

Property

County Recorder

- Abstract/chain of title- the compilation of documents recorded deeds & liens for a real property that may affect title. Abstracts are sometimes known as a chain of title, or title chain . Electronic versions of abstracts generally begin around 1980. Abstracted documents may or may not affect the property, so the documents are analyzed.
- Grantor/Grantee systems & books; including indexes for judgments & federal tax liens.
- Indexes for liens, leases, & mining claims.
- Property type- Subdivision, STR, Condo/PUD
- Maps, plats & surveys Including county maps, section maps, city surveys, dedicated plats and aerial maps.

County Treasurer & Assessor

- Property taxes paid or due
- Tax & service districts for essential services

State Construction Registry

 State system for contractors, suppliers, property owners, bankers, & title companies providing for the establishment and release of lien rights and notice to interested parties <u>www.scr.utah.gov</u>

Preliminary Title Report-What is searched?

Parties

District Court

- Divorce proceedings
- Private civil judgments including judicial foreclosure, quiet title & lawsuits dealing with unpaid debt
- Criminal judgments, restitution & penalties
- Judgments from state entities including the tax commission and office of recovery services
- Civil proceedings for probate & competency

Federal & Bankruptcy Court

• Bankruptcy proceedings & federal court judgments

Office of Foreign Assets Control

 "The Office of Foreign Assets Control (OFAC) is of the US Department of the Treasury administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States."

https://www.treasury.gov/about/organizationalstructure/offices/pages/office-of-foreign-assetscontrol.aspx

Timeline for property encumbrances

- 1. Federal judgments- recorded against an individual name, attach in that county for 20 years.
- 2. Federal tax liens- recorded against an individual name, attach in that county for 10 years & 30 days
- 3. Judgments for restitution, from divorce decrees, delinquent child support/alimony do not expire
- 4. State tax liens and state judgments are filed in the Utah court system and attach to property for 10 years & 30 days
- 5. Civil judgments- must be recorded against and individual name and attach in that county for 8 years
- 6. Construction service liens- expire 180 days after completion (no SCR) or 90 days after notice of completion on SCR
- 7. Homeowner's association lien- must be recorded and does not expire
- 8. Trust deed- recorded on real property and remains a lien until a reconveyance is recorded
- 9. Mortgage-recorded on real property and remains a lien until satisfaction of mortgage is recorded
- 10. UCC- If recorded, remains as a lien on real property until a release is recorded
- 11. Bankruptcy- for a chapter 7, case closed plus 14 days, or property abandoned by trustee. For chapter 13, court approval of refinance or sale, or successfully completed plan, with closure & discharge if appeals process has closed.
- 12. Property taxes- never expire and are the responsibility of the current property owner
- 13. Assessments from tax entities- never expire and are the responsibility of the current property owner

The Office of the Property Rights Ombudsman defines the following terms

- 1. Access Rights
- 2. Boundary Disputes
- 3. Easements
- 4. Just Compensation
- 5. Prescriptive Easements

- 6. Adverse Possession
- 7. Eminent Domain
- 8. Nonconforming Use & Noncomplying Structures
- 9. Variances
- 10. Zoning Estoppel

Title 101

Pre- Title Order

- Plats & Maps (Types)- DIY or from title
- □ Rate & fee quote tools

- □ Title Chain (Abstract)
- Assessor & Treasurer data (DIY or from Title)

Placing the Title Order

- Property address & borrower information
- □ Loan amount & endorsement requirements
- □ Loan Type- Construction, SBA

Maps/Plats/Surveys

Legal Description

- **Closing Protection Letter**
- Borrower Information
- Borrower Authorization

The Title Search

The Parties

- District Court (Civil Judgments, Divorce, Criminal, ORS, State Tax Liens, Probate/competency, Quiet Title/Lis Pendens
- Bankruptcy Court
- OFAC

Receipt of Preliminary Title Report (PR)- Reviewing the schedules

□ Schedule "A" (Transaction Summary)

State Construction Registry

- B1- Requirements
- B2- Exceptions

Underwriting & Clearing Title

Property/boundary issues

- Boundary Line, Gaps/Overlaps
- □ Survey requirements, ALTA Surveys & the SBA
- □ Taxes- Property/Service Districts

Preparing for Settlement & Closing

Lender & Title Preparation

- Final Contract Review- Updated Title (PR)
- Entity/Authority documentation secured
- Construction complete- Inspection/Occupancy documentation

Borrower Preparation

Lien Priority & Judgments

Authority- Business Entities, Estates, Trusts

Terms/Settlement Statement Review

New Construction & the registry

- Fraud & Wiring Instruction review
- □ ID & Account Information

Judgments & clearing

Final Title Policy Information

Backman Title Services

The Property

The County Recorder (Chain/Abstract, FTL,

County Treasurer- Tax & Service Districts

Judgments, Grantor/Grantee index



Real Estate Division Websites

Public Notice Website: <u>https://www.utah.gov/pmn/sitemap/publicbody/776.ht</u> <u>ml</u>

Newsletters: https://realestate.utah.gov/newsletters/index.html

Approved CE Class search: https://realestate.utah.gov/education.html

Submit a Complaint: https://realestate.utah.gov/education.html

License Lookup:

https://secure.utah.gov/rer/relv/search.html

Mortgage Licensing

Public Notice Website:

https://www.utah.gov/pmn/sitemap/publicbody/787.ht ml

Nationwide Multistate Licensing System Search: https://www.nmlsconsumeraccess.org/

Contractor/Professional Licensing

Utah Division of Occupational & Professional Licensing: <u>https://dopl.utah.gov/</u> Professional Licensing Search: <u>https://secure.utah.gov/llv/search/index.html</u> Disciplinary Action Search: <u>https://dopl.utah.gov/orders/index.html</u>

Disciplinary Action Newsletter:

https://dopl.utah.gov/discipline/index.html

Fraud Prevention & Licensing Websites

Insurance Department Websites

Public Notice Website:

https://www.utah.gov/pmn/sitemap/publicbody/1848.html Title & Escrow Commission: https://insurance.utah.gov/licensee/title/tec Licensing Search: https://secure.utah.gov/agentsearch/search.html# Fraud Division Contact: https://insurance.utah.gov/consumer/fraud Administrative Actions: https://insurance.utah.gov/consumer/legalresources/enforcement

Securities Licensing

Public Notice Website: https://www.utah.gov/pmn/sitemap/notice/507021.html Licensing & Compliance: https://securities.utah.gov/industry/license.html Verify a license: https://securities.utah.gov/industry/license_verify.html Filing a Complaint: https://securities.utah.gov/industry/enforce_complaint.html Tools for Checking out Investments: https://securities.utah.gov/industry/corpfin_checkitout.html

Appraiser Licensing

Public Notice Website: <u>https://www.utah.gov/pmn/sitemap/publicbody/786.ht</u> <u>ml</u> License Lookup: <u>https://secure.utah.gov/rer/relv/search.html</u>

Utah Fraud Resources

 <u>Stop Fraud Utah</u>: Stop Fraud Utah is a joint initiative by Federal, State, and Local law enforcement to educate consumers about financial fraud and how to avoid it. Participating organizations include the U.S. Securities and Exchange Commission, U.S. Attorney's Office, Utah Attorney General's Office, Financial Industry Regulatory Authority (FINRA), Utah Division of Securities, U.S. Commodity Futures Trading Commission, Utah Division of Consumer Protection, FBI, IRS and Salt Lake County/Utah County Attorneys offices. (From http://www.utfraud.com/, accessed 4/15/2020)

- 2. <u>White Collar Crime Registry: http://www.utfraud.com/RegistryLists</u>
- 3. <u>Utah Division of Consumer Protection: https://dcp.utah.gov/index.html</u>
- 4. <u>Utah Division of Securities: https://securities.utah.gov/investors/index.html</u>

Corpo Phone (801)		Layte Phone (801)		Midva Phone (801) 2	-	Pro Phone (801) VO I) 224-9020
Bountiful Phone (801) 295-7676	Salt L Phone (801)		Ogd Phone (801)		Le Phone (385		St. George Phone (435) 688-8808





About Abstracts

- 1. A compilation of recorded documents indexed against a parcel that may affect the real property
- 2. Sometimes called a property history, or chain of title, title chain
- 3. Abstracts generally contain ownership and recorded lien history
- 4. Documents are indexed chronologically & maintained by the county recorder

Abstract Cautions

- 1. Abstracts don't show "everything" on the property title
- 2. Not all property liens are recorded and several liens never appear on abstracts
- 3. Even abstracted documents may not affect the property & must be reviewed
- 4. Not all documents are indexed electronically

Active Parce	CORI	JER				For Par			a And				0-00	00		
	Numbe	r														
Legal Description SEG 458 FT N FR 2862-544, 2103-	S 1/4 COR														0.34	AC
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Entry Number	-	Page	Type	Date	-	First Parties FIRST SEC LEASING		-	Second Parties		Co	Consideration		Doc	PLat	
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5415883	6589	2534		1/19/199					UTAH DEPT OF TRANSP FIRST SEC BK OF UT TR		+	10.00	-	_		
5697070	6838	573	SUB TR	12/29/19		FIRST SECT		FIR	ST SEC	SK OF U	T TR	-		-	-	_
5697071	6838	577	RECON	12/29/19		TR	ak of UT	COL	LINGS,	WILLIA	•					
6347707	7391	1401	QCD	5/3/1996	6	COLLINGS,	WILLIAM	BIL	BILL COLLINGS & ASSOC ULC		1	10.00				
9317765	9103	1766	wo	3/8/2005	5	BILL COLLIN ASSOC LLC	IG5 8	но	BROOK	3400						
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10944342	9822	2513	SUB TR	4/30/201	10	US 8K		ETI	TLE INS	AGCY						
10959937	9020	1457	C NTDF	5/25/201		ETITLE INS			RDEIRO,							
11376025	10010	7859	INTENT	4/23/201		ADWANCED AGCY	TITLE INS		WHOM I	T PAY						
11454826	10048	895	wo	8/21/201	12	CORDEIRO,	LINEU		USTOS, INOZA	EVA						
11454827	10048	896	TRD	8/21/201	12	DEBUSTOS, ESPINOZA	EVA	AXC NT	OH PIN	auci	TAH		16,400.0	10		
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11732652	10191	3479	WD	9/27/201	13	DEBUSTOS, ESPINOZA	EVA	vit	NNEAU,	GARY						
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ABSTRACT INFO	RMATION FOR SERIAL # 11:046:0099			
Asin Menu				
Owner Name: Property Address: Mailing Address:	DE GROOT, WILLIAM & WHITNEY 240 N 300 EAST - ALPINE 240 N 300 E - ALPINE UT 64004-1429			
Tax Legal Descriptio	COM N 2167.52 FT & E 229.59 FT FR SW CO 06/34"W 244.92 FT; S 27 42'24"W 112.00 FT; N			
Vewest to Oldest	(Reverse Order)			
Grantor Grantee Comments		Entry No Book Page Kind of Inst	Inst Date Rec Date Rec Time	Consideration Satisfaction Tie Entry No
VANGUARD TITLE	INSURANCE AGENCY LLC TEE AM & WHITNEY	24823-2019 0 REC		\$0 R Entry 113473 Year 2016
DE GROOT, WILLIA ALPINE CREDIT U	M & WHITNEY NICN	113473-2016 0 D TR	11/04/2016 11/10/2016 08:53 am	\$35,500 R.Entry 24823 Year 2019
COVINGTON, ROG .DE GROOT, WILLI	105825-2016 0 C WD	10/20/2016 10/24/2016 09:25 am	\$10 Error TIE # NOT GIVEN	
WELLS FARGO FIN	85822-2016 0 REC		\$0 R Entry 94256 Year 2011	
	RONIC REGISTRATION SYSTEMS INC NANCIAL NATIONAL BANK SUCTEE	85821-2016 0 SUB TEE		\$0 X Entry 94256 Year 2011
DE GROOT, WILLIA FIRST COLONY N	M&WHITNEY ORTGAGE CORPORATION	76271-2016 0 D TR	08/11/2016 08/12/2016 12:12 pm	\$323,550
MORTGAGE ELEC	TRONIC REGISTRATION SYSTEMS INC (ET AL) SER GUY	12108-2012 0 RSUBTEE	01/27/2012 02/15/2012 12:05 pm	\$0 R.Entry 29782 Year 2005
COVINGTON, ROG COVINGTON, RO	ER GUY SER GUY & MAXINE B TEE	94257-2011 0 WD	12/23/2011 12/29/2011 10:27 am	\$10
COVINGTON, ROG		04256-2011 0 D TR	12/23/2011 12/29/2011 10:27 am	\$179,200 R Entry 85822 Year 2016
COVINGTON, ROG COVINGTON, RO	ER GUY & MAXINE B TEE (ET AL) SER GUY	04255-2011 0 WD	12/23/2011 12/29/2011 10:27 sm	\$10
STATE OF LITAH		114949-2008	10/20/2009	so

Abstract Examples

Abstract									
Serial Number:	11-043-021	9							
Tax District.	33								
Exempt:	No								
Tax Name & Address for Tax Y ADDYR:	bar HODGSON 831 SHAN KAYSVILLE			E					
Situs Address:	831 SHAND KAYSVILLE	ION RD 84037							
Parcel Dalles:	01/01/1961 10								
Acres:	0.195								
Pair 369 Parent / Child Legal Description ALL OF LOT 219, KINS CLARK	ON HELS NO 2	CONT. 0.1	195 AGRES.	-		_			
Party	KOI	Entry Number	Book A Page	Inst.Date	Rec.Date & Time	Consideration	Vesting Doc.	See Also	XRefs (Book & Page)
GOLDENWEST I PEDERAL CR UNION GOLDENWEST FEDERAL CR UNION GRIMME: GOLDENWEST GREDET UNION GRIMME: HOOGBON, TUCKER M Grante: HOOGBON, MICHELLE	RECONVEYAN CE	3199629	7379-005	10/04/2019	10/30/2019 11/38	\$0.80		0	3105856
CLEARING INC I	SUBSTITUTIO N OF TRUSTEE & R ECONVEYANC E	3195739	7368-134 3	10/15/2019	10/15/2019 14:11	\$0.00		0	2969149
Grantor: WELLS FARGO NATIONAL BANK WEST Grantee: HOOGSON, TUCKER M									
Orandoz: WELLS FARICO NATIONAL BANK WEST Grantee: HCOGDON, TUCKER M Orandee: HCOGDON, MICHELLE	TRUST DEED	3191124	7357-315	00/25/2019	09/20/2019 09:49	\$367,000.00		0	

Salt Lake County

Weber Count Property In	formation S	System			J	
	WEBER CO	OUNTY F	RECORDE	R		
	ABST	RACT OF	TITLE			
		12/30/2019				
PARCEL NUMBER: 25-003-0001		12.50 2015				
Prior Parcel Numbers						
OWNER: OAKES, DIANE GRONWAI	D ADDE	RESS: 240 E 43			TA	X UNIT
LEGAL DESCRIPTION: ORI	-	ACRES: 0	UT 844055611			24
PART OF LOTS 1 AND 2 BLOCK 1. PARCEL WASHINGTON TERLACE. WERE COUNTY, BIGINNING ON THE NORTH BORNDARY A 10.07 YEET ROM THE NORTH BORNDARY A SOUTH 2201/37 EAST 100.51 FEET TO A RO PERT WEREAU FROM THE SOUTHAAST CAN HERE WEREAU FROM THE SOUTHAAST CAN ARE DESCRIPTION AND AND AND AND AND AND THE TO REST OF THE TO AND AND SOUTHAAST CHARGE AND AND AND AND AND THE AND AND AND AND AND AND AND AND FEET CONSIDERATION AND AND AND AND AND FEET CONSIDERATION AND AND AND AND AND FEET CONSIDERATION AND AND AND AND AND AND AND AND AND AND AND AND AND AND AND AND AND	UTAH, DESCRIBED AS F (A POINT WHICH IS WER (OF SAID BLOCK 3, THE INT WHICH IS 12-51 ORNER OF SAID LOT 1: T HTH A RADIUS OF 2522.0 (CHORD BEAKS SOUTH H 23D4/52" LAR CURVE TO THE RIC IC DISTANCE OF 81-64 IC DISTANCE OF 81-64	STERLY INCE THENCE 37				
Graator/	Kind of Dorument	Time Period	Book-Page		Time	Abstruct Date
Grantee	Consideration	Entry #	Doc Date	Record Date	Release	Entry Ref
BOARD OF COUNTY COMMISSIONER	ORDNCE		1394-1772		11:57	
WHOM IT MAY CONCERN	\$0.00	849262	12/21/1981	22-DEC-1981		
BALL, BENJIMAN W& WF	DEED OF TRST	-	1520-0178		03:47	
ZIONS FIRST NATIONAL BANK	\$30,000.00	1015531	0510 1987	18-JUN-1987		
BALL BENJIMIN W& WF	DEED OF TRST	22 C	1569-0283		10:08	
GOLDENWEST CR UN ETAL	\$10,000.00	1090935	10/03/1989	10-OCT-1989		
ZIONS FIRST NATL BANK TR	RECON		1570-2851		12:32	
BALL BENJIMAN W & WF	\$0.00	1093585	11/06/1989	05-NOV-1989	1520-0178	
BALL, BENJIMAN W & WF	DEED OF TRST		1625-1943		02:38	
ZIONS FIRST NATL BK	\$13,000.00	1176447	04/30/1992	01-MAY-1992		
BONNEVILLE TITLE CO TR	RECON		1628-0990		03:15	
BALL, BENJAMIN W & WF	\$0.00	1180073	05/28/1992	01-JUN-1992	1569-0283	
ZIONS FIRST NATL BK TR	RECON		2057-0743		08:04	
BALL, BENJAMIN W & WF	\$0.00	1689040	01/14/2000	09-FEB-2000	1625-1943	
BALL, BENJIMAN W ETAL	WD		2289-1546		04:44	
BALL, BENJIMAN W TR ETAL	\$10.00	1892213	11/25/2002	25-NOV-2002	-	
WEBER COUNTY	RESOL 23-2005				02:31	
WHOM IT MAY CONCERN	\$0.00	2156401	07/12/2005	24-JAN-2005	-	
OBERMEYER, KAY LYNNE ETAL	AFFT DTH/SUCC T	RST			01:10	02-NOV-201
BALL, BENJIMAN WILLIAM (DECD) E	\$0.00	2548157	11/01/2011	02-NOV-2011	2289-1546	1892213
BALL FAMILY LIVING TRUST	SP WD				01:24	02+NOV+201
DIANE ORONWALD OAKES	\$10.00	2548161	11/01/2011	02-NOV-2011		
OAKES, DIANE GRONWALD	DEED OF TRST				10:27	21-AUG-201.
OOLDENWEST FED CR UN	\$25,000.00	2591536	08/16/2012	21-AUG-2012		
STATE OF UTAH	CERT OF CREATI				01:50	20-JAN-2015
WHOM IT MAY CONCERN	\$0.00	2718461	12/01/2014	20-JAN-2015		
GOLDENWEST FED CR UN TR	RECON		-		10:47	01-NOV-201
OAKES, DIANE GRONWALD	\$0.00	2887317	10/31/2017	01-NOV-2017		2591536

Utah County

			Return to Search Results		
You searched fo	r: SerialNumDocID = i-75-a-1-a-6				
21 items found, d	splaying all items.1				
Description	Summary		Add All to My Images		
Warranty Deed 00416806	6: 684 P: 505 10:08/1992 10:13:00 AM, 1 From: JUDD ALDAN O & SHERI G	View Image Add to My Images			
	Subdivision: IVINS TOWN SURVEY BLK FR 10 (I) Lot: 1 Block: F010				
	BEG AT PT N 65.0 FT FRM SW COR LOT	82 CRIMSON CLIFFS ADD1			
Map (Non- Conveying)	B: 1156 P: 584 12/08/1997 04:18:00 PM, 	Parcel Number: 1-64-G, 1-6, 1-11-A,	View Image Add to My Images		
00584771	From: IVINS CITY				
	Subdivision: ROUNDY RANCHES 1 (I), Subdivision: HUNT (I), Subdivision: POMEGRANATE LANE AMD & EXT (I),				
	BEG W1/4 COR SEC 32 T41S R16W TH S				
Warranty Deed	02/21/2007 03:16:00 PM. Parcel Number	r: I-75-A-1-A-6 Related	View Image		
20070008972	From: BRINKERHOFF CAREY W, BRINKERHOFF ELAINE J	To: BRINKERHOFF MITCH W	Add to My Images		
	Subdivision: IVINS TOWN SURVEY BLK FR 10 (I) Block: F10				
	BEGINNING AT A POINT NORTH 65.0 FE	ET FROM THE SOUTHWEST C			
Trust Deed	02/21/2007 03:16:00 PM, Parcel Number	View Image			
20070008973	From: BRINKERHOFF MITCH W	Add to My Images			
	Subdivision: IVINS TOWN SURVEY BLK FR 10 (I) Block: F10	8: 32 T: 415 R: 16W			
	BEGINNING AT A POINT NORTH 65.0 FE	ET FROM THE SOUTHWEST C			
Warranty Deed	02/21/2007 03:16:00 PM, Parcel Number	er: I-75-A-1-A-6 Related	View Image		
20070008974	From: BRINKERHOFF MITCH W	To: BRINKERHOFF MITCH W, BRINKERHOFF LYNNETTE	Add to My Images		
	Subdivision: IVINS TOWN SURVEY BLK FR 10 (I) Block: F10				
	BEGINNING AT A POINT NORTH 65.0 FE	ET FROM THE SOUTHWEST C			
Deed of	03/14/2007 03:59:19 PM, Parcel Number	er: 1-75-A-1-A-6 Related: 00798128	View Image		
Reconveyence 20070013085	From: U S BANK	To: BRINKERHOFF CAREY W, BRINKERHOFF ELAINE J	Add to My Images		
	Subdivision: IVINS TOWN SURVEY BLK FR 10 (I) Block: F 10 Plat: A000				
	BEG AT A PT N 65 FT FM SW COR LOT 8	2 CRIMSON CLIFFS ADDIT			

Davis County

Grantora	Grantees	Instrument - Amount	Entry 3 . Book/Page	D.0.F./T.O.F.	0.01	Affects
HULSE, MARDELL LEROY & CAROLYN	MARDELL HULSE MINI SUBDIVISION	SUBDIVISION PLAT	1207829 2018/3193	11/13/2018 9:57	11/8/2018	
Parcel Number 02-129-0020	is a PARENT of 02-129-0040,	generation from 02-129	-0040.			
ZIONS FIRST NATIONAL BANK TR	HULSE, MARDELL LEROY & CAROLYN	DEED OF RECONVEYANCE \$0.00	1097022	10/21/2013 2:45	10/07/2013 (1- page)	1264/067
ZIONS FIRST NATIONAL BANK TR	HULSE, MARDELL LEROY & CAROLYN	DEED OF RECONVEYANCE \$0.00	842592 1264/1959	10/8/2003 11:34	9/24/2003 (2- pages)	0865/0717
HULSE, MARDELL LEROY & CAROLYN	ZIONS FIRST NATIONAL BANK	DEED OF TRUST \$84,000.00	842192 1264/0670	10/6/2003 9:52	08/29/2003 (10- pages)	
FIRST INTERSTATE BANK OF UTAH NA TR	HULSE, MARDELL LERDY & CAROLYN	DEED OF RECONVEYANCE \$0.00	707310	2/10/1999 2:34	01/29/1999 (2- pages)	0570/2052
HULSE, MARDELL LEROY & CAROLYN	ZIONS FIRST NATIONAL BANK NA	TRUST DEED \$70,000.00	705169 0865/0717	1/15/1999	01/12/1999 (9- pages)	
HEXMAN LAND TITLE COMPANY TR	HULSE, MARDELL LEROY & CAROLYN	FULL RECONVEYANCE \$0.00	596034 0601/0896	3/3/1994 12:40	02/24/1994 (1- page)	0169/012
FIRST INTERSTATE BANK OF UTAH NA TR	HULSE, MARDELL LEROY & CAROLYN	DEED OF RECONVEYANCE \$0.00	580516 0570/1055	7/21/2993	07/16/1993 (1- page)	0404/054
HULSE, MARDELL LEROY & CAROLYN	FIRST INTERSTATE BANK OF UTAH NA	TRUST DEED \$49,000.00	580515 0570/1051	7/21/2993	07/16/1993 (4- pages)	
FIRST INTERSTATE BANK OF UT TR	HULSE MARDELL LEROY & CAROLY	DEED OF RECON \$0.00	502209 0404/0547	5/15/2987 10:48	05/15/1987 (1- page)	0246/057
HULSE MARDELL LEROY & CAROLYN	FIRST INTERSTATE BANK OF UT NA	DEED OF TRUST \$22,000.00	502208 0404/0543	5/15/1987 10:47	05/11/1987 (4- pages)	
FIRST INTERSTATE BANK OF	HULSE, MARDELL LEROY & CAROLYN	REQUEST FOR NTC \$0.00	501995 0404/0107	5/8/1387 4:45	(1-page)	0169/0121
6 2019 - CORE (12/70/19 0)	132 AM0	Help (About Terms			

Weber County Washington County

Cache County

Backman Title Services

Notary Public

- 1. 4 year commission
- 2. \$5,000 Bond
- 3. Verifies identity of signer
- 4. Obtains Signatures
- 5. Verifies delivered documents are not manipulated or changed
- 6. Prohibited from explaining document content
- 7. Prohibited from handling settlement monies
- 8. Can courier documents, but is liable for their safe & timely return

Remote Online Notary (RON)

For the Remote Online Notary

- 1. Everything above
- 2. \$10,000 Bond
- Must operate within the boundaries of state where they are commissioned

For the Vendor/Provider/Signer

- 1. RON platform must be approved by State of Utah
- 2. All parties to transaction must approve the use of RON documents
- 3. RON vendor must be approved with title underwriter
- 4. County Recorder must accept RON documents
- 5. Each RON session is recorded
- 6. Each signor must pass multi-factor authentication
- 7. Each signor must present ID during session

Escrow Officer, Notary Public, & RON

Escrow Officer

- 1. Is also Notary Public
- 2. Insurance license required
- 3. Appointed agent of title company
- Client protected by title company E&O (\$1,000,000), fidelity bond (\$500,000), & closing protection letter
- Required continuing education 12 hours every two years (3 hours of ethics)
- 6. Is a fiduciary / neutral party
- 7. Reads, interprets, & understands real estate and lending laws & customs
- 8. Follows written instructions from seller/buyer/agents/lender
- 9. Prepares settlement statement & closing documents
- 10. Verifies identity & authority/office of signer
- 11. Conducts settlement- Explain documents
- 12. Receives, verifies, and disburses funds
- 13. Delivers deeds (recording)



Owner's Policy Comparison*

	Coverage	ALTA basic	ALTA Extended Owner's	ALTA Home- owner's
1	Someone else owns an interest in your title	X	X	X
2	A document is not properly signed	Х	X	X
3	Forgery, Fraud, Duress	Х	Х	X
4	Defective recording of any document	Х	X	X
5	There are restrictive covenants	Х	X	X
	There is a lien on your title because there is: a) a deed of			
6	trust, b) a judgment tax of special assessment, c) a charge by	Х	X	X
	the Homeowners Association			
7	Title is unmarketable	Х	X	X
8	Mechanic's lien protection		X	X
9	Unrecorded liens by a homeowner's association		X	X
10	Unrecorded easements		X	X
11	Rights under unrecorded leases, contracts, or options		X	X
	Forced removal of a structure because it: a) extends onto			N N
	other land or onto an easement, b) violates a restriction in			X
	schedule B, c) violates existing zoning law*			
1 1 4	Can't use land for SFD because the use violates a restriction in			X
	schedule B or Zoning			v
	Pays rent for substitute land or facilities			X X
15 16	Plain Language			X
17	Building permit violations*			X
18	Compliance with Subdivision Map Act* Restrictive covenant violations			X
19	Post Policy forgery			X
20	Post Policy encroachment			X
20	Post Policy damage from mineral/water extraction			X
22	Post Policy living trust coverage			X
23	Enhanced Access- Vehicular & Pedestrian			v
24	Map not consistent with legal description			X
25	Post Policy automatic increase in value up to 150%			X
26	Post Policy adverse possession			X
27	Post Policy cloud on title			X
28	Post Policy prescriptive easement resulting in reversion			X
29	Covenant violation resulting in reversion			X
30	Boundary walls and fence encroachment*			X
31	Enhanced marketability			X
32	Violations of building setbacks			X
33	Discriminatory covenants			X
34	Insurance coverage forever			X

*Subject to a deductible and a maximum indemnity liability, which may be less than the policy amount

Corp	•		ton Midvale			Provo		
Phone (801	1) 288-8818	Phone (801) 774-8818	Phone (801)	263-1500	Phone (80	1) 224-9020	
Bountiful Phone (801) 295-7676	Salt Phone (801		5	den 1) 475-6100		ehi 35) 336-8390	St. George Phone (435) 688-8808	



Common Entities & Authority Requirements

All questions regarding authority or capacity should be referred to Backman's legal team for guidance

Every signer must have valid identification

- Passport, Driver's License, State ID from Government with the 3 following items- 1) Photograph 2) Signature 3) Physical Description
- The following are not valid primary ID's: Driver Privilege Card, Birth Certificate, Marriage License, Social Security Card

Post Probate/Conservatorship:

- Letters Testamentary-Signed order from the court stating the name(s) of the personal representative(s) & indicating whether the administration of the estate is supervised or unsupervised.
- If the estate is supervised, or for any situation regarding determining heirs, consult Backman's legal team for guidance
- Conservator vs Guardian Guardian manages care & day to day needs of minor/incapacitated person & the conservators manage their property (estate). A Conservator signs agreements, contracts & at settlement/closing. Always consult legal team when dealing with conservatorship.

Family Trust

- Backman requires either: 1- A copy of the family trust (Best practice) or
- 2- A certification of trust containing the following elements a. Statement that identifies the trust exists & has not been revoked, b. Date the trust instrument was created, c. Identity of Settlor(s), d. Identity & Address of the acting trustee(s), e. Powers of the trustee, f. How these powers relate to current transaction, 7. Revocable vs. Irrevocable trust "& the identity of any person holding a power to revoke the trust", g. The name in which title to the trust may be taken (We need enough information to ascertain the acting trustees & their powers, including applicable pages from the trust)
- If a trustee has passed away, we'll death certificates to prepare affidavit of surviving trustee or successor trustee
- Trustees are not allowed to grant power of attorney (unless granted by the trust, seek legal team help)
- Trustees may resign. Resignation form nominates a new trustee, & new trustee must accept nomination
- When vesting property into a trust: Name of trustees, complete & correct name of trust, date of trust

LLC & Series LLC

- Copies of business entity documents from the State of Utah (minimum requirement).
- LLCs are either member led, or manager led (not both)
- Obtain copy of operating agreement (best practice). Operating agreements are mandatory for Series LLC
- Synch up operating agreement with what is filed with the State
- Prepare or obtain a statement of authority (DocuSign is generally ok)
- Signature of each member or manager. Statements of Authority, Use of unanimous consent of members / officers of LLC may be required

Corporation & S-Corps

- Copies of business entity documents from the State of Utah (minimum requirement)
- Additional requirements may include 1) Board Resolutions, 2) Unanimous Consent of Directors of Corporation (Reference UCA §16-10a-821), 3) Officers/signing authority

Partnerships

- Obtain copy of partnership agreement
- Download copies of business entity documents from the State of Utah (minimum requirement)
- All general partners must sign. Review agreement for other requirements.