

# Backman Title Services

www.backmantitle.com

## Lender Approval Information Packet

Backman Title Services has a rich history dating back to its foundation in 1900. Over the years, the company has undergone transformative changes, culminating in its merger with Stewart Title Company in 1989, leading to the establishment of Backman Stewart Title Company. During the subsequent 16 years, the company grew significantly, emerging as a leader in the industry and earning a reputation as one of the most reputable and largest locally owned title companies in Utah.

In 2005, Backman Title formed a valuable partnership with First American Title Insurance Company. This partnership not only led to a return to the original name, "Backman Title," but also opened new avenues for growth and an unwavering commitment to delivering exceptional service to their clients.

At Backman Title, the primary focus has always been on delivering precise and accurate work right from the outset. To achieve this, the company employs local experts who possess an in-depth understanding of Utah laws, underwriting standards, and best practices. Unlike some others in the industry who outsource their title searching to non-local and non-resident personnel, Backman Title's Utah-licensed title examiners boast an impressive average of over 20 years of experience.

While the company remains dedicated to providing secure and reliable title work and escrow closings, they understand the importance of adaptability in the ever-changing business climate. As the economy and technology continue to evolve, Backman Title is committed to enhancing its services while maintaining the warm and professional atmosphere that their clients have come to expect.

With over a century of experience safeguarding our clients, Backman Title has built its foundation on integrity, tradition, and trust. Today, they look toward the future with a focus on experience, technology, and service, ensuring they remain at the forefront of the industry. By choosing Backman Title, clients can enjoy the peace of mind that comes from partnering with a company that has a proven track record of excellence and a commitment to delivering exceptional service.

## Licensed & Insured

**State of Utah Department of Insurance - License Number 4426**

See attached copy

### **Errors and Omission (E&O)**

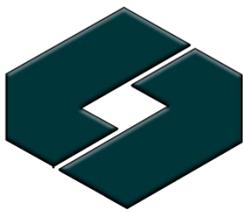
Coverage for title insurance, abstractors, escrows and closing - \$1,000,000 policy, See the attached copy

### **Fidelity Bond Requirements**

Utah Code 31A-23a-204(2) requires a minimum bond of \$250,000. Backman maintains a \$500,000 fidelity and crime protection bond, See attached copy

### Items Available Upon Request

Insured Closing Letter, Schedule of Title Insurance Rates, Schedule of Non-title Insurance Fees, Complete copies of binders included herein



# Backman Title Services

www.backmantitle.com

**Mortgage Lender & Broker Services:** Our comprehensive suite of services caters to your mortgage needs, offering a wide range of options such as competitive refinance premiums, full closing services, second mortgage solutions, and home equity line products. Additionally, our dedicated reconveyance servicing department ensures a seamless experience throughout the entire process.

**Attorney Services:** Our firm takes pride in delivering exceptional attorney services statewide. With a specialized foreclosure department and an experienced in-house foreclosure attorney, we provide trustee sale guaranties, comprehensive foreclosure reports, and access to recorded document images. Trustee services for efficiently managing delinquent mortgages are also an integral part of our commitment to assisting our clients through every step of the foreclosure process.

## Customer Service

Backman Title Services provides a comprehensive range of property information and customer services products to our esteemed clients. Our offerings include:

- 1. Property Profile w/Plat Map:** Gain valuable insights into properties with our detailed Property Profile. This service includes up-to-date information on current taxes, plat maps, lot size, ownership details, year built, legal descriptions, and property serial numbers.
- 2. Plat Map:** Access the recorded subdivision, city survey, or section map from county records through our Plat Map service. This resource is essential for understanding property boundaries and locations accurately.
- 3. Rate Calculators and Seller Net Sheet:** Enjoy the convenience of quick and easy access to title and escrow fees through our Rate Calculators. Additionally, our Seller Net Sheet offers a comprehensive breakdown of costs, helping you make informed decisions during property transactions.

At Backman Title Services, we strive to provide accurate, reliable, and efficient property information and customer services, catering to your unique needs. Trust us to assist you in every step of your real estate journey with our professional expertise and dedication to customer satisfaction.

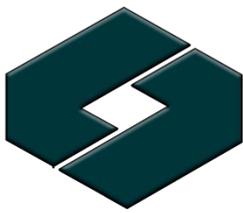
[www.backmantitle.com](http://www.backmantitle.com)

- Online ordering of title and escrow services & customer service products, including Property Profiles.
- Download Rate Calculators and Net Sheets
- Notice of Default and Trustee Sale information
- Links to important websites

## Previous Years Activity

YEAR	Revenue	# of Orders	Employees
2021	\$15,161,408	10,517	99

2



# Backman Title Services

www.backmantitle.com

## Office Locations

### **Corporate / Title Plant**

7070 Union Park Ave. #100  
Midvale, Utah 84047  
Telephone: (801) 288-8818  
Fax: (801) 820-8658

### **Midvale Office**

7050 Union Park Ave. #110  
Midvale, Utah 84047  
Telephone: (801) 263-1500  
Fax: (801) 217-1624

### **Bountiful Office**

150 North Main Street #100  
Bountiful, Utah 84010  
Telephone: (801) 295-7676  
Fax: (801) 820-8647

### **Layton Office**

1558 N. Woodland Park Dr. #410  
Layton, Utah 84041  
Telephone: (801) 774-8818  
Fax: (801) 820-8631

### **Ogden Office**

955 East. Chambers St. #202  
Ogden, Utah 84403  
Telephone: (801) 475-6100  
Fax: (801) 217-1976

### **St. George Office**

382 South Bluff Street #100  
St. George, Utah 84770  
Telephone (435) 688-8808  
Fax: (801) 820-8986

### **Provo Office**

5255 Edgewood Drive #150  
Provo, Utah 84604  
Telephone: (801) 224-9020  
Fax: (801) 820-8979

### **Lehi Office**

1633 W. Innovation Way  
5th Floor, Office 05-133  
Lehi, Utah 84043  
Phone: 385-336-8390  
Fax: 801-820-8978

## Insurance Policies Underwritten by:

First American Title Insurance Company  
Old Republic National Title Insurance Company  
Alliant National Title Insurance Company



You can find Backman Title on Facebook to stay connected and informed! Get access to updated industry information, go paperless with news and updates, and discover all the fun things happening throughout the State of Utah. Connect with our friendly and knowledgeable Title and Escrow Staff to experience the difference a locally owned and operated title company can make in your real estate journey. Join our Facebook community today and be part of a vibrant network of professionals and homeowners sharing valuable insights and experiences.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/14/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Insurance Office of America 3450 N. Triumph Blvd Suite 102 Lehi UT 84043	<b>CONTACT NAME:</b> PHONE (A/C, No, Ext): E-MAIL ADDRESS:		FAX (A/C, No): 925-416-7869
	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
<b>INSURED</b> Backman Title Services Ltd 7070 Union Park Ave Ste 100 Midvale UT 84047	BACKTIT-02 <b>INSURER A:</b> Convex Insurance UK Limited		
	<b>INSURER B:</b>		
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
	<b>INSURER F:</b>		

**COVERAGES**                      **CERTIFICATE NUMBER:** 73905972                      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/>						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		<input type="checkbox"/> Y / <input type="checkbox"/> N <input type="checkbox"/> N / A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability Ded.: \$25k Per Claim			MPL000425 MPL000425	2/15/2024 2/15/2024	2/15/2025 2/15/2025	Per Claim Aggregate 1,000,000 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Title Plant & Corporate Office - 7070 Union Park Ave., Suite 100, Midvale, UT 84047  
 Bountiful - 150 North Main Street, Suite 100, Bountiful, UT 84010  
 Layton - 1558 North Woodland Park Drive, Suite 410, Layton, UT 84041  
 Lehi - 1633 West Innovation Way, 5th Floor, Office 05-133, Lehi, UT 84043  
 Midvale - 7050 Union Park Ave., Suite 110, Midvale, UT 84047  
 Ogden - 955 East Chambers Street, Suite 202, Ogden, UT 84403  
 Provo - 5255 Edgewood Drive, Suite 150, Provo, UT 84604  
 St. George - 382 South Bluff Street, Suite 100, St. George, UT 84770

## CERTIFICATE HOLDER

## CANCELLATION

For Information Only

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

4

© 1988-2015 ACORD CORPORATION. All rights reserved.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/16/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Bamboo Insurance PO BOX 7736  San Francisco CA 94120	<b>CONTACT NAME:</b> Gene Bohlen <b>PHONE (A/C, No, Ext):</b> (714) 414-2534 <b>FAX (A/C, No):</b> <b>E-MAIL ADDRESS:</b>																				
	<table border="1"> <thead> <tr> <th colspan="2">INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A:</td> <td>Hanover Insurance Co</td> <td></td> </tr> <tr> <td>INSURER B:</td> <td>Axis Insurance</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A:	Hanover Insurance Co		INSURER B:	Axis Insurance		INSURER C:			INSURER D:			INSURER E:			INSURER F:	
INSURER(S) AFFORDING COVERAGE		NAIC #																			
INSURER A:	Hanover Insurance Co																				
INSURER B:	Axis Insurance																				
INSURER C:																					
INSURER D:																					
INSURER E:																					
INSURER F:																					
<b>INSURED</b> Backman Title Services, Ltd. 1633 W. Innovation Way 5th Floor, Office 05-133 Lehi UT 84043																					

**COVERAGES**                      **CERTIFICATE NUMBER:** CL2221005745                      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<b>COMMERCIAL GENERAL LIABILITY</b> <input checked="" type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Title Agent E&O GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			L3DH895945 01	02/15/2023	02/15/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 1,000,000 PRODUCTS - COMPI/OP AGG \$ Deductible \$ 25,000	
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY							COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$							EACH OCCURRENCE \$ AGGREGATE \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below			N/A				PER STATUTE    OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B	Cyber Liability			23-110005955	10/16/2023	10/16/2024	Limit \$1,000,000 Deductible \$2,500	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

The insurance afforded by this policy applies solely to wrongful acts in the insured's performance of professional services for others for a fee as a Title Agent, Abstract/Search, and Escrow/Closing Services

Retroactive Date: February 15, 1989

Additional Named Insured(s): Backman Title Company of Utah, Inc.; eTitle Insurance Agency, LLC

**CERTIFICATE HOLDER****CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

*Veronica Raya*

5

© 1988-2015 ACORD CORPORATION. All rights reserved.

AGENCY CUSTOMER ID: \_\_\_\_\_

LOC #: \_\_\_\_\_



# ADDITIONAL REMARKS SCHEDULE

Page \_\_\_\_ of \_\_\_\_

AGENCY Bamboo Insurance		NAMED INSURED Backman Title Services, Ltd.	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

## ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** 25      **FORM TITLE:** Certificate of Liability Insurance: Notes

### LOCATIONS

Corporate Office - 7070 Union Park Avenue, Suite 100, Midvale, UT 84047  
 Midvale Escrow - 7050 Union Park Avenue, Suite 110, Midvale, UT 84047  
 Bountiful - 150 North Main Street, Suite 100, Bountiful, UT 84010  
 Farmington - 1067 West Grand Avenue, Suite 103, Farmington, UT 84025  
 Layton - 1558 North Woodland Park Drive, Suite 410, Layton, UT 84041  
 Lehi - 3333 North Digital Drive, Suite 260, Lehi, UT 84043  
 Ogden - 955 East Chambers Street, Suite 202, Ogden, UT 84403  
 Provo - 5255 Edgewood Drive, Suite 150, Provo, UT 84604  
 Salt Lake - 170 South Main Street, Suite 135, Salt Lake City, UT 84101  
 St. George - 382 South Bluff Street, Suite 100, St. George, UT 84770

# Alpha Secure Declarations

THE FIRST PARTY INSURING AGREEMENTS BELOW PROVIDE COVERAGE ON A DISCOVERED AND REPORTED BASIS AND APPLY ONLY TO INCIDENTS DISCOVERED BY THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER IN ACCORDANCE WITH GENERAL CONDITIONS, NOTICE OF FIRST PARTY INCIDENT PROVISION OF THIS POLICY. THE LIABILITY INSURING AGREEMENTS BELOW PROVIDE COVERAGE ON A CLAIMS MADE AND REPORTED BASIS AND APPLY ONLY TO CLAIMS AND REGULATORY PROCEEDINGS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR THE OPTIONAL EXTENDED REPORTING PERIOD, IF PURCHASED, AND REPORTED TO THE INSURER IN ACCORDANCE WITH GENERAL CONDITIONS, NOTICE OF CLAIM PROVISION OF THIS POLICY. AMOUNTS INCURRED AS CLAIMS EXPENSES UNDER THIS POLICY WILL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE APPLICABLE RETENTION(S) AS SET FORTH IN THE DECLARATIONS PAGE OF THIS POLICY.

**Policy No:** 23-110005955

**Policy Period:** 16 Oct 2023 to 16 Oct 2024

**Named Insured:** Backman Title Services

**Maximum Policy Limits:** \$1,000,000

**Address:** 7070 South Union Park Avenue, 100, Midvale, UT, 84047, United States

## Limits of Insurance

Insuring Agreement	Each Claim Limit	Aggregate Limit for all Claims	Each Claim Retention
Incident Response Expenses	\$1,000,000	\$1,000,000	\$2,500
Business Interruption Loss	\$1,000,000	\$1,000,000	Waiting Period: 18 Hours \$2,500
Dependent Business Interruption Loss	\$1,000,000	\$1,000,000	Waiting Period: 18 Hours \$2,500
Extortion Loss	\$1,000,000	\$1,000,000	\$2,500
Data Restoration	\$1,000,000	\$1,000,000	\$2,500
Hardware Replacement	\$1,000,000	\$1,000,000	\$2,500
Cyber Crime	\$250,000	\$250,000	\$2,500
Utility Fraud	\$100,000	\$100,000	\$2,500
Reputation Loss	\$1,000,000	\$1,000,000	\$2,500

**Third Party Liability Insuring Agreements**

Insuring Agreement	Each Claim Limit	Aggregate Limit for all Claims	Each Claim SIR
Network Security and Privacy Liability	\$1,000,000	\$1,000,000	\$2,500
Data Subject Liability	\$1,000,000	\$1,000,000	\$2,500
Regulatory	\$1,000,000	\$1,000,000	\$2,500
Payment Card	\$1,000,000	\$1,000,000	\$2,500
Media	\$1,000,000	\$1,000,000	\$2,500

Continuity Date: 16 Oct 2023

Alpha Secure Portal: <https://my.elphasecure.com>

Notice to the Insurer: [claims@elphasecure.com](mailto:claims@elphasecure.com)

Claims Information: <https://elphasecure.com/insurance/claims>

**ProWriters Broker Fee \$300.00**  
**Utah Stamping Fee \$12.18**  
**Utah State Tax \$287.64**

**Premium Details**

Total Policy Premium \$6,468.00

Alpha Secure Team Hotline (does not constitute notice of claim): [soc@elphasecure.com](mailto:soc@elphasecure.com), 1-866-218-9867 (24 Hours)

# Insurer Signing

Whereas the Insured named in the Declarations herein has paid the premium specified in the Declarations to the Insurers who have hereunto subscribed their Names (hereinafter called 'the Insurers'),

The Insurers hereby agree to insure against loss, damage or liability the risk and sum insured stated in the Declarations.

The Insurers undertake, in the event of a loss, to pay their proportion

The period of this Insurance is as stated in the Declarations. This Insurance will be subject, without notice, to the general and special conditions, endorsements, assignments and alterations of rates as are or may be assumed in the policy upon which this Insurance is based.

The Insurers, whose name and reference numbers are set out in the attached Table of Insurers, hereby bind themselves each for their own part and not one for another, their executors and administrators, and in respect of their due proportion only, to pay or make good to the Insured or the Insured's executors or administrators all such loss, damage or liability as aforesaid after such loss, damage or liability is proved.

## Table of Insurers

Name of the Insurer(s)	Reference Number	Proportion (%)
AXIS Surplus Insurance Company (Non-Admitted)	n/a	75%
Everest Indemnity Insurance Company (Non-Admitted)	n/a	25%

AXIS Surplus Insurance Company (Non-Admitted)  
233 South Wacker Drive, Suite 3510  
Chicago, IL 60606  
(866) 259-5435

Everest Indemnity Insurance Company (Non-Admitted)  
Warren Corporate Center  
100 Everest Way  
Warren, NJ, 07059

**Signature Page**



IN WITNESS WHEREOF, the Insurer has caused this policy to be issued by affixing hereto the facsimile signatures of its President and Secretary.

A handwritten signature in black ink, appearing to read "Andrew Weissert".

Secretary  
Andrew Weissert, Secretary

A handwritten signature in black ink, appearing to read "Carlton W. Maner".

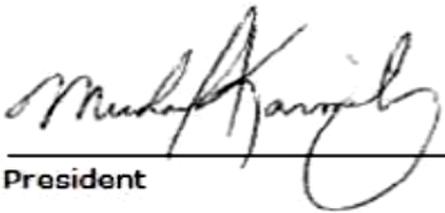
President  
Carlton Maner, President

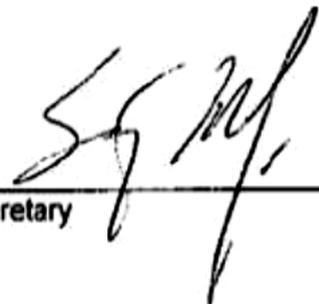
**Signature Page – Everest**



IN WITNESS WHEREOF, This policy is signed by officers of the Company shown on the Declarations page of this policy.

For: Everest Indemnity Insurance Company

  
\_\_\_\_\_  
President

  
\_\_\_\_\_  
Secretary

Travelers Casualty and Surety Company of America  
Hartford, Connecticut  
(A Stock Insurance Company, herein called the Company)

<p><b>ITEM 1</b></p>	<p><b>NAMED INSURED:</b> <b>BACKMAN TITLE SERVICES, LTD.</b></p> <p>D/B/A:</p> <p>Principal Address: <b>167 EAST 6100 SOUTH, SUITE 150 MURRAY, UT 84107</b></p>
<p><b>ITEM 2</b></p>	<p><b>POLICY PERIOD:</b> Inception Date: <b>October 16, 2023</b>      Expiration Date: <b>October 16, 2024</b> 12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.</p>
<p><b>ITEM 3</b></p>	<p><b>ALL NOTICES OF CLAIM OR LOSS MUST BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW:</b></p> <p><b>Email: BSclaims@travelers.com</b> <b>Fax: 1-888-460-6622</b></p> <p><b>Mail: Travelers Bond &amp; Specialty Insurance Claim</b> <b>P.O. Box 2989</b> <b>Hartford, CT 06104-2989</b></p> <p><b>Overnight Mail: Travelers Bond &amp; Specialty Insurance Claim</b> <b>One Tower Square, MN06</b> <b>Hartford, CT 06183</b></p> <p><b>For questions related to claim reporting or handling, please call 1-800-842-8496.</b></p>
<p><b>ITEM 4</b></p>	<p><b>COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:</b> Crime</p>





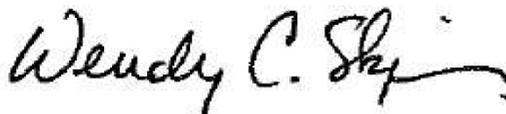
THE DECLARATIONS, THE APPLICATION, THE CRIME TERMS AND CONDITIONS, ANY PURCHASED INSURING AGREEMENTS, AND ANY ENDORSEMENTS ATTACHED THERETO, CONSTITUTE THE ENTIRE AGREEMENT BETWEEN THE COMPANY AND THE NAMED INSURED.

\_\_\_\_\_  
Countersigned By

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its authorized officers.



President



Corporate Secretary



State of Utah

SPENCER J. COX  
Governor

DEIDRE M. HENDERSON  
Lieutenant Governor

### Insurance Department

JONATHAN T. PIKE  
Insurance Commissioner

Licenses must submit address changes to the Utah Insurance Department within 30 days of the change. All such changes should be submitted online at [www.sircon.com/utah](http://www.sircon.com/utah) or [www.nipr.com](http://www.nipr.com).

Individual producers cannot solicit, sell, or negotiate insurance until appointed by an insurer or designated to act by an insurance agency.

Insurance Agencies cannot solicit, sell, or negotiate insurance until contracted and appointed by an insurer.

## Resident Producer Organization

Title Escrow, Title Examination, Title Marketing Representative

### BACKMAN TITLE SERVICES, LTD

7070 S UNION PARK AVE STE 100  
7070 UNION PARK AVENUE  
MIDVALE, UT 84047

**is authorized to transact business as described above**

License No: 4426

Issue Date: 05-16-2002

Expiration Date: 07-31-2025

Generated by Sircon 295980005

<p><b>State of Utah</b> <b>Insurance Department</b></p> <p>THIS IS TO CERTIFY THAT</p> <p><b>BACKMAN TITLE SERVICES, LTD</b> 7070 S UNION PARK AVE STE 100, 7070 UNION PARK AVENUE, MIDVALE, UT 84047</p> <p>LICENSE NUMBER: 4426</p>	 <p>IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:</p> <p><b>Resident Producer Organization</b> Title Escrow, Title Examination, Title Marketing Representative</p> <p>Issue Date: 05-16-2002      Expiration Date: 07-31-2025</p> <p>Generated by Sircon 295980005</p>
---	---



*First American  
Title Insurance Company*

October 7, 2021 10:46 AM PDT

Dear Lender:

This letter confirms that, as of the date and time set forth above, Backman Title Services, LTD, located at 7070 South Union Park Avenue, Suite 100, Midvale, UT, 84047 (Office ID: 32419261), is an authorized policy issuing agent of First American Title Insurance Company for policies insuring title to real property in the state of UT.

This letter does not provide closing protection coverage.

First American Title Insurance Company

BY:

Kristina Burns

Vice President - Agency Division

Digital Signature: AVL-52AB4A3D-274

Online Validation: <https://agency.myfirstam.com/validation/...>

Agency Support Center : 8605 Largo Lakes Dr., Suite 100, Largo, FL 33773, (866) 701-3361

17



October 5, 2021

Re: Letter of Good Standing for Backman Title Services

To Whom It May Concern:

Please be advised that Backman Title Services (“Backman”), is an authorized agent in good standing of Old Republic National Title Insurance Company (“ORT”). As such, Backman is authorized to issue commitments for title insurance, title policies, endorsements and are also approved to provide closing protection letters on ORT’s behalf.

Should you have additional questions, please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "TSA" followed by a stylized flourish.

Branden G. Allen  
*Underwriting Counsel*



**ALLIANT  
NATIONAL**  
TITLE INSURANCE COMPANY

1831 Lefthand Circle  
Suite G  
Longmont, CO 80501

o 303.682.9800  
f 303.682.9805  
w [alliantnational.com](http://alliantnational.com)

January 3, 2023

Mr. Canyon Anderson  
Backman Title Services, Ltd.  
7070 S Union Park Ave Ste 100  
Midvale 84047-4100

Dear Mr. Canyon Anderson,

We are excited to announce that Backman Title Services, Ltd. is certified as an **Authorized Service Provider** for Alliant National Title Insurance Company for 2023.



To earn Alliant National’s *Authorized Service Provider* certification, Backman Title Services, Ltd. demonstrated a track record of complying with Alliant National’s control standards, including an extensive review under Alliant National’s Agent Quality Management System (Agent QMS). The Agent QMS has been SSAE 18 Type 2 compliant since 2014 and is certified annually by A-LIGN, a national independent CPA firm specializing in security, assurance and compliance auditing. The latest SSAE 18 Type 2 report is available to any of your lenders upon request.

The Agent QMS and the SSAE 18 Type 2 audit include the following processes and systems:

1. **New Agent Acceptance Process:** A thorough, standards-based agent approval process, including comprehensive escrow and trust accounting reviews.
2. **Quality Assurance Review:** A comprehensive examination of business processes, internal controls, and ALTA Best Practices, including escrow and closing. The review is conducted by a trained auditor with extensive experience examining the operations of title agencies.
3. **Agent Review Process:** An annual agent review incorporating twelve standards including a subset of ALTA Best Practices is performed to maintain certification as an *Authorized Service Provider*.
4. **Corrective Action Process:** Our corrective action process defines corrections and corrective actions required under our systems for an agent to maintain this certification. If any of the major controls tested fail to meet the standards, a corrective action is opened and tracked until effectively closed.

Alliant National’s Authorized Service Provider seal affirms Backman Title Services, Ltd. meets the rigorous standards essential to being an Alliant National *Authorized Service Provider*. We are proud to have Backman Title Services, Ltd. as an integral member of our network of independent title and settlement agents partnering with us toward our mutual goal of providing the best real estate settlement process for all parties in the transaction.

With our respect and appreciation, and on behalf of all of us at Alliant National,

David Sinclair  
President

# Request for Taxpayer Identification Number and Certification

**Give Form to the  
requester. Do not  
send to the IRS.**

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

**1** Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

**Backman Title Services, Ltd**

**2** Business name/disregarded entity name, if different from above

**3** Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

Individual/sole proprietor or single-member LLC       C Corporation       S Corporation       Partnership       Trust/estate

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ \_\_\_\_\_

**Note:** Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Other (see instructions) ▶ \_\_\_\_\_

**4** Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) \_\_\_\_\_

Exemption from FATCA reporting code (if any) \_\_\_\_\_

(Applies to accounts maintained outside the U.S.)

**5** Address (number, street, and apt. or suite no.) See instructions.

**7070 Union Park Center, Suite 100**

**6** City, state, and ZIP code

**Midvale, Utah 84047**

**7** List account number(s) here (optional)

Requester's name and address (optional)

See Specific instructions on page 3.

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									

**or**

Employer identification number										
8	7		-	0	4	6	7	6	3	1

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person ▶ _____	Date ▶ _____
------------------	----------------------------------	--------------

## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.



Utah Department of Commerce  
Division of Corporations & Commercial Code  
160 East 300 South, 2nd Floor, PO Box 146705  
Salt Lake City, UT 84114-6705  
Service Center: (801) 530-4849  
Toll Free: (877) 526-3994 Utah Residents  
Fax: (801) 530-6438  
Web Site: <http://www.commerce.utah.gov>

10/04/2019  
2112769-018010042019-3527837

---

## CERTIFICATE OF EXISTENCE

Registration Number: 2112769-0180  
Business Name: BACKMAN TITLE SERVICES LTD.  
Registered Date: July 25, 1990  
Entity Type: Limited Partnership - Domestic  
Status: Current

The Division of Corporations and Commercial Code of the State of Utah, custodian of the records of business registrations, certifies that the business entity on this certificate is authorized to transact business and was duly registered under the laws of the State of Utah. The Division also certifies that this entity has paid all fees and penalties owed to this state; its most recent annual report has been filed by the Division (unless Delinquent); and, that Articles of Dissolution have not been filed.



Jason Sterzer  
Director  
Division of Corporations and Commercial Code



**Canyon Anderson** is the Chairman of the Board of Directors at Backman Title Services. Since 1987, he has played a pivotal role in guiding the company's growth and success. A distinguished legal professional, Canyon holds a degree from the University of Tulsa College of Law, earned after completing his undergraduate studies at the University of Utah in 1985.

In addition to his significant contributions to Backman, Canyon's passion for the industry is evident through his tenure as a member and Chair of the Title and Escrow Commission for the Utah Insurance Department from 2007 to 2011. Under his guidance, Backman Title Services continues to flourish, setting new standards of excellence within the title industry.

**Jennifer P. Hyatt** Is an escrow officer and branch manager with Backman's Layton Office. Jenny's impressive tenure in the title industry began in 1994, and Jenny has been an integral part of the Backman Title Services team since 1999. Jenny's expertise and dedication are evident in every aspect of her work. As a valued member of the management committee for Backman Title Services, she plays a crucial role in shaping the company's growth and success.

Jenny's strong rapport with several prominent lenders and real estate offices underscores her exceptional ability to build and maintain lasting relationships within the industry. Recognized as an outstanding teacher and mentor, Jenny's guidance has paved the way for numerous former assistants and employees who have seamlessly integrated into the Backman Title Services family, further enriching our dynamic team. With her unwavering commitment to excellence and her invaluable contributions, Jennifer P. Hyatt continues to elevate Backman Title Services as a trusted and respected leader in the title industry.

**Bill Feveryear** began his career in the title business in 1993, and he currently excels as a Manager at the Provo, Utah branch of Backman Title Services. After graduating from the University of Utah, Bill joined Backman Title in March of 1996, and since then, his contributions have been instrumental in shaping the company's success.

As a licensed professional in both title and escrow, Bill possesses a diverse skill set that encompasses title searching and examination across multiple counties. With a wealth of experience in residential and commercial transactions, he serves as a knowledgeable Escrow Officer, ensuring smooth and efficient closings for our valued clients.

In addition to his role as an Escrow Officer, Bill also takes on the crucial responsibility of Chief Financial Officer (CFO), skillfully managing the financial aspects of Backman Title Services. His multifaceted expertise and dedication to excellence have earned him recognition as a key asset in the company.

**Tracy Dye** began his impressive career in title and escrow marketing and sales in 1987 and has been an invaluable asset to Backman Title Services since 1991. Tracy plays a pivotal role in shaping the company's strategic direction and success and his outstanding reputation as a model of integrity and consistency shows in the exceptional service he delivers. As a driving force behind the company's sales activities, he brings a wealth of expertise and experience to every client interaction.

Tracy has cultivated meaningful relationships with several prominent groups, including the Salt Lake Board of Realtors® and the Women's Council of Realtors®. These key connections are a testament to his ability to build and maintain strong partnerships within the industry.

Tracy's dedication to his craft and his clients is truly unparalleled, as he continues to foster and nurture relationships with numerous clients, earning their trust and loyalty. His contributions have been instrumental in elevating Backman Title Services' reputation as a trusted leader in the title and escrow industry.

**Michael Brinkerhoff** began working with Backman Title Services in 1993, starting in territory marketing and sales. With over a decade of experience as an Escrow Officer, he has built a strong and loyal clientele. As the Bountiful branch's office manager, Mike excels in marketing and closing.

Mike is also a key member of the management committee and has actively served as an affiliate member for various industry groups. Michael's expertise and leadership contribute significantly to Backman Title Services' continued success in the title industry.

**Christine Siddoway** is a dedicated licensed escrow officer and has been an integral part of Backman Title Services for over 20 years. Over the years, she has traveled thousands of miles to meet with clients, demonstrating her unwavering commitment to serving them personally.

As the leader of an accomplished escrow team, Chris has successfully closed thousands of residential and commercial transactions, showcasing her exceptional expertise in the field. Her decade-long friendships with loyal clients are a testament to her outstanding service and dedication.

**David W. Johnson**, fondly known as "DJ," joined Backman Title Services in May 2014, with vast experience in the title industry that began in 1986. He earned his title and escrow licenses in 1993, solidifying his expertise. Shortly after, in June 2000, DJ opened his own title company, Sun West Title, and in early 2014, Backman Title acquired his company. Throughout his career, DJ conducted title searches across most of Utah's counties, excelling in closing diverse transactions, including residential and commercial sales.

As the former Regional Vice President of the Utah Land Title Association (ULTA) in 1999-2000, DJ is respected in the title industry. He continues to play a crucial role at Backman Title Services, making a significant impact on the company's growth and reputation.

**Spring Johnson** started her professional journey in banking and management before venturing into the Title Insurance Industry in 1994. For 15 years she owned and operated a successful title agency, which was acquired by Backman Title in May 2014. As a valuable addition to the Backman Title Management Team, Spring brings her extensive management experience and specializes in Residential, Commercial, and 1031 Exchange Escrow.

Beyond her professional accomplishments, Spring takes pride in being a dedicated mother to four wonderful children. Her personal interests revolve around outdoor activities, and she has a deep passion for reading.

**Beau Perkins** is a licensed title and escrow officer, started as a file clerk at Backman in 2000. Beau's hands-on learning has provided him with a comprehensive understanding of every function in the title plant.

Currently, Beau plays a crucial role in managing the various aspects of title plant operations, utilizing his expertise with multiple computer and software systems used by different counties. Beau's problem-solving skills make him a natural at digging into challenges and finding effective resolutions.

Over the years, Beau has mentored and trained numerous employees, taking pride in helping them succeed with the company. He finds joy in assisting with education and helping each department flourish. Outside of work he enjoys reading, hiking, and camping with his son.

**Brian Coleman** is a highly accomplished professional with extensive experience in the title industry. He graduated from Brigham Young University in International Business Finance and continued his education at Golden Gate University School of Law in San Francisco.

Starting as an independent title agent, Mr. Coleman later became Executive Vice President and General Counsel for a regional title insurance underwriter. He managed the Utah Operation, handling all title claims and underwriting for 22 years, including claims in Colorado for 7 years.

In 2017, Brian Coleman joined Backman Title as Vice President and General Counsel. He is a member of the Utah State Bar and has taught numerous Continuing Legal Education and Insurance Continuing Education classes. He holds both a Title License and an Escrow License in Utah, a Series 7 Securities License, as well as real estate licenses in Utah and Florida.

**Ifi Su'a-Filo**, a key member of Backman Title Services since 1998, embarked on his title career back in 1994. A proud alumnus of Ricks College in Rexburg, Idaho, Ifi currently excels in marketing and sales at Backman Title.

His clients benefit from his positive attitude and his expertise in title searching and navigating public records. As a valuable member of the management committee, Ifi plays a crucial role in shaping the company's vision and success, further elevating Backman Title Services' standing in the industry.

**Candida Su'a-Filo** has an impressive Title/Escrow career that began in 1990. Having honed her skills in title searching, she earned her Title license in 1992, and in 1993, she received an Escrow license. With a wealth of experience, Candida became an integral part of Backman Title Services in 1998.

Currently the leader of an accomplished Escrow Team, her extensive title experience proves invaluable in her work with clients, particularly in residential and commercial development projects. Candida's expertise and dedication have garnered her a prominent role in the company.

**Tucker M. Hodgson** is Vice President and the Director of Corporate Communications & Education at Backman Title Services as well as a licensed title and escrow agent. Since joining the company in 2000, he has made contributions across various roles improving every aspect of the organization.

Since 2008 Tucker has empowered real estate professionals by collaborating with Backman's offices to deliver over 1,600 hours of education to more than 11,000 Utah realtors as a licensed continuing education instructor. Tucker holds a Bachelor's degree in Technical Sales from Weber State University and is fluent in Spanish.

**Chett Perkins**

**Lynn Layton**