

# 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)**

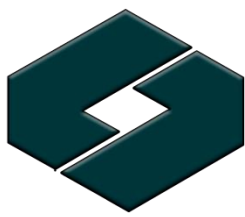
Coverage for title insurance, abstractors, escrows and closing - \$1,000,000 policy, See the attached copy

### **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](http://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

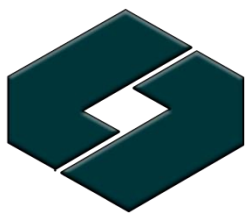
Backman Title Services provides a comprehensive range of property information and customer services products to our esteemed clients. Our offerings include:

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



# Backman Title Services

[www.backmantitle.com](http://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 05-102  
Lehi, Utah 84043  
Phone: 801-288-8818  
Fax: (801) 820-8658

## 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)

7/18/2025

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> Claudia Villalobos	<b>FAX (A/C, No):</b> 925-416-7869	
	<b>PHONE (A/C, No, Ext):</b> 407-998-7950	<b>E-MAIL ADDRESS:</b> Claudia.Villalobos@ioausa.com	
<b>INSURED</b> Backman Title Services Ltd 7070 South Union Park Ave., Ste. 100 Midvale UT 84047	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
	<b>INSURER A:</b> Convex Insurance UK Limited		
	<b>INSURER B:</b> Mountain States Indemnity Company		10177
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
<b>INSURER F:</b>			

**COVERAGES** **CERTIFICATE NUMBER:** 1234759735 **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.

INBR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC <input type="checkbox"/> OTHER:	Y	1000353105	7/15/2025	7/15/2026	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000 \$
B	<input type="checkbox"/> <b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		1000353106	7/15/2025	7/15/2026	COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ 1,000,000 PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> <b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> 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	Y/N <input type="checkbox"/> N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability Ded.: \$25k Per Claim		MPL000425	2/15/2025	2/15/2026	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 05-102, Lehi, UT 84043  
Midvale - 7050 South 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

For Information Only

## 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

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# Title Agent, Abstractor/Searcher, Escrow/Closing Claims Made - Errors and Omissions Insurance Binder

Policy Number: MPL000425-0225

Binder Version: 1

## Insurance Binder For:

1. **Named Insured:** Backman Title Services Ltd
2. **Insured Mailing Address:** 7070 S Union Park Ave  
Ste 100  
Midvale, UT 84047-4100

## Coverage Terms:

3. **Limit of Liability:** \$1,000,000 Each Claim  
\$1,000,000 Aggregate for all Claims
4. **Deductible:** \$25,000 Each Claim
5. **Policy Period:** From: 02/15/2025 To: 02/15/2026  
At 12:01 A.M. (Standard Time) at the Insured Address shown in item 2 above.
6. **Retroactive Date:** 02/15/1989
7. **Professional Services Covered:** Solely in the performance of Title Agent, Abstractor/Searcher, Escrow/Closing services that you provide to others, for a fee and for which you are licensed, certified, accredited, trained or qualified to perform.
8. **Insurance Company:** Convex Insurance UK Limited, 52 Lime Street, London, EC3M 7AF, UK
9. **Quote Expiration Date:** 3/15/2025

## Premium:

Premium:

Policy Administration Fee:

Total Due:

Amount excludes all surplus lines taxes, surplus lines fees, surcharges and assessments

## The following forms and endorsements apply to this binder:

- Forms and Endorsements:**
- MPL-001 (01/24) - Declarations Page
  - CUS-001 (07/22) - Schedule of Forms
  - MPL-300 (07/22) - Professional Liability Errors and Omissions Insurance Coverage Part
  - CUS-002 (07/22) - Sanction Limitation and Exclusion Clause
  - CUS-003 (07/22) - Service of Suit
  - MPL-002 (04/24) - Notice of Claims



MPL-527 (07/22) - CFPB Submit Endorsement (\$150K CFPB Submit)  
MPL-509 (07/22) - Additional Named Insured Endorsement (Backman Title Company of Utah Inc., Retro 2/15/1989)  
eTitle Insurance Agency LLC, Retro 2/15/1989)  
MPL-501 (07/22) - Additional Insured Endorsement (TitleNet Services, Inc.)  
MPL-521 (07/22) - Violation of Consumer Protection Laws Exclusion Endorsement  
MPL-522 (07/22) - Prior of Pending Exclusion Endorsement (2/15/2024)  
CUS-799-17 - Title Insurance Agent, Abstractor, or Escrow Agent Endorsement  
MPL-543 (07/22) - Crisis Management and Administrative and Disciplinary Proceedings Submit Endorsement (\$50K Crisis Management Submit  
\$50K Admin and Disciplinary Proceedings Submit)

The following information is required prior to issuance of the policy documents:

Subjectivities / Additional  
Information Required:

This Insurance Binder expresses the agreement made between the named insured and Convex Insurance UK Limited. It confirms that a policy will be issued.

This binder is proof of insurance that can be used until you receive your policy.

#### Authorized Representative

Signed By:

Name:

Spencer Poole

Title:

VP, Miscellaneous Professional Liability

Date:

02/13/2025



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

ITEM 1	<p><b>NAMED INSURED:</b></p> <p><b>BACKMAN TITLE SERVICES, LTD.</b></p> <p>D/B/A:</p> <p>Principal Address: <b>7070 SOUTH UNION PARK AVENUE</b> <b>SUITE 100</b> <b>MIDVALE, UT 84047</b></p>
ITEM 2	<p><b>POLICY PERIOD:</b></p> <p>Inception Date: <b>October 16, 2024</b>      Expiration Date: <b>October 16, 2027</b> 12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.</p>
ITEM 3	<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>Email: <b>BSIclaims@travelers.com</b> Fax: <b>1-888-460-6622</b></p> <p>Mail: <b>Travelers Bond &amp; Specialty Insurance Claim</b> <b>P.O. Box 2989</b> <b>Hartford, CT 06104-2989</b></p> <p>Overnight Mail: <b>Travelers Bond &amp; Specialty Insurance Claim</b> <b>One Tower Square, MN06</b> <b>Hartford, CT 06183</b></p> <p>For questions related to claim reporting or handling, please call <b>1-800-842-8496</b>.</p>
ITEM 4	<p><b>COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:</b></p> <p>Crime</p>

ITEM 5	CRIME		
	Insuring Agreement	Single Loss Limit of Insurance	Single Loss Retention
	<b>A. Fidelity</b> 1. Employee Theft 2. ERISA Fidelity 3. Employee Theft of Client Property	\$500,000 \$500,000 Not Covered	\$25,000 \$0
	<b>B. Forgery or Alteration</b>	\$500,000	\$25,000
	<b>C. On Premises</b>	\$500,000	\$25,000
	<b>D. In Transit</b>	\$500,000	\$25,000
	<b>E. Money Orders and Counterfeit Money</b>	\$500,000	\$25,000
	<b>F. Computer Crime</b> 1. Computer Fraud 2. Computer Program and Electronic Data Restoration Expense	\$500,000 Not Covered	\$25,000
	<b>G. Funds Transfer Fraud</b>	\$500,000	\$25,000
	<b>H. Personal Accounts Protection</b> 1. Personal Accounts Forgery or Alteration 2. Identity Fraud Expense Reimbursement	Not Covered Not Covered	
	<b>I. Claim Expense</b>	\$5,000	\$0



<b>ITEM 5. (Cont'd)</b>	<p>If “<i>Not Covered</i>” is inserted above opposite any specified Insuring Agreement, or if no amount is included in the Limit of Insurance, such Insuring Agreement and any other reference thereto is deemed to be deleted from this <b>Crime Policy</b>.</p> <p><b>Policy Aggregate Limit of Insurance:</b>    <input type="checkbox"/> Applicable                      <input checked="" type="checkbox"/> Not Applicable</p> <p>If a Policy Aggregate Limit of Insurance is applicable, then the Policy Aggregate Limit of Insurance for each <b>Policy Period</b> for Insuring Agreements A through H, inclusive, is:                      <b>Not Applicable</b></p> <p>If a Policy Aggregate Limit of Insurance is not included, then this <b>Crime Policy</b> is not subject to a Policy Aggregate Limit of Insurance as set forth in Section V. CONDITIONS B. PROVISIONS AFFECTING LOSS ADJUSTMENT AND SETTLEMENT 1. <u>Limit of Insurance</u> a. <u>Policy Aggregate Limit of Insurance</u>.</p> <p><b>Cancellation of Prior Insurance:</b> By acceptance of this <b>Crime Policy</b>, the <b>Insured</b> gives the Company notice canceling prior policies or bonds issued by the Company that are designated by policy or bond numbers <b>Not Applicable</b>, such cancellation to be effective at the time this <b>Crime Policy</b> becomes effective.</p> <p><b>INSURED’S PREMISES COVERED:</b></p> <p>All Premises of the Insured in the United States of America, its territories and possessions, Canada, or any other country throughout the world, except:</p> <p><b>Not Applicable</b></p>
<b>ITEM 6</b>	<p><b>PREMIUM FOR THE POLICY PERIOD:</b></p> <p><b>\$8,448.00</b>                                      Policy Premium</p> <p><b>\$2,816.00</b>                                      Annual Installment Premium</p>
<b>ITEM 7</b>	<p><b>FORMS AND ENDORSEMENTS ATTACHED AT ISSUANCE:</b>  <b>ACF-7006-0511; CRI-3001-0109; CRI-19060-0713; CRI-19072-0315; CRI-19101-1117;  CRI-19086-0719; CRI-19122-1120; CRI-4020-0109; CRI-5045-0721</b></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.

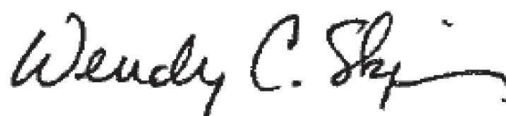
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Countersigned By

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



President



Corporate Secretary



SPENCER J. COX  
Governor

DEIDRE M. HENDERSON  
Lieutenant Governor

## UTAH DEPARTMENT OF COMMERCE

### Division of Corporations and Commercial Code

MARGARET W. BUSSE  
Executive Director

ADAM WATSON  
Division Director

August 20, 2025

## CERTIFICATE OF EXISTENCE

**Registration Number:** 2112769-0180  
**Business Name:** BACKMAN TITLE SERVICES LTD.  
**Principal Office Address:** 7070 SOUTH UNION PARK AVE, SUITE 100, MIDVALE, UT 84047  
**Registered Date:** 07/25/1990  
**Entity Type:** DOMESTIC LIMITED PARTNERSHIP  
**Current Status:** ACTIVE - 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 the status above is delinquent; and, that Articles of Dissolution have not been filed.



*Adam Watson*

Adam Watson

Director

Division of Corporations and Commercial Code

Certificate Number: 202508201438017

Enter the certificate number at <https://businessregistration.utah.gov/> to verify this certification.



## Resident Producer Organization

Qualification Effective Dates

Title Escrow 05/16/2002 Title Examination 05/16/2002  
Title Marketing Representative 05/16/2002

### **BACKMAN TITLE SERVICES, LTD**

NPN: 5464061

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

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

License No: 4426 Issue Date: 05/16/2002 Expiration Date: 07/31/2027

Generated by Sircon 352588359

**State of Utah  
Insurance Department**

THIS IS TO CERTIFY THAT

**BACKMAN TITLE SERVICES, LTD**

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

LICENSE NUMBER: 4426

NPN: 5464061



IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN  
ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN  
BELOW:

**Resident Producer Organization**

Title Escrow, Title Examination, Title  
Marketing Representative

Issue Date: 05/16/2002

Expiration Date: 07/31/2027

Generated by Sircon 352588359



## *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

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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

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

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

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)

8 Requester's name and address (optional)

**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:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- 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.

**Sign Here**

Signature of U.S. person ►  Date ► **2/20/2025**

## 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 may 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

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## 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.

**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.

**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.



**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.

**Tracy Dye** started in title and escrow marketing and sales in 1987, joining Backman Title Services in 1991. He is an invaluable asset, driving the company's strategic direction and sales with expertise and exceptional integrity.

He has cultivated strong industry relationships, notably with the Salt Lake Board of Realtors® and the Women's Council of Realtors. Tracy's unparalleled dedication fosters client trust and loyalty, which has been instrumental in elevating Backman Title Services' reputation as a trusted leader.

**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.

**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**

**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.