COMMITMENT DESCRIPTIONS Transaction Identification Data for reference only: **Issuing Agent: Metro National Title Associates**

Issuing Office: 345 East Broadway, Salt Lake City, UT 84111 Loan ID Number: **Commitment Number: Issuing Office File Number: MA12953**

Property Address: 3107 West 3600 South, West Haven, UT 84401 **Revision Number:**

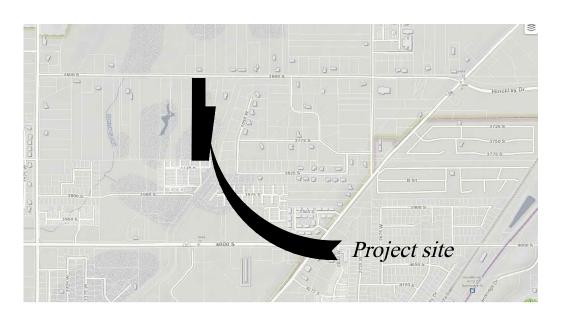
- SCHEDULE A 1. Commitment Date: October 5, 2021 at 7:45 AM
- 2. Policy to be issued:
- (a) 2006 ALTA Owner's Policy Proposed Insured: Century Communities, and/or assignee's
- Proposed Policy Amount: \$1,620,000.00 **Owner's Policy: \$4,350.00**
- (b) 2006 ALTA Loan Policy (Extended)
- **Proposed Insured: Proposed Policy Amount:**
- Lender's Policy: \$0.00
- **Endorsement Premium(s): \$0.00**
- (c) 2006 ALTA Leasehold Policy **Proposed insured:**
- 3. The estate or interest in the Land described or referred to in this Commitment is FEE SIMPLE 4. Title to the estate or interest in the Land is at the Commitment Date vested in: **Cottle Capital Group, LLC**
- 5. The land referred to in this Commitment is in the State of Utah, County of Weber and is described as follows: See Attached Exhibit "A":

Exhibit "A"

Part of the South Half of Section 3, Township 5 North, Range 2 West, Salt Lake Meridian, U.S. Survey: Beginning at the Northwest Corner of the Southeast Quarter of said Section 3, running thence gate is located. This access is constructed by some type of piping to allow water to continue to flow under South 0°21' West 468 feet; thence South 89°33' East 156.38 feet; thence South 7°42' West 869.09 feet to the South line of the Northwest Quarter of said Southeast Quarter Section; thence West along said line 249.34 feet; thence North 1330 feet to section line; thence East along the section line 204 feet to the apparent occupants of the surveyed property to or across the surveyed property observed in the process of point of beginning.

Excepting therefrom any portion lying with the public road right-of-way known as 3600 South Street.

Vicinity Map



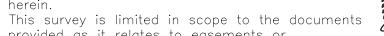
SURVEYOR'S CERTIFICATE To Century Communities and Metro National Title Associates, 345 East

Broadway, Salt Lake City, UT 84111. This is to certify that these maps or plats and the survey on which it is based were made in accordance with the 2016 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys, jointly established and adopted by American Land Title Association and The National Society of

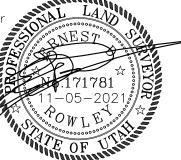
Professional Surveyors. No Table A items were requested.

The field work was completed between March 10, 2021. Date of Maps or Plats are as noted hereon. Any warranties, express or implied, are limited to the above named party(s), no certification or

warranties are extended to successor(s), assign(s) o heir(s) of said party(s) nor to adjacent owner(s) of properties of which may or may not share a common boundary with the property(s) surveyed herein



provided as it relates to easements or encumbrances of record as noted in the exception to the title policy, no independent research of th ϵ title record was conducted.



MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/NSPS LAND TITLE SURVEYS

(Effective February 23, 2016)

5. A. Monuments i. The location, size, character, and type of any monuments found during the fieldwork. SURVEY RESPONSE: All such have been shown and identified. ii. The location, size, character, and type of any monuments set during the fieldwork, if item 1 of Table A was selected or if otherwise required by applicable jurisdictional requirements and/or standards of practice.

SURVEY RESPONSE: The corners are set as noted.

iii. The location, description, and character of any lines that control the boundaries of the surveyed SURVEY RESPONSE: This information is contained throughout the Narrative and on the plats.

5. B. Rights of Way and Access

i. The distance from the appropriate corner or corners of the surveyed property to the nearest right of way line, if the surveyed property does not abut a right of way. SURVEY RESPONSE: 3600 South Street which is a public road borders the north boundary of the

property. No other public roads cross the property. ii. The name of any street, highway, or other public or private way abutting the surveyed property, together with the width of the traveled way and the location of each edge of the traveled way including on divided streets and highways. If the documents provided to or obtained by the surveyor pursuant to Section

4 indicate no access from the surveyed property to the abutting street or highway, the width and location of the traveled way needed to be located. SURVEY RESPONSE: Dimensions of 3600 South Street have been added to the road. It should be noted

that the right of way for this road is, in my opinion, prescriptive use road which would carry with it all applicable and legal rights vested in the adjacent owner. The width of the right of way designated as 33 feet is based on the location of the existing fence line and the designation of the Local Entity. The term Local Entity is as defined in UCA 67-1a-6.5. iii. Visible evidence of physical access (e.g., curb cuts, driveways) to any abutting streets, highways, or

other public or private ways. SURVEY RESPONSE: There is only one practical access to the property which is a narrow area where the

this access within the drain ditch which exists on the south side of the road. iv. The location and character of vehicular, pedestrian, or other forms of access by other than the conducting the fieldwork (e.g., driveways, alleys, private roads, railroads, railroad sidings and spurs,

sidewalks, footpaths). SURVEY RESPONSE: Vehicular access has been shown, however, pedestrian access points or the locations of foot paths are not shown or noted. In the field survey no public access points were observed.

v. Without expressing a legal opinion as to ownership or nature, the location and extent of any potentially encroaching driveways, alleys, and other ways of access from adjoining properties onto the surveyed property observed in the process of conducting the fieldwork. SURVEY RESPONSE: There do not appear to be any such encroachments.

vi. Where documentation of the location of any street, road, or highway right of way abutting, on or crossing the surveyed property was not disclosed in documents provided to or obtained by the surveyor, or was not otherwise available from the controlling jurisdiction (see Section 6.C.iv. below), the evidence and location of parcel corners on the same side of the street as the surveyed property recovered in the process of

conducting the fieldwork which may indicate the location of such right of way lines (e.g., lines of occupation, survey monuments) SURVEY RESPONSE: See prior responses and notes on sheet 2 of the right of way fencing and prior survey monuments

vii. Evidence of access to and from waters adjoining the surveyed property observed in the process of conducting the fieldwork (e.g., paths, boat slips, launches, piers, docks). SURVEY RESPONSE: There do not appear to be any named water courses on this property. Water does traverse the property in what I am calling a slough. The amount and frequency of the water is not known.

5. C. Lines of Possession and Improvements along the Boundaries

i. The character and location of evidence of possession or occupation along the perimeter of the surveyed property, both by the occupants of the surveyed property and by adjoiners, observed in the process of conducting the fieldwork.

SURVEY RESPONSE: Such observed items have been surveyed, shown and noted herein as well as being discussed throughout the narrative. It should be noted that the south boundary is bordering Salt Point Northeast Townhomes (a subdivision and housing project) which has installed a rock wall to elevate the ground south of this property and installed a new vinyl fence south of the rock wall. The wall is against the property line but no attempt was made to identify if individual rocks are encroaching on the subject property. The vinyl fence is not on the property line. The property line is marked and monumented by an old fence line

ii. Unless physical access is restricted, the character and location of all walls, buildings, fences, and other improvements within five feet of each side of the boundary lines, observed in the process of conducting the fieldwork. Trees, bushes, shrubs, and other natural vegetation need not be located other than as specified in the contract, unless they are deemed by the surveyor to be evidence of possession pursuant to Section 5.C.i.

SURVEY RESPONSE: See Minimum Standards Item 5.C.i.

iii. Without expressing a legal opinion as to the ownership or nature of the potential encroachment, the evidence, location and extent of potentially encroaching structural appurtenances and projections observed in the process of conducting the fieldwork (e.g., fire escapes, bay windows, windows and doors that open out, flue pipes, stoops, eaves, cornices, areaways, steps, trim) by or onto adjoining property, or onto rights of way, easements, or setback lines disclosed in documents provided to or obtained by the surveyor. SURVEY RESPONSE: No such items were observed on the property.

5.D. Buildings

The location of buildings on the surveyed property observed in the process of conducting the fieldwork.

SURVEY RESPONSE: Shown and noted on the plat.

5.E. Easements and servitudes

i. Evidence of any easements or servitudes burdening the surveyed property as disclosed in the documents provided to or obtained by the surveyor pursuant to Section 4 and observed in the process of conducting the fieldwork.

SURVEY RESPONSE: Only records provided by the client have been examined which are on record with the County Recorder's Office. Only two easements were noted in the title report see the specific exceptions related thereto.

ii. Evidence of easements, servitudes, or other uses by other than the apparent occupants of the surveyed property not disclosed in the documents provided to or obtained by the surveyor pursuant to Section 4, but observed in the process of conducting the fieldwork if they appear to affect the surveyed property (e.g., roads; drives, sidewalks, paths, and other ways of access; utility service lines; water courses; ditches; drains; telephone, fiber optic lines, or electric lines; or water, sewer, oil or gas pipelines on or across the surveyed property and on adjoining properties). SURVEY RESPONSE: To the best of our ability such observed items that exist within the properties

surveyed are shown and noted. iii. Surface indications of underground easements or servitudes on or across the surveyed property observed in the process of conducting the fieldwork (e.g., utility cuts, vent pipes, filler pipes).

SURVEY RESPONSE: There were no observed evidence of such items. iv. Evidence on or above the surface of the surveyed property observed in the process of conducting the fieldwork, which evidence may indicate utilities located on, over or beneath the surveyed property. Examples of such evidence include pipeline markers, manholes, valves, meters, transformers. pedestals,

clean-outs, utility poles, overhead lines and guy wires. SURVEY RESPONSE: Only the existing power pole line which is within 3600 South Street were surveyed except for one line that runs part way along the west boundary as shown on sheet 2. No other items were observed.

5.F. Cemeteries

As accurately as the evidence permits, the perimeter of cemeteries and burial grounds, and the location of isolated gravesites not within a cemetery or burial ground, (i) disclosed in the documents provided to or obtained by the surveyor, or (ii) observed in the process of conducting the fieldwork. SURVEY RESPONSE: There were no observed evidence of such items nor have I been provided with any verbal information relating to such.

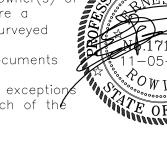
5. G. Water Features

i. The location of springs, ponds, lakes, streams, rivers, canals, ditches, marshes, and swamps on, running through, or outside, but within five feet of the perimeter boundary of, the surveyed property, observed during the process of conducting the fieldwork.

SURVEY RESPONSE: Such observed items have been shown and noted herein to the best of our ability. ii. The location of any water feature forming a boundary of the surveyed property. The attribute(s) of the water feature located (e.g., top of bank, edge of water, high water mark) should be congruent with the boundary as described in the record description or, in the case of an original survey, in the new description (see Section 6.B.vi. below).

SURVEY RESPONSE: No boundaries are described to be coincident with a water course.

- 1. This survey plat is an update to my previous survey that is on file in the Weber County Surveyor's Office as file number . Done in relation to the title report above cited.
- 2. It appears that there have been no changes nor modifications to the physical conditions of the property since the completion of my March survey.



ALTA / NSPS LAND TITLE SURVEY PARTS OF SECTION 25, TOWNSHIP 1 SOUTH, RANGE 5 EAST, SALT LAKE BASE & MERIDIAN Unincorporated Summit County, Utah

TABLE A of the ALTA STANDARDS No Table A items were selected for this project review and are not addressed in this ALTA/NSPS Land Title Survey update.

SCHEDULE B - PART I, Requirements

Items numbered 1 through 7 are not matters of survey and are not addressed herein, however, this Schedule B, Part I does contain the following information:

CHAIN OF TITLE FOR INFORMATIONAL PURPOSES ONLY:

The public record shows the following conveyances affecting said Land within the past twenty-four (24) months of the date of this report:

Warranty Deed: Grantors: David Van Eerden and Janet L. Van Eerden Grantee: Cottle Capital Group, LLC Date: September 14, 2021

Entry No.: 3183480

Nov 3 2022 FILE # 739

This Plat is the Intellectual Property of Landmark Surveying, Inc., all legal rights are reserved. This document has been electronically signed, any modification, alteration or extraction for any other use or purpose is strictly prohibited.

SCHEDULE B, PART II, Exceptions

SCHEDULE B Part II - Exceptions: Commitment Number: is left blank the document is dated October 5, 2021 at 7:45 AM. with Issuing Office File Number: MA12953 Only exceptions numbered and as contained hereon have been addressed by this survey for the property described herein.

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a Public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records. SURVEY RESPONSE: This is not a survey item and will not be addressed in this survey.

2. Any facts, rights, interests or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land. SURVEY RESPONSE: This item is limited to matters that are visible with respect to the property described. In a physical inspection of the property there does not appear to be any public uses or encroachments with the exception of 3600 South Street, a public road which has been excepted from the title by deed. While most fences are on or near the property line as shown, there are some areas that the fences deviate from the property line. These areas have been shown on sheet 2 and discussed in the narrative and/or notes in various places. It appears in most if not all of the areas where fences do not coincide with the title lines the areas have been occupied by the prior owners, the Van Eerden's and their predecessors in title.

3. Easements, liens or encumbrances, or claims thereof, that are not shown by the Public Records. SURVEY RESPONSE: There is what appears to be a type of slough that crosses the property, noted on sheet 2, that may carry a varying amount of water from one side to the other. Any rights associated with such water and the delivery across the property is not known. Other water ditches are not on the property or are in the public right of way. No other visible encroachments were seen in the field work.

4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records. SURVEY RESPONSE: See exceptions 2 on fencing. Any title claims that may result from common law doctrines relating to Unwritten Title Rights have not been fully investigated in this survey nor does this survey purport to deem such uses as a valid claim of title with the information presently available to the surveyor.

5. a) Unpatented mining claims; SURVEY RESPONSE: A search for such in the BLM records has not been done in connection with this survey for such claims. In an examination of the property, though not thorough in this respect, evidence of mining activity was not observed.

5. b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; SURVEY RESPONSE: This section is not designated as a School Trust Land section, therefore, no reservations associated with such would be present. Other Acts that may exist have not been researched. I have not researched the title to locate Federal Patents nor have such been provided by the title company for examination. No statement related this item is being made nor inferred regarding any rights associated therewith.

5. c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records

SURVEY RESPONSE: I have not searched any water title records nor is this a part of this survey. The only water related items are shown or noted on the plat but no representation as to rights associated with rivers, creeks, streams, or intermittent water flows, sloughs or flood plain areas are made herein.

6. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown in the Public Records. SURVEY RESPONSE: This is not a survey item and will not be addressed in this survey.

7. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met

SURVEY RESPONSE: This is not a survey item and will not be addressed in this survey. "The printed Exceptions 1 through 7 will be deleted for the ALTA Extended Loan Policy." (This statement is part of the policy, however, is not a survey matter and is not addressed herein.)

8. Taxes for the year 2021 have been assessed in the amount of \$1,044.22, and are due and payable Year: 2021 on November 1, 2021, and will be delinguent after November 30, 2021. Taxes for the year 2020 have been paid. (Tax ID No. 08-034-0016)

SURVEY RESPONSE: This is not a survey item and will not be addressed herein.

9. The land described herein is located within the boundaries of West Haven City, the Weber Basin Water Conservance District, Weber Area Dispatch 911 and Emergency Services District, Weber Fire District and the Weber County Mosquito Abatement District, and is subject to any assessments levied thereby. SURVEY RESPONSE: This is not a survey item and will not be addressed herein.

10. Water rights, claims or title to water, whether or not shown by the public records. SURVEY RESPONSE: This is an item that this survey will not address except as shown or noted herein. No representation to legal rights associated with water is made herein.

11. Agreement, including the terms and conditions thereof: Between: Board of Water Resources And: Wilson Irrigation Company

Recorded: May 17, 1996

Entry No.: 1406857 Book/Page: 1806 / 2976

SURVEY RESPONSE: This document is for the purposes of constructing "about 2,000 feet of 48-inch RCP inverted siphon and inlet and outlet structures". The description where these construction activities were to be conducted listed several Sections of land in their entirety, Section 3, T5N, R2W, SLB&M being one listed. These water works do not appear to be located on the subject property. The Wilson ditch is physically located to the west of this property and no evidence of such construction was visibly observed in the field survey.

12. Easement to Use Distribution System, and the terms and conditions thereof: Grantor: Wilson Irrigation Company

Grantee: Board of Water Resources Recorded: May 17, 1996

Entry No.: 1406858

Book/Page: 1806 / 2985

SURVEY RESPONSE: This easement is for the use of the Wilson Irrigation Company distribution system. Also see the response for exception 11 above.

13. Subject, but not limited, to the following items, as disclosed by a survey prepared by Landmark Surveying, Inc., having been certified under the date of March 11, 2021, by Ernest D. Rowley, a Registered Land Surveyor holding License No. 171781, as Job No. 4157, including but not limited to the following:

a. Fence lines do not match deed lines. SURVEY RESPONSE: The survey referenced is a prior ALTA/NSPS Land Title Survey which I have conducted on this same property and which this document is an update of that work. The issue related to "a. Fence lines do not match deed lines." is in relation to disclosures shown and noted on the March 11, 2021 survey. The plat and narrative identify and describe this matter. No further information related to the item is available nor presented at this time.

14. Subject to the rights of parties in possession of the subject property under unrecorded leases, rental or occupancy agreements and any claims thereunder. SURVEY RESPONSE: This is not a survey item and is not addressed herein.

15. A Deed of Trust with Assignment of Rents, and the terms and conditions thereof: Stated Amount: \$900,000.00

Trustor: Cottle Capital Group, LLC Trustee: Metro National Title Associates, LLC Beneficiary: Newey Holdings, LLC Dated: September 13, 2021

Recorded: September 14, 2021

Entry No.: 3183481 SURVEY RESPONSE: This is not a survey item and is not addressed herein.







NARRATIVE

- 1. This narrative is being provided in accordance with UCA 17-23-17. 2. The purpose of this survey is to provide an ALTA/NSPS Land Title Survey in accordance with the minimum standard requirements, no Table A items were selected or requested as part of this project.
- 3. Utility locations, above or underground which may be shown hereon are based on physical survey ties of visible utilities or from evidence of excavations. No representation as to accuracy of underground utilities is made herein.
- 4. The basis of bearing is as noted and described in the Boundary Description. 5. For additional information related to the individual lines of the property see sheet 2 notes. These notes describe specific elements related to the establishment of the boundary being discussed.
- 6. It is also noted in general that the lines of occupation show evidence of being in place for a long period of time. Some cedar posts have been rotted or salt eroded to the point that some have broken off at ground level leaving the buried post in the ground and the above ground post being held in place by wire. There is evidence of frequent repair of the fence using newer materials but these
- repairs appear to be maintaining the old location of the fences. 7. Some of the fences are not along the title line of the property and in these cases the fence location does not have evidence of being an old boundary. Therefore, I do not believe that they would constitute an unwritten title acquisition as identified in Anderson v. Fautin, 2016 UT 22 or Q-2 v. Hughes, 2016 UT 8, two Utah Supreme Court decisions clarifying the elements of unwritten title.
- 8. In conducting research related to prior surveys there were three found which have information related to the property. 8.1. Record of Survey (ROS) 4162 which is the record of the Salt Point Northeast Townhomes development. This plat identified the sixteenth section line as the
- north boundary of the subdivision. The subject property description calls for the sixteenth section line. See Warranty Deed E#2371764 recorded Oct. 24, 8.2. ROS 4741 is a filing for the Morgan Subdivision done by Dallas Buttars in
- 2011 showing the same fence conditions for what is the remainder parcel as exist todav
- 8.3. ROS 4224 done by Ensign Engineering in 2008 was done for the subject property. The rebar property corners set in this survey were not all found in my field work. I did find and locate the Northwest and southeast corners which have been held as the boundary corners. The Ensign survey also shows the same fence conditions as what exist today.

A Complete Land Surveying, 9uc , A Complete Land Surveying Service www.LandmarkSurveyUtah.com 801-731-4075	
CLIENT: David Van Eerden & Janet L. Van Eerden Address: 5796 South 3550 West, Roy, Ut 84067	
Parts of the S 1/2 of Section 3 of Township 5 North, Range 2 West, Salt Lake Base and Meridian	Sheet 1 of 2
Revision: October 5, 2021, See note 1 this sheet.	DRAWN BY: EDR
	CHECKED BY:

DATE: March 11, 2021

FILE: 4157

