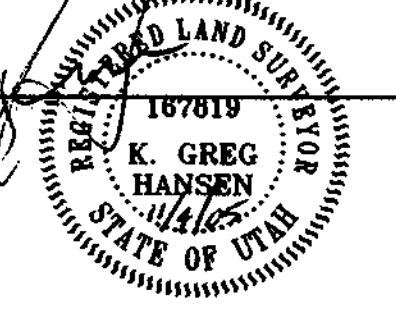


Surveyors Certificate

TO: MOD ASSOCIATES, CHRISTIANA BANK AND TRUST COMPANY AS OWNER FOR SECURITY NATIONAL FUNDING TRUST and Tracy Cottle, agent for STEWART TITLE GUARANTY COMPANY, their successors and assigns:

- The survey reflected by this plat was actually made upon the ground, that the attached plat of survey with drawing numbered 1 is made of at least in accordance with the minimum standards established by the State of Utah for surveyors and with the "Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys" jointly established and adopted by ALTA and ACSM in 1999 and meets the Accuracy Standards (as adopted by ALTA and ACSM in 1999 and in effect on the date of this certification) of an Urban Survey, with accuracy and precision requirements modified to meet current minimum angular and linear tolerance requirements for the state of Utah, and contains items 1, 2, 3, 4, 5, 6, 7(a), 8, 9, 10, 11(a), 12, 13, 14, 15 and 16 of Table A thereto.
- The survey correctly shows the location of all buildings, structures and other improvements situated on the property.
- Except as shown, all utilities serving the Property enter through adjoining public streets and/or easements of record; that except as shown, there are no visible easement or rights of way across said Property; that the property described hereon is the same as the property described in "STEWART TITLE GUARANTY COMPANY," Commitment No. 92154 with an effective date of June 3, 2005 at 8:00 P.M. and that all easements, covenants and restrictions referenced in said title commitment, or easement which the undersigned has been advised or has knowledge, have been plotted hereon or otherwise noted as the their effect on the subject property;
- Except as shown, there are no encroachments onto adjoining premises, streets or alleys by any buildings, structures or other improvements, and no encroachments onto said Premises by buildings, structures or other improvements situated on adjoining premises;
- Said described property is located within an area having a Zone Designation Zone "C" by the Secretary of Housing and Urban Development, on Flood Insurance Rate Map No. 490189 0004 b, with an effective date of January 19, 1983, in Ogden City, Weber County, State of Utah, which is the current Flood Insurance Rate Map for the community in which said Premises is situated;
- The property has access from Washington Boulevard and through an Easement off of 23rd Street between Washington Boulevard and Adams Avenue, all public streets;
- The Property complies 01-027-0020 tax descriptions.
- There are no painted or marked parking stalls & or Hajdloop Parking stalls on the property.
- All of the above is true and accurate to the best of my knowledge and belief.



Name: _____
 Date: Nov 4, 2005
 Reg. Land Surveyor No. 167819
 State of Utah

Exceptions Schedule B

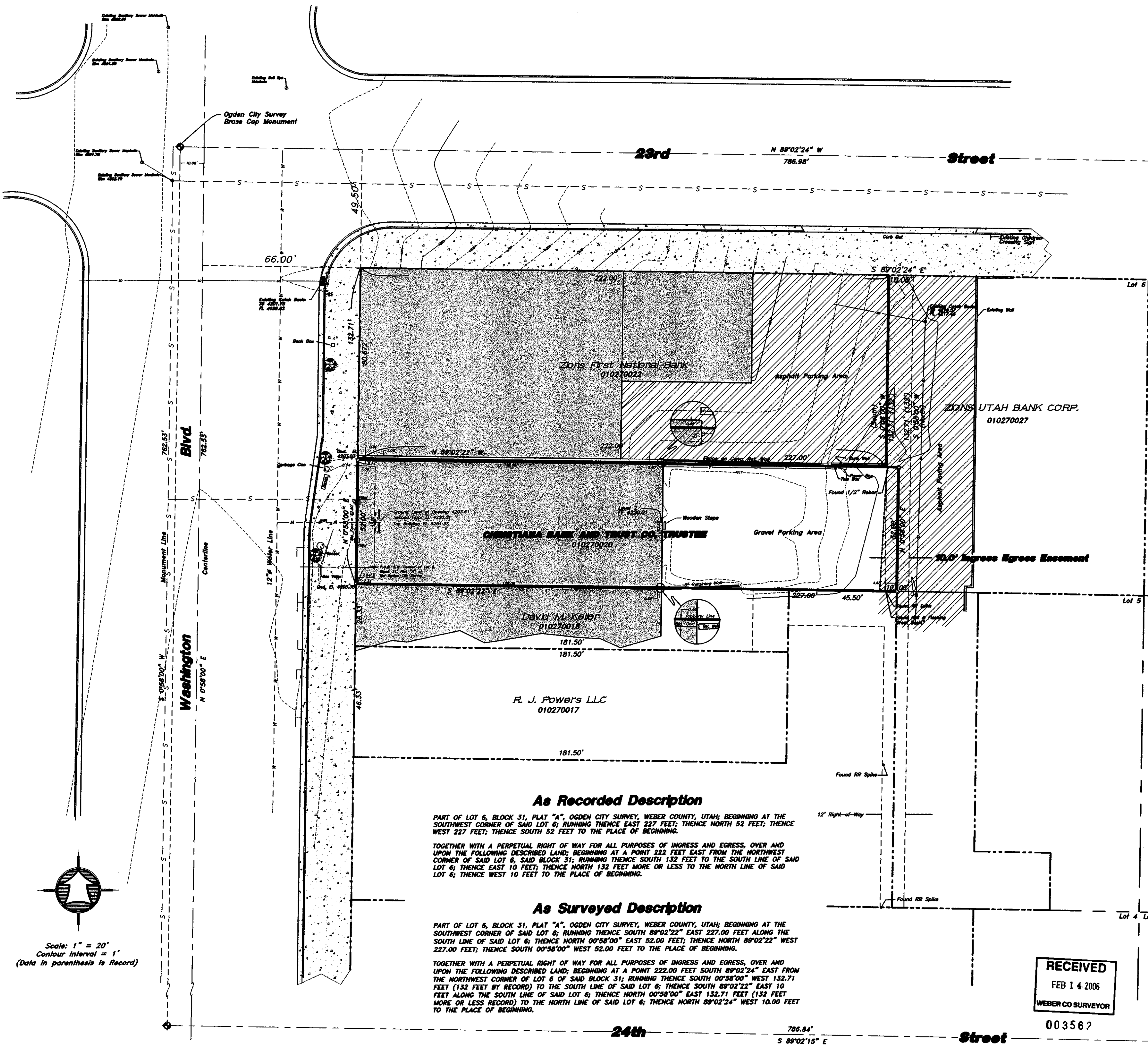
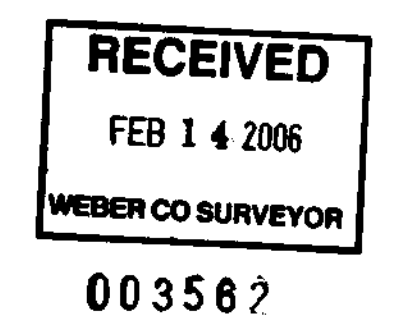
No. 5 - A RIGHT OF WAY EASEMENT, TOGETHER WITH INCIDENTAL RIGHTS THERETO, OVER THE EAST 5 FEET OF THE LAND AS SHOWN ON THE RECORDED PLAT.

Narrative

The purpose of this survey was to do an ALTA/ACSM Survey and establish and set the property corners of the parcel as shown and described hereon. The survey was ordered by Jim Oliver. The control used to establish the property corners was the existing Ogden City Survey Monumentation surrounding Block 31, Plat "A". The basis of bearing is the Center line of Washington Blvd. as currently monumented which bears South 00°58'00" West.

LEGEND:

| | | |
|-------------------------|----------------------------|--------------------------|
| PROPERTY LINE | WATER VALVE | EXISTING ASPHALT |
| DEDICATED STREET R.O.W. | PIPE MANHOLE | EXISTING CONCRETE |
| CONCRETE | STREET MONUMENT | EXISTING BUILDING |
| LINE OF PAYMENT | SET R/W MONUMENT | EXISTING CURB AND GUTTER |
| SEWER | SET R/W MONUMENT W/ CAP | |
| EXISTING EGRESS LINE | EXISTING POWER POLE | |
| EXISTING SANITARY SEWER | EXISTING WIRE BOX | |
| EXISTING POWER POLE | EXISTING SANITARY BOX | |
| EXISTING TELEPHONE LINE | EXISTING TELEPHONE MANHOLE | |
| WATER METER | EXISTING ASPHALT | |
| SEWER MANHOLE | EXISTING CONCRETE | |
| STREET MONUMENT | EXISTING BUILDING | |
| STREET LIGHT | EXISTING CURB AND GUTTER | |



As Recorded Description

PART OF LOT 6, BLOCK 31, PLAT "A", OGDEN CITY SURVEY, WEBER COUNTY, UTAH; BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 6; RUNNING THENCE EAST 227 FEET; THENCE NORTH 52 FEET; THENCE WEST 227 FEET; THENCE SOUTH 52 FEET TO THE PLACE OF BEGINNING.

TOGETHER WITH A PERPETUAL RIGHT OF WAY FOR ALL PURPOSES OF INGRESS AND EGRESS, OVER AND UPON THE FOLLOWING DESCRIBED LAND; BEGINNING AT A POINT 222 FEET EAST FROM THE NORTHWEST CORNER OF SAID LOT 6; SAID BLOCK 31; RUNNING THENCE SOUTH 132 FEET TO THE SOUTH LINE OF SAID LOT 6; THENCE EAST 10 FEET; THENCE NORTH 132 FEET MORE OR LESS TO THE NORTH LINE OF SAID LOT 6; THENCE WEST 10 FEET TO THE PLACE OF BEGINNING.

As Surveyed Description

PART OF LOT 6, BLOCK 31, PLAT "A", OGDEN CITY SURVEY, WEBER COUNTY, UTAH; BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 6; RUNNING THENCE SOUTH 89°02'22" EAST 227.00 FEET ALONG THE SOUTH LINE OF SAID LOT 6; THENCE NORTH 00°58'00" EAST 52.00 FEET; THENCE NORTH 89°02'22" WEST 227.00 FEET; THENCE SOUTH 00°58'00" WEST 52.00 FEET TO THE PLACE OF BEGINNING.

TOGETHER WITH A PERPETUAL RIGHT OF WAY FOR ALL PURPOSES OF INGRESS AND EGRESS, OVER AND UPON THE FOLLOWING DESCRIBED LAND; BEGINNING AT A POINT 222.00 FEET SOUTH 89°02'24" EAST FROM THE NORTHWEST CORNER OF LOT 6 OF SAID BLOCK 31; RUNNING THENCE SOUTH 00°58'00" WEST 132.71 FEET (132 FEET BY RECORD) TO THE SOUTH LINE OF SAID LOT 6; THENCE SOUTH 89°02'22" EAST 10 FEET ALONG THE SOUTH LINE OF SAID LOT 6; THENCE NORTH 00°58'00" EAST 132.71 FEET (132 FEET MORE OR LESS RECORD) TO THE NORTH LINE OF SAID LOT 6; THENCE NORTH 89°02'24" WEST 10.00 FEET TO THE PLACE OF BEGINNING.

Scale: 1" = 20'
 Contour Interval = 1'
 (Data in parenthesis is Record)

| | |
|--|----------------|
| Drawn By: Leah | Date: 11/01/05 |
| Designed By: | |
| Checked By: | |
| Approved By: | |
| Scale: 1" = 20' | |
| Drawing File: 05-3-281.dwg | |
| JOB NUMBER: 05-3-281 | |
| FA HANSEN & ASSOCIATES, INC. Consulting Engineers and Land Surveyors 538 North Main Brigham City, Utah 84302 Brigham City Ogden (801)399-4905 (435)752-8272 (435)723-3491 | |
| ALTA/ACSM Survey for | |
| Jim Oliver | |
| 2314 Washington Blvd. | |
| Ogden, Weber County, Utah | |
| A PART OF THE SOUTHEAST QUARTER OF SECTION 29, | |
| TOWNSHIP 6 NORTH, RANGE 1 WEST, S.L.B. & M. | |
| SHEET | |
| 1 | |
| OF | |
| 1 | |
| SHEETS | |