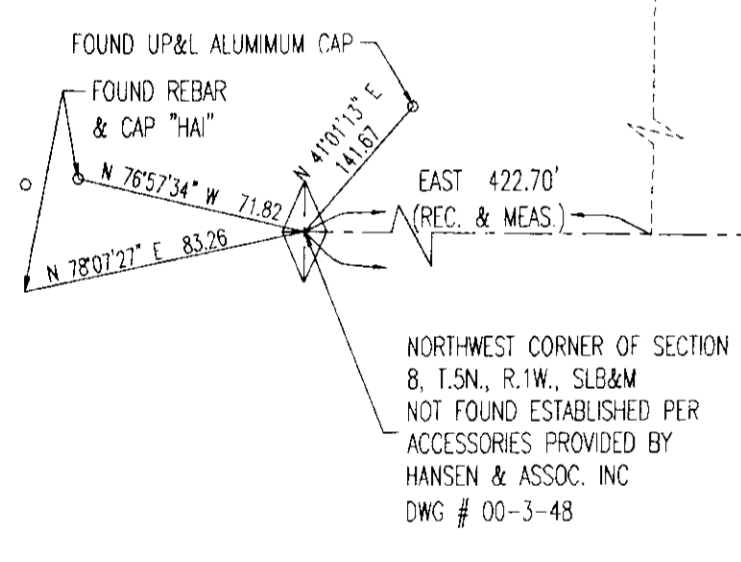
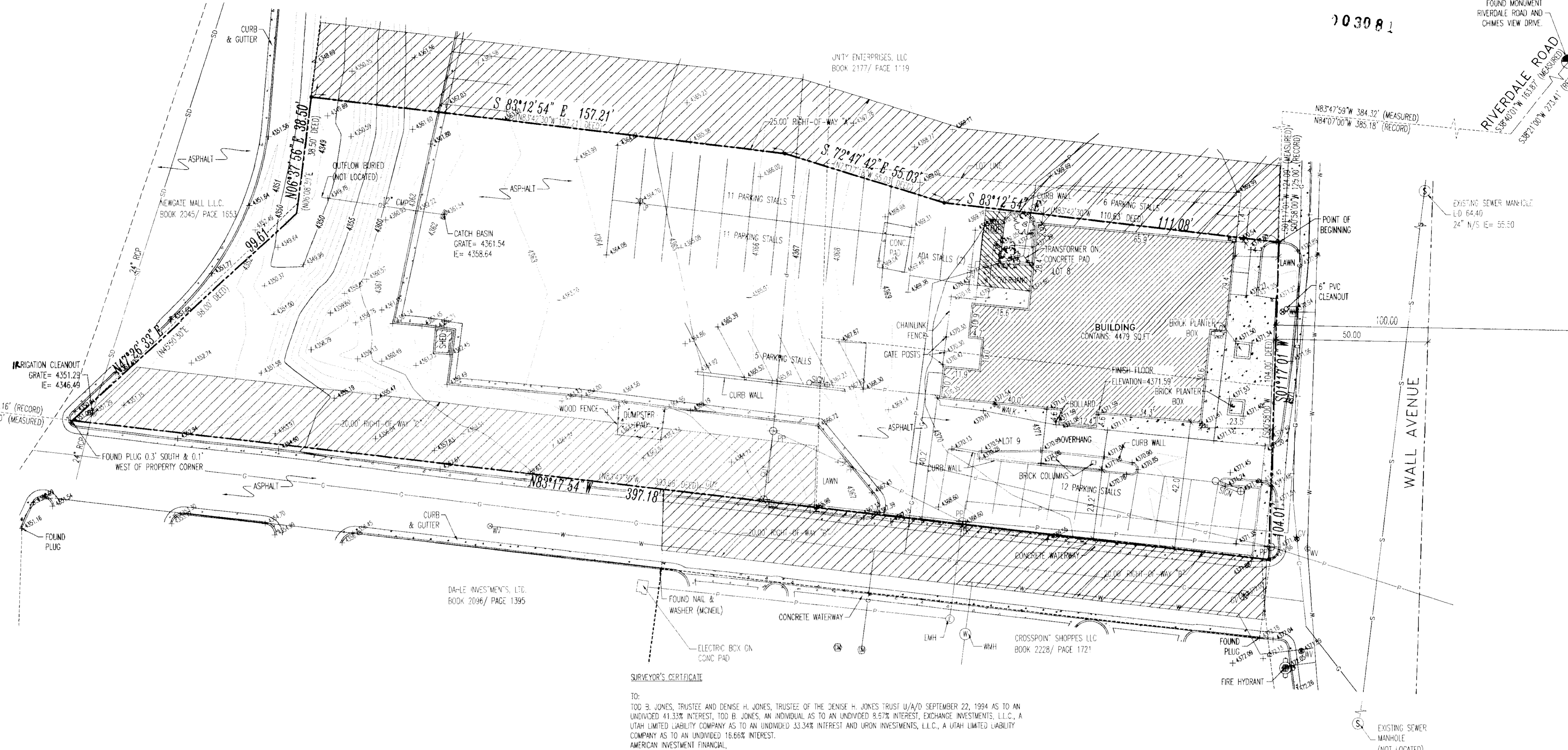


VICINITY MAP



SCALE: 1" = 20'



BENCHMARK
BRASS CAP MONUMENT IS LOCATED APPROX 1.95 MILES SOUTHERLY ALONG THE UNION PACIFIC RAILROAD FROM THE UNION STATION IN OGDEN. BRASS CAP IS SET IN THE TOP OF THE FOOTING ON THE EAST SIDE OF A SMALL CONCRETE PIER OF BRIDGE #99053, 100 FEET SOUTH OF POWER POLE #1-20 CM. CAP FALLS BELOW ARROW PAINTED VERTICALLY ON THE CENTER OF THE TRACK, 1 FOOT EAST OF THE EAST HEADWALL, AND ABOUT 3.5 FEET BELOW THE LEVEL OF THE TRACK. (DATUM FOR THIS SURVEY IS RELATIVE TO THE SURVEY PREPARED BY GREAT BASIN ENGINEERING FOR LOWE'S HOME CENTER'S INC. DATED 12/2/1999 AND RECORDED ON 12/17/1999)
ELEVATION = 4334.424

LEGEND

- SECTION MONUMENT (arrowhead symbol)
- MONUMENT (circle with crosshair symbol)
- PROPERTY LINE (dashed line)
- MONUMENT LINE (solid line)
- EASEMENT LINE (dotted line)
- LOT LINE (long-dashed line)
- ADJOINING DEED LINE (dash-dot line)
- EXIST. FENCE (line with cross-ticks)
- POWER LINE (line with cross-ticks)
- EXISTING BUILDING (hatched area)
- SPOT ELEVATION (circle with crosshair)
- MAJOR CONTOUR (line with '90')
- MINOR CONTOUR (line with '9')
- WATER VALVE (circle with crosshair)
- FIRE HYDRANT (circle with crosshair)
- WATER METER (circle with 'M')
- POWER POLE (circle with 'P')
- TELEPHONE RISER (square with 'R')
- TELEPHONE MANHOLE (circle with 'T')
- SANITARY SEWER MANHOLE (circle with 'S')
- STORM DRAIN MANHOLE (circle with 'SD')
- GAS VALVE (circle with 'G')
- LIGHT POLE (circle with crosshair)
- WATER MANHOLE (circle with 'W')
- SIGN (circle with 'S')
- ROOF DRAIN (circle with 'RD')
- SET BAR & CAP OR NAIL AND WASHER STAMPED 'McNEIL ENGR.'

SURVEYOR'S CERTIFICATE

TO:
TOD B. JONES, TRUSTEE AND DENISE H. JONES, TRUSTEE OF THE DENISE H. JONES TRUST U/A/D SEPTEMBER 22, 1994 AS TO AN UNDIVIDED 41.33% INTEREST, TOD B. JONES, AN INDIVIDUAL AS TO AN UNDIVIDED 5.71% INTEREST, EXCHANGE INVESTMENTS, L.L.C., A UTAH LIMITED LIABILITY COMPANY AS TO AN UNDIVIDED 33.34% INTEREST AND URON INVESTMENTS, L.L.C., A UTAH LIMITED LIABILITY COMPANY AS TO AN UNDIVIDED 16.66% INTEREST.
AMERICAN INVESTMENT FINANCIAL,
FIRST AMERICAN TITLE COMPANY:

THIS IS TO CERTIFY THAT THIS MAP OR PLAT AND THE SURVEY ON WHICH IT IS BASED WERE MADE IN ACCORDANCE WITH THE "MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/ACSM LAND TITLE SURVEYS," JOINTLY ESTABLISHED AND ADOPTED BY ALTA, ACSM AND NSPS IN 1999, AND INCLUDES ITEMS 1,2,3,4,5,6,7(g),7(b),8,9,10,11(b),13,14,15 OF TABLE A THEREOF. PURSUANT TO THE ACCURACY STANDARDS AS ADOPTED BY ALTA, NSPS, AND ACSM AND IN EFFECT ON THE DATE OF THIS CERTIFICATION, UNDERSTOOD FURTHER CERTIFIES THAT THE POSITIONAL UNCERTAINTIES RESULTING FROM THE SURVEY MEASUREMENTS MADE ON THE SURVEY DO NOT EXCEED THE ALLOWABLE POSITIONAL TOLERANCE.

Michael D. Hoff
MICHAEL D. HOFF
LICENSE NO. 316831
DATE: 3-27-2003

ADOPTED BY THE AMERICAN LAND TITLE ASSOCIATION ON OCTOBER 6, 1999
ADOPTED BY THE BOARD OF DIRECTORS, AMERICAN CONGRESS ON SURVEYING AND MAPPING ON OCTOBER 20, 1999
ADOPTED BY THE BOARD OF DIRECTORS, NATIONAL SOCIETY OF PROFESSIONAL SURVEYORS ON OCTOBER 19, 1999
AMERICAN LAND TITLE ASSOCIATION, 1828 L ST., N.W., SUITE 705, WASHINGTON, D.C. 20036
AMERICAN CONGRESS ON SURVEYING AND MAPPING, 5410 CROSSVIEW LANE, BETHESDA, MD 20814
NATIONAL SOCIETY OF PROFESSIONAL SURVEYORS, 5410 CROSSVIEW LANE, BETHESDA, MD 20814

NARRATIVE

1. THE PURPOSE OF THIS SURVEY IS TO PROVIDE AN "ALTA/ACSM LAND TITLE SURVEY" ON THE SUBJECT PROPERTY PER CLIENTS REQUEST.
2. THIS SURVEY DOES NOT CONSTITUTE A TITLE SEARCH BY THE SURVEYOR. ALL INFORMATION REGARDING RECORD EASEMENTS, ADJOINERS AND OTHER DOCUMENTS THAT MIGHT AFFECT THE QUALITY OF TITLE TO TRACT SHOWN HEREON WAS GAINED FROM TITLE COMMITMENT NO. MCS-95292QC PREPARED BY FIRST AMERICAN TITLE COMPANY, EFFECTIVE DATE, DECEMBER 11, 2002, AT 7:30 AM. THE FOLLOWING COMMENTS CORRESPOND TO THE ITEMS NUMBERED IN THE ABOVE-REFERENCED COMMITMENT.
SCHEDULE B-2, EXCEPTION NO. 1:
TOGETHER WITH "A", "D", AND SUBJECT TO "C" AS SHOWN IN SUBJECT LEGAL DESCRIPTION.
3. McNEIL ENGINEERING, INC., MAKES NO REPRESENTATIONS AS TO THE EXISTENCE OF ANY OTHER RECORD DOCUMENTS THAT MAY AFFECT THIS PARCEL OTHER THAN THOSE SHOWN IN THE EXCEPTIONS OF SCHEDULE B-2 AS SHOWN HEREON.
4. THE BASIS OF BEARING FOR THIS SURVEY IS SOUTH 85°26'02" EAST ALONG THE SECTION LINE BETWEEN THE SOUTHWEST CORNER AND THE SOUTH QUARTER OF SECTION 5, TOWNSHIP 5 NORTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN AS SHOWN ON THIS SURVEY.
5. CORNERS MONUMENTS NOT FOUND ON THE PROPERTY WERE MARKED WITH A 5/8" INCH BAR, TWO FEET IN LENGTH, AND RED PLASTIC CAP OR NAIL AND WASHER STAMPED "McNEIL ENGR." AS SHOWN ON THE ACCOMPANYING PLAT.
6. THE LOCATIONS OF UNDERGROUND UTILITIES AS SHOWN HEREON ARE BASED ON ABOVE-GROUND STRUCTURES AND RECORD DRAWINGS PROVIDED THE SURVEYOR. LOCATIONS OF UNDERGROUND UTILITIES/STRUCTURES MAY VARY FROM LOCATIONS SHOWN HEREON. ALTHOUGH ADDITIONAL BURIED UTILITIES/STRUCTURES MAY BE ENCOUNTERED, TO THE BEST OF OUR KNOWLEDGE THERE ARE NO EXISTING UTILITIES EXCEPT AS SHOWN ON THIS SURVEY. NO EXCAVATIONS WERE MADE DURING THE PROGRESS OF THIS SURVEY TO LOCATE BURIED UTILITIES/STRUCTURES. BEFORE EXCAVATIONS ARE BEGUN, NOTIFY BLUE STAKES.
7. THERE EXISTS NUMEROUS OVERLAPS AND CAPS WITH ADJOINING PARCELS. THE SOUTH AND EAST PROPERTY LINES WERE ESTABLISHED BY 3 FOUND PLUGS THAT WERE FOUND BY A SURVEY THAT WAS PREPARED FOR THE NEWGATE WALL, L.L.C. AND A RECORD OF SURVEY THAT WAS PREPARED BY McNEIL ENGINEERING AND LAND SURVEYING, L.C., JOB NO. 220115 FOR WARREN TATE. THE NORTH PROPERTY WAS ESTABLISHED BY THE EXISTING WOOD FENCE LINE ON SAID NORTH PROPERTY LINE. THERE MAY EXIST ADDITIONAL RECORD DOCUMENTS THAT WOULD AFFECT THIS PARCEL.
8. PARCEL FALLS IN ZONE C (AREAS OF MINIMAL FLOODING) PER FLOOD INSURANCE RATE MAP, COMMUNITY PANEL NUMBER 490191 0001 B, EFFECTIVE DATE MARCH 1, 1992.
9. PARCEL FALLS WITH COMMUNITY COMMERCIAL ZONE C-2 PER COMMERCIAL ZONES, CHAPTER 8, ARTICLE A.
10. PARCEL CONTAINS A TOTAL OF 41 PARKING STALLS.

AS-SURVEYED LEGAL DESCRIPTION:

A PART OF LOTS 7-9, BURCH ADDITION TO SOUTH OGDEN CITY, WEBER COUNTY, UTAH, AND THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 5 NORTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY BEGINNING AT A POINT ON THE WEST LINE OF WALL AVENUE, SAID POINT BEING SOUTH 38°40'11" WEST 153.87 FEET (SOUTH 38°21' WEST 273.41 FEET) AND NORTH 83°47'59" WEST 384.32 FEET (NORTH 84°07' WEST 385.16 FEET) TO SAID WEST LINE AND SOUTH 01°17'01" WEST ALONG SAID WEST LINE 124.09 FEET (SOUTH 00°58' WEST 125.00 FEET) FROM THE MONUMENT AT THE INTERSECTION OF CHIMES VIEW DRIVE AND RIVERDALE ROAD, AND RUNNING THENCE SOUTH 01°17'01" WEST 104.01 FEET ALONG SAID WEST LINE OF SAID WALL AVENUE, THENCE NORTH 83°17'54" WEST 397.18 FEET TO A POINT WHICH IS EAST 422.70 FEET (EAST 422.70 FEET) AND NORTH 1039.24 FEET (NORTH 1037.32 FEET) AND SOUTH 83°17'54" EAST 1310.70 FEET (SOUTH 83°47'30" EAST 1310.16 FEET) FROM THE SOUTHWEST CORNER OF SAID QUARTER SECTION, THENCE NORTH 47°26'33" EAST 99.61 FEET, THENCE NORTH 06°37'50" EAST 38.50 FEET, THENCE SOUTH 83°12'54" EAST 157.21 FEET, THENCE SOUTH 72°47'42" EAST 55.03 FEET, THENCE SOUTH 83°12'54" EAST 111.08 FEET TO THE POINT OF BEGINNING.

CONTAINS: 0.878 ACRES.

DEED DESCRIPTION FROM TITLE REPORT:

A PART OF LOTS 7 - 9, BURCH ADDITION TO SOUTH OGDEN CITY, WEBER COUNTY, UTAH, AND THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 5 NORTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY:

BEGINNING AT A POINT ON THE WEST LINE OF WALL AVENUE, SAID POINT BEING SOUTH 30°21' WEST 273.41 FEET NORTH 84°07' WEST 385.18 FEET AND SOUTH 0°58' WEST (SOUTH 0°55'30" WEST) 125.00 FEET FROM THE MONUMENT AT THE INTERSECTION OF CHIMES VIEW DRIVE AND RIVERDALE ROAD, RUNNING THENCE SOUTH 0°58' WEST (SOUTH 0°55'30" WEST) 104.00 FEET ALONG THE WEST LINE OF THE WALL AVENUE TO AN EXISTING FENCE; THENCE NORTH 83°47'30" WEST 393.98 FEET ALONG SAID FENCE TO A POINT ON THE CENTER OF AN EXISTING DITCH, WHICH IS 422.7 FEET EAST 1037.32 FEET NORTH AND 1310.16 FEET SOUTH 83°47'30" EAST FROM THE SOUTHWEST CORNER OF SAID QUARTER SECTION; THENCE TWO COURSES ALONG SAID DITCH AS FOLLOWS: NORTH 45°50'30" EAST 98.00 FEET AND NORTH 0°08'20" EAST 38.50 FEET; THENCE SOUTH 83°42'30" EAST 157.21 FEET, THENCE SOUTH 73°11'18" EAST 55.03 FEET, THENCE SOUTH 83°42'30" EAST 110.63 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH "A"); A 25 FOOT RIGHT OF WAY MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF ABOVE DESCRIBED PARCEL RUNNING THENCE NORTH 83°42'30" WEST 110.63 FEET; THENCE NORTH 73°11'18" WEST 55.03 FEET; THENCE NORTH 83°42'30" WEST 157.21 FEET TO THE CENTER OF AN EXISTING DITCH; THENCE NORTH 6°08'30" EAST 25.00 FEET ALONG SAID DITCH; THENCE SOUTH 83°42'30" EAST 159.55 FEET; THENCE SOUTH 73°11'18" EAST 55.03 FEET; THENCE SOUTH 84°42'30" EAST 106.00 FEET TO THE WEST LINE OF WALL AVENUE; THENCE SOUTH 0°58' WEST (SOUTH 0°55'30" WEST) ALONG SAID LINE TO THE POINT OF BEGINNING.

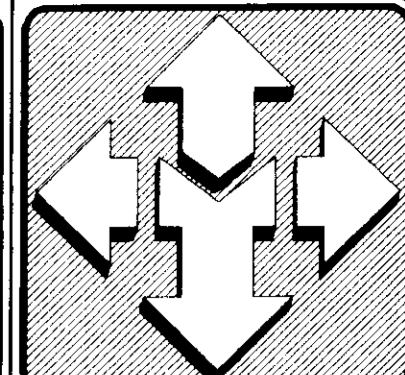
ALSO, TOGETHER WITH "B");

BEGINNING AT THE SOUTHEAST CORNER OF ABOVE DESCRIBED PARCEL, RUNNING THENCE SOUTH 0°58' WEST (SOUTH 0°56'30" WEST) 20.00 FEET, MORE OR LESS; THENCE NORTH 83°47'30" WEST 200.00 FEET, MORE OR LESS; THENCE NORTH 0°55'30" EAST 20.00 FEET, THENCE SOUTH 83°47'30" EAST 200.00 FEET TO THE POINT OF BEGINNING.

ALSO, SUBJECT TO "C");

BEGINNING AT A POINT 150 FEET NORTH 83°47'30" WEST FROM THE SOUTHEAST CORNER OF THE ABOVE DESCRIBED PARCEL, RUNNING THENCE NORTH 83°47'30" WEST 243.98 FEET TO THE CENTER OF AN EXISTING DITCH, THENCE NORTH 45°50'30" EAST 25.86 FEET ALONG SAID DITCH, THENCE SOUTH 83°47'30" EAST 225.64 FEET; THENCE SOUTH 0°58' WEST (SOUTH 0°55'30" WEST) 20.00 FEET TO THE POINT OF BEGINNING.

CONTAINS: 38,251 SQ.FT. OR 0.878 ACRES (AS-SURVEYED)



McNEIL ENGINEERING AND LAND SURVEYING
PROFESSIONAL CIVIL ENGINEERING & LAND SURVEYING SERVICES
6865 SOUTH 400 EAST MIDVALE, UTAH 84047
TEL: (801) 255-7700 FAX: (801) 255-8071
E-MAIL: info@mcneileng.com WEB SITE AT: www.mcneileng.com

STAMP SEAL
Michael D. Hoff
3-27-03

AMERICAN INVESTMENT FINANCIAL
3981 WALL AVENUE
OGDEN, UTAH
LOCATED IN THE SOUTHWEST QUARTER OF SECTION 5, T.5N., R.1W., S.136 & M.

REVISIONS

REV.	DATE	DESCRIPTION
1	5/27/03	REVISE CERTIFICATE

PROJECT NO: 230084
CAD DWG. FILE: 230084Salta.dwg
DRAWN BY: FBA/BB/MDH
SURVEYED BY: DD/MW
CHECKED BY: MDH
DATE: 02/21/03

SHEET TITLE:
ALTA/ACSM LAND TITLE SURVEY

SHEET: 1 OF 1