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EXCEPTIONS TO COVERAGE

THE FOLLOWING ITEMS ARE LISTED AS EXCEPTIONS TO COVERAGE IN SCHEDULE B, SECTION 2, IN A TITLE REPORT PREPARED BY FIDELITY NATIONAL TITLE INSURANCE COMPANY, FILE NO. III933-LMF, COMMITMENT DATE: MARCH 22, 2019 7:30 A.M.

EXCEPTION NO. 1-12: (NOTHING TO PLOT. NOT A SURVEY RELATED

EXCEPTION NO. 13: THE EFFECTS, IF ANY, OF EASEMENTS AND RIGHTS-OF-WAY FOR EXISTING ROADS, STREETS, ALLEYS, DITCHES, RESERVOIRS, UTILITIES, CANALS, PIPELINES AND POWER, TELEPHONE, SEWER, GAS OR WATER LINES, WHICH MAY BE ASCERTAINED BY AN INSPECTION OR SURVEY OF THE SUBJECT LAND.

(SURVEYOR'S NOTE: ANY EASEMENTS DISCLOSED OR DISCOVERED ARE SHOWN HEREON.)

EXCEPTION NO. 14: RIGHT OF WAY FOR WEBER RIVER, AND ANY FACILITIES APPURTENANT THERETO, INCLUDING BUT NOT LIMITED TO, WATER PIPELINES AND DITCHES, AS THE SAME MAY BE FOUND TO INTERSECT THE HEREIN DESCRIBED LAND, TOGETHER WITH ANY RIGHTS OR ASSERTED RIGHTS IN AND TO SAID RIVER OR PERTAINING TO THE USE AND MAINTENANCE OF SAID RIVER. THE COMPANY FURTHER EXCEPTS ANY ADVERSE CLAIM BASED ON (I) THE ASSERTION THAT SOME OF THE BOUNDARIES OF THE HEREIN DESCRIBED LAND HAVE BEEN AFFECTED BY A CHANGE IN THE COURSE OF SAID RIVER; (II) THE UNCERTAINTY OF THE BOUNDARIES OF SAID RIVER; AND (III) THE ASSERTION THAT THE LAND IS SUBJECT TO WATER RIGHTS, CLAIMS OR TITLE TO WATER AND TO ANY LAW OR GOVERNMENTAL REGULATION PERTAINING TO WETLANDS. (SURVEYOR'S NOTE: AFFECTS ALL OF PARCEL I AND IA)

EXCEPTION NO. 15: RIGHT OF WAY FOR LAYTON CANAL, AND ANY FACILITIES APPURTENANT THERETO, INCLUDING BUT NOT LIMITED TO, WATER PIPELINES AND DITCHES, AS THE SAME MAY BE FOUND TO INTERSECT THE HEREIN DESCRIBED LAND, TOGETHER WITH ANY RIGHTS OR ASSERTED RIGHTS IN AND TO SAID CANAL OR PERTAINING TO THE USE AND MAINTENANCE OF SAID CANAL. THE COMPANY FURTHER EXCEPTS ANY ADVERSE CLAIM BASED ON (1) THE ASSERTION THAT SOME OF THE BOUNDARIES OF THE HEREIN DESCRIBED LAND HAVE BEEN AFFECTED BY A CHANGE IN THE COURSE OF SAID CANAL; (II) THE UNCERTAINTY OF THE BOUNDARIES OF SAID CANAL; AND (III) THE ASSERTION THAT THE LAND IS SUBJECT TO WATER RIGHTS. CLAIMS OR TITLE TO WATER AND TO ANY LAW OR GOVERNMENTAL REGULATION PERTAINING TO WETLANDS. (SURVEYOR'S NOTE: AFFECTS THE EASTERLY LINE OF PARCEL I AND IA)

EXCEPTION NO. 16: GRANT OF EASEMENT IN FAVOR OF CENTRAL WEBER SEWER IMPROVEMENT DISTRICT, A SEWER IMPROVEMENT DISTRICT OF THE STATE OF UTAH TO CONSTRUCT, RECONSTRUCT, OPERATE, REPAIR, REPLACE AND MAINTAIN A SANITARY SEWER PIPELINE AND APPURTENANT STRUCTURES IN, OVER AND UPON AND ACROSS AND THROUGH SAID LAND AND INCIDENTAL PURPOSES, BY INSTRUMENT RECORDED SEPTEMBER 26, 1986, AS ENTRY NO. 983620, IN BOOK 1499, AT PAGE 2584. (NOTE: AFFECTS THE WESTERN PART OF PARCEL I)

EXCEPTION NO. 17: AGREEMENT BY AND BETWEEN THE STATE OF UTAH, ACTING THROUGH THE BOARD OF WATER RESOURCES AND THE WILSON IRRIGATION COMPANY, RECORDED MAY 17, 1996 AS ENTRY NO. 1406857 IN BOOK 1806 AT PAGE 2976. ANY EASEMENTS AND/OR RIGHTS-OF-WAY FOR THE WATER DISTRIBUTION SYSTEM AND APPURTENANCES OF THE WILSON IRRIGATION COMPANY AND/OR PARTIES CLAIMING BY, THROUGH OR UNDER IT, AS THE SAME MAY BE FOUND TO INTERSECT THE LAND, AS DISCLOSED BY VARIOUS INSTRUMENTS OF RECORD. INCLUDING THAT CERTAIN EASEMENT TO USE DISTRIBUTION SYSTEM RECORDED MAY 17, 1996 AS ENTRY NO. 1406858 IN BOOK 1806 AT PAGE 2985. (SURVEYOR'S NOTE: AFFECTS ALL OF PARCEL I AND IA)

EXCEPTION NO. 18: THE EFFECT OF THE 1969 FARMLAND ASSESSMENT ACT, WHEREIN THERE IS A FIVE (5) YEAR ROLL-BACK PROVISION WITH REGARD TO ASSESSMENT AND TAXATION, BY REASON OF THAT CERTAIN APPLICATION FOR ASSESSMENT AND TAXATION OF AGRICULTURAL LAND,

RECORDED APRIL II, 2000 AS ENTRY NO. 1699700, IN BOOK

2066, AT PAGE 2506. (COVERS THIS AND OTHER LAND)

MATTER)

THE EFFECT OF THE 1969 FARMLAND ASSESSMENT ACT, WHEREIN THERE IS A FIVE (5) YEAR ROLL-BACK PROVISION WITH REGARD TO ASSESSMENT AND TAXATION, BY REASON OF THAT CERTAIN APPLICATION FOR ASSESSMENT AND TAXATION OF AGRICULTURAL LAND, RECORDED MARCH 17, 2014 AS ENTRY NO. (SURVEYOR'S NOTE: NOTHING TO PLOT, NOT A SURVEY RELATED

EXCEPTION NO. 19: A RIGHT OF WAY FOR INGRESS AND EGRESS OVER AND ACROSS THE SUBJECT LAND AS CREATED BY THAT CERTAIN QUIT CLAIM DEED, DATED SEPTEMBER 22, 1978 AND RECORDED OCTOBER 6, 1978 AS ENTRY NO. 754552 IN BOOK 1267 AT PAGE 298. (SURVEYOR'S NOTE: LOCATION OF 60' RIGHT-OF-WAY NOT DISCLOSED IN THIS DOCUMENT)

EXCEPTION NO. 20: MASTER DEVELOPMENT AGREEMENT BETWEEN CITY OF WEST HAVEN, UTAH AND RIVERWALK, LLC, DATED MARCH 6, 2019 AND RECORDED MARCH 25, 2019 AS ENTRY NO. 2971288. (SURVEYOR'S NOTE: CONDITIONS OF AGREEMENT AFFECT ALL OF PARCEL 1)

EXCEPTION NO. 21: NOTWITHSTANDING THOSE ITEMS DESCRIBED HEREIN-ABOVE, THE LAND IS ALSO SUBJECT TO ANY ADDITIONAL DISCREPANCIES, CONFLICTS IN THE BOUNDARY LINES, SHORTAGE IN AREA, ENCROACHMENTS, OR ANY OTHER FACTS WHICH AN ALTA/NSPS SURVEY, (MADE IN ACCORDANCE WITH THE CURRENT MINIMUM STANDARD DETAIL REQUIREMENTS FOR LAND TITLE SURVEYS JOINTLY ESTABLISHED AND ADOPTED BY (ALTA) AMERICAN LAND TITLE ASSOCIATION AND (NSPS) NATIONAL SOCIETY OF PROFESSIONAL SURVEYORS) MAY DISCLOSE.

DESCRIPTION FROM TITLE REPORT

PART OF THE NORTHWEST QUARTER OF SECTION 25, TOWNSHIP 6 NORTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION AND RUNNING THENCE SOUTH 00°31' WEST ALONG THE EAST LINE OF SAID QUARTER SECTION 818.9 FEET TO THE NORTH RIGHT-OF-WAY LINE OF THE LAYTON INTAKE CHANNEL; THENCE SOUTH 44°39' WEST 398.3 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF A 225.0 FOOT RADIUS CURVE TO THE LEFT FOR A DISTANCE OF 5.74 FEET; THENCE NORTH 88°04' WEST 396.85 FEET ALONG EXISTING FENCE; THENCE NORTH 00°29' WEST 37.33 FEET; THENCE NORTH 17°05' WEST 69.5 FEET TO A POINT 10.50 CHAINS WEST FROM THE EAST LINE OF SAID QUARTER SECTION; THENCE NORTH 730 FEET, MORE OR LESS, TO THE CHANNEL OF WEBER RIVER, THENCE NORTHEASTERLY IN CHANNEL OF SAID RIVER TO A POINT 6 CHAINS WEST OF THE NORTHEAST CORNER OF SAID QUARTER SECTION; THENCE EAST 6 CHAINS TO THE POINT OF BEGINNING.

LESS THAT PORTION LYING WESTERLY OF THE COMMON BOUNDARY LINE DESCRIBED IN THAT CERTAIN BOUNDARY LINE AGREEMENT RECORDED AUGUST 10, 2010 AS ENTRY NO. 2485812.

A RIGHT-OF-WAY FOR INGRESS AND EGRESS OVER AND ACROSS THE FOLLOWING DESCRIBED LAND: PART OF THE NORTHWEST QUARTER OF SECTION 25, TOWNSHIP 6 NORTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, A 60 FOOT RIGHT-OF-WAY RUNNING IN A NORTHERLY DIRECTION ADJACENT TO AND PARALLEL WITH THE WEST LINE OF THE LAYTON CANAL, THE EAST LINE OF SAID RIGHT-OF-WAY IS DESCRIBED AS

BEGINNING AT THE INTERSECTION OF THE CENTER OF WILSON LANE AND THE WEST LINE OF THE LAYTON CANAL SAID POINT BEING NORTH 722.70 FEET AND WEST 372 FEET FROM THE SOUTHEAST CORNER OF SAID SECTION 25 AND RUNNING THENCE NORTH 02°59' EAST ALONG SAID CANAL 682 FEET, MORE OR LESS, TO THE ARC OF A CURVE; THENCE ALONG THE ARC OF A REGULAR CURVE TO THE RIGHT WITH A RADIUS OF 225 FEET FOR AN ARC DISTANCE OF 163.6 FEET TO THE NORTH LINE OF SAID RIGHT-OF-WAY, SAID POINT BEING THE SOUTH LINE OF THE PROPERTY CONVEYED TO PECK & SHAW FINE CARS, INC. IN BOOK 1278 AT PAGE 695 OF OFFICIAL RECORDS.

THE ABOVE RIGHT-OF-WAY IS SUBJECT TO THE FEE SIMPLE OWNERSHIP OF THE U.S.A. IN AND TO THAT PORTION DEEDED AS THE LAYTON CANAL.

THE ABOVE RIGHT-OF-WAY GIVEN AS INGRESS AND EGRESS TO AND FROM THE PROPERTY DEEDED TO THE PECK-RENNERT INVESTMENT COMPANY AND THEIR SUCCESSORS IN INTEREST IN BOOK 1222 AT PAGE 869 AND BOOK 1267 AT PAGE 298 OF OFFICIAL RECORDS.

AS-SURVEYED DESCRIPTIONS

A PART OF THE NORTHWEST QUARTER OF SECTION 25, TOWNSHIP 6 NORTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY, WEST HAVEN CITY, WEBER COUNTY, UTAH

BEGINNING AT THE NORTHEAST CORNER OF SAID QUARTER SECTION AND RUNNING THENCE SOUTH 0°54'33" WEST (SOUTH 00°31' WEST REC.) 818.90 FEET ALONG THE EAST LINE OF SAID QUARTER TO THE NORTH RIGHT-OF-WAY LINE OF THE LAYTON INTAKE CHANNEL; THENCE SOUTH 45°02'33" WEST (SOUTH 44°39' WEST REC.) 398.30 FEET TO A POINT OF CURVATURE; THENCE 5.74 FEET SOUTHWESTERLY ALONG THE ARC OF A 225.0 FOOT RADIUS CURVE TO THE LEFT THROUGH A DELTA ANGLE OF 1°27'42", LONG CHORD BEARS SOUTH 44°18'42" WEST 5.74 FEET; THENCE NORTH 87°40'27" WEST (NORTH 88°04' WEST REC.) 396.85 FEET; THENCE NORTH 0°05'27" WEST (NORTH 00°29' WEST REC.) 37.33 FEET; THENCE NORTH 16°41'27" WEST 47.37 FEET (NORTH 17°05' WEST 69.5 FEET REC) TO A LINE ESTABLISHED BY AGREEMENT RECORDED AUGUST 10, 2010 AS ENTRY NUMBER 2485812; THENCE FIVE (5) COURSES ALONG SAID LINE (ROTATED) AS FOLLOWS: (I) NORTH 0°07'53" EAST 42.73 FEET: (2) NORTH 0°25'27" EAST 565.04 FEET; (3) NORTH 3°59'20" EAST 102.54 FEET: (4) NORTH 18°42'16" EAST 31.42 FEET; AND (5) NORTH 38°52'35" EAST 38.64 FEET; THENCE NORTH 50°38'24" EAST 180.87 FEET; THENCE NORTH 44°49'56" EAST 180.87 FEET TO THE NORTH LINE OF SAID NORTHWEST QUARTER; THENCE SOUTH 88°56'21" EAST 396.00 FEET ALONG SAID NORTH LINE TO THE POINT OF BEGINNING.

CONTAINS: 15,700 ACRES

A RIGHT-OF-WAY FOR INGRESS AND EGRESS OVER AND ACROSS THE FOLLOWING DESCRIBED LAND: PART OF THE NORTHWEST QUARTER OF SECTION 25, TOWNSHIP 6 NORTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, A 60 FOOT RIGHT-OF-WAY RUNNING IN A NORTHERLY DIRECTION ADJACENT TO AND PARALLEL WITH THE WEST LINE OF THE LAYTON CANAL, THE EAST LINE OF SAID RIGHT-OF-WAY IS DESCRIBED AS

BEGINNING AT THE INTERSECTION OF THE CENTER OF WILSON LANE AND THE WEST LINE OF THE LAYTON CANAL SAID POINT BEING NORTH 0°54'35" EAST 696.13 FEET (NORTH 722.70 FEET REC.) AND NORTH 89°05'25" WEST 369.86 FEET (WEST 372 FEET REC.) FROM THE SOUTHEAST CORNER OF SAID SECTION 25 AND RUNNING THENCE NORTH 3°22'19" EAST (NORTH 02°59' EAST REC.) ALONG SAID CANAL 682 FEET, MORE OR LESS, TO THE ARC OF A CURVE; THENCE ALONG THE ARC OF A REGULAR CURVE TO THE RIGHT WITH A RADIUS OF 225 FEET DELTA ANGLE EQUALS 41°39'37" FOR AN ARC DISTANCE OF 163.6 FEET, LONG CHORD BEARS NORTH 24°12'08" EAST 160.02 FEET TO THE NORTH LINE OF SAID RIGHT-OF-WAY, SAID POINT BEING THE SOUTH LINE OF THE PROPERTY CONVEYED TO PECK & SHAW FINE CARS, INC. IN BOOK 1278 AT PAGE 695 OF OFFICIAL RECORDS.

FLOOD ZONE CLASSIFICATION

SUBJECT PROPERTY IS LOCATED ENTIRELY WITHIN ZONE X (UNSHADED) PER FEMA FLOOD INSURANCE RATE MAP FOR WEBER COUNTY, UTAH AND INCORPORATED AREAS MAP NO. 49057C0407E, PANEL NO. 490249 0407 E, EFFECTIVE DATE DECEMBER 16, 2005, ZONE X (UNSHADED) IS DEFINED AS "AREAS DETERMINED TO BE OUTSIDE 0.2% ANNUAL CHANCE FLOODPLAIN".

NOTES

I- NO ZONING INFORMATION WAS PROVIDED TO THE SURVEYOR AT THE TIME OF THE SURVEY. (SEE TABLE A, ITEM6)

2- NO STRUCTURES ARE FOUND WITHIN THE BOUNDARIES OF SUBJECT PROPERTY. (SEE TABLE A, ITEM 7)

3- NO PARKING LOTS, BILLBOARDS, SIGNS, SWIMMING POOLS, LANDSCAPE AREAS, OR SUBSTANTIAL AREAS OF REFUSE ARE FOUND WITHIN THE BOUNDARIES OF SUBJECT PROPERTY. (SEE TABLE A, ITEM 8)

4- NO CLEARLY IDENTIFIABLE PARKING SPACES, PARKING AREAS, LOTS, OR STRUCTURES EXIST ON SUBJECT PARCELS. (SEE TABLE A, ITEM 9)

5- NO DIVISION OR PARTY WALLS WITH RESPECT TO OTHER PROPERTIES ARE APPLICABLE TO SUBJECT PROPERTY. (SEE TABLE A, ITEM 10)

6- UTILITIES SHOWN ON THIS SURVEY ARE BASED ON DOCUMENTS OF RECORD FROM THE VARIOUS UTILITY AGENCIES. AND WHERE POSSIBLE, FROM EVIDENCE FOUND ON THE GROUND AT TIME OF SURVEY. THIS INFORMATION IS NOT TO BE RELIED ON AS ACCURATE OR EXACT. THE LOCAL UTILITY LOCATION COMPANY SHOULD BE CONTACTED PRIOR TO ANY CONSTRUCTION OR EXCAVATION. (SEE TABLE A, ITEM II)

7- THERE IS NO EVIDENCE OF ANY RECENT EARTH MOVING WORK, BUILDING CONSTRUCTION OR ADDITIONS, OBSERVED IN THE PROCESS OF CONDUCTING FIELDWORK FOR THIS SURVEY. (SEE TABLE A, ITEM 16)

8- NO FIELD DELINEATION OF WETLANDS HAS BEEN CONDUCTED ON SUBJECT PARCELS. (SEE TABLE A, ITEM 18)

SURVEYOR'S NARRATIVE

THIS SURVEY WAS REQUESTED BY MR. RICK SCADDEN FOR TITLE PURPOSES. WEBER COUNTY BRASS CAP MONUMENTS WERE FOUND AT THE NORTHWEST QUARTER CORNER, THE NORTH QUARTER CORNER, THE WEST QUARTER CORNER AND A REFERENCE MONUMENT FOR THE CENTER OF SECTION 25, TOWNSHIP 6 NORTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY. A LINE BEARING NORTH 0°50'3" EAST BETWEEN THE NORTHWEST CORNER AND THE WEST QUARTER CORNER OF SAID SECTION 25 WAS USED AS THE BASIS OF BEARINGS FOR THIS

PLAT FOR WEST HAVEN COVE SUBDIVISION, PREPARED BY HANSEN AND ASSOCIATES, INC., RECORDED MARCH 6, 2019; , SURVEY, PREPARED BY PINNACLE ENGINEERING, DATED JUNE 2009, AND FILED FEBRUARY 24, 2011; AND A PROPERTY SURVEY, PREPARED BY HANSEN AND ASSOCIATES, DATED AUGUST 14, 2017 WERE USED AS REFERENCE FOR THIS SURVEY. THE NORTH AND EAST LINES OF THE PROPERTY WERE ESTABLISHED BY SECTION LINE; THE WEST LINE WAS ESTABLISHED BY BOUNDARY LINE AGREEMENT: AND THE

SOUTHERLY LINES OF THE PROPERTY WERE ESTABLISHED BY MEASUREMENTS AND EXISTING IMPROVEMENTS FOUND ON THE GROUND AT THE TIME OF SURVEY, AND DOCUMENTS OF RECORD FOR AND ADJACENT TO THE SUBJECT PROPERTY. THE RECORD DESCRIPTION FOR PARCEL I INCLUDES CALLS ALONG THE "CHANNEL OF THE WEBER RIVER" AT THE NORTHWEST CORNER OF SAID PARCEL, THERE IS NO PHYSICAL EVIDENCE OF THE EARLIER MEANDER OF THE WEBER RIVER AT

THIS LOCATION. THIS LINE IS OCCUPIED ON BOTH SIDES BY THE SAME OWNER(S). THEREFORE, WITH THE CURRENT OWNER'S DIRECTION AND CONSENT, THAT LINE HAS BEEN REDEFINED AS SHOWN ON THE FACE OF THIS SURVEY AND IN THE ACCOMPANYING AS-SURVEYED DESCRIPTION FOR PARCEL I. PROPERTY CORNERS ARE SET AS INDICATED HEREON.

ALTA/NSPS LAND TITLE SURVEY CERTIFICATE

TO: COTTONWOOD TITLE; FIDELITY NATIONAL TITLE INSURANCE COMPANY; SCADDEN FAMILY INVESTMENTS, LLC, A UTAH LIMITED LIABILITY COMPANY; RED BRIDGE CAPITAL II LLC, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR RESPECTIVE INTEREST MAY APPEAR; EDWARD H. HARBERTSON, JR.; STACEY LEE ADAMS; DOUGLAS JAMES HARBERTSON; AND GUY PAUL HARBERTSON

THIS IS TO CERTIFY THAT THIS MAP OR PLAT 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 ALTA AND NSPS, AND INCLUDED ITEMS 1, 2, 3, 4, 6(A), T(a), T(b1), T(b2), T(c), 8, 9, 10(a), 10(b), 11, 13, 16, 18, AND 19, OF "TABLE A" THEREOF.

FIELDWORK COMPLETION DATE: APRIL 19, 2018 DATE OF SURVEY PLAT MAP: APRIL 24,4

REGISTRATION NO.: 9239283

DECEIVE BY: 6297

PRIOR TO STARTING CONSTRUCTION, THE CONTRACTOR SHALL BE RESPONSIBLE FOR MAKING SURE THAT ALL REQUIRED PERMITTING AUTHORITIES.

