Lender Approval Information Packet

Backman Title Services has served Utah since 1900 and has built a longstanding reputation for integrity, accuracy, and dependable service. In 1989, the company merged with Stewart Title Company to form Backman Stewart Title Company, and over the next 16 years it grew into one of the largest and most respected locally owned title companies in Utah.

In 2005, Backman Title partnered with First American Title Insurance Company and returned to the Backman Title name. That partnership strengthened the company's ability to grow, innovate, and continue delivering exceptional title and escrow services.

Backman Title's core strength is its commitment to getting the work done right the first time. The company relies on local Utah experts who understand state-specific laws, underwriting standards, and best practices. Its Utah-licensed title examiners average more than 20 years of experience, providing a depth of knowledge that sets the company apart.

While the industry continues to evolve, Backman Title remains committed to combining experience, technology, and personal service to deliver secure, reliable, and professional title and escrow services throughout Utah.

Office Locations

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

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

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

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

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

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

Backman Title Services, LTD Lender Approval July 28, 2026

Mortgage Lender, Broker, and Attorney Services

Backman Title delivers a full spectrum of services to support mortgage lenders, brokers, attorneys, and servicers across Utah. Our lender services include competitive refinance pricing, full closing and settlement services, second mortgage transactions, and home equity line products. We focus on responsive communication, reliable turn times, and accurate execution to help our lending partners move transactions forward efficiently.

Our dedicated reconveyance servicing department supports smooth post-closing processing and dependable follow-through. For foreclosure and default-related matters, we also offer statewide support through a specialized foreclosure department and experienced in-house foreclosure counsel, including trustee sale guaranties, foreclosure reports, recorded document image access, and trustee services.

With deep Utah experience and a service-first approach, Backman Title is equipped to support both day-to-day lending transactions and more complex default-related matters with professionalism and consistency.

Customer Service and Property Information Resources

Backman Title provides lenders and real estate professionals with practical property information tools and responsive customer support designed to keep transactions moving efficiently. Our customer service resources are built to help clients access reliable property data, evaluate transaction costs, and make informed decisions throughout the closing process.

Our property information services include **detailed property profiles** with key data such as current tax information, plat maps, lot size, ownership information, year built, legal descriptions, and parcel or serial numbers. We also provide **property location and plat map resources**, including recorded subdivision maps, city surveys, and section maps from county records, to help clients better understand property location and boundary information.

To support transaction planning, Backman Title offers convenient **rate calculators and seller net sheet tools** that provide quick access to estimated title and escrow fees and a clearer understanding of closing costs. These resources help lenders, agents, and consumers evaluate transactions more efficiently and with greater confidence.

Backman Title is committed to delivering accurate information, responsive support, and dependable service at every stage of the transaction. Our goal is to provide the tools and local expertise our clients need to navigate real estate transactions smoothly and successfully.

Online Resources: backmantitle.com

Backman Title's website provides convenient online access to title and escrow ordering, Property Profiles, rate calculators, seller net sheets, and Notice of Default and Trustee Sale information. These tools are designed to give our clients quick access to the information and services they need to support efficient transactions.

Social Media and Industry Updates

Backman Title maintains a presence on Facebook, LinkedIn, and Instagram to share company news, industry insights, educational content, and community involvement with clients and partners throughout Utah. These platforms provide additional ways to stay connected with our local title and escrow team and learn about the services and support Backman Title offers.

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 7/28/2026

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).

PRODUCER
Insurance Office of America
3450 N. Triumph Blvd
Suite 102
Lehi UT 84043

License#: 0E67768
BACKTIT-02

CONTACT NAME: Maria Carbullido
PHONE (A/C, No, Ext): 949-268-0485 **FAX (A/C, No):** 925-416-7869
E-MAIL ADDRESS: Maria.Carbullido@ioausa.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Donegal Mutual Insurance Company	13692
INSURER B : Convex Insurance UK Limited	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
Backman Title Services Ltd
7050 S. Union Park Ave., Ste., 110
Midvale UT 84017

COVERAGES **CERTIFICATE NUMBER:** 1415151696 **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	X COMMERCIAL GENERAL LIABILITY			1000353105	7/15/2026	7/15/2027	EACH OCCURRENCE	$ 2,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 50,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 4,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ 4,000,000
	OTHER:							$
A	AUTOMOBILE LIABILITY			1000353106	7/15/2026	7/15/2027	COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$ 1,000,000
	X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$
	DED RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) N / A						E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
B	PROFESSIONAL LIABILITY			MPL0004250226	2/15/2026	2/15/2027	Per Claim	1,000,000
B	PROFESSIONAL LIABILITY			MPL0004250226	2/15/2026	2/15/2027	Aggregate	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Corporate Office - 7050 Union Park Ave., Suite 110, 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
Provo - 5255 Edgewood Drive, Suite 150, Provo, UT 84604
St. George - 382 South Bluff Street, Suite 100, St. George, UT 84770
Title Plant - 7070 South Union Park Ave. Ste 250, Midvale UT 84047

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

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MPL-527 (07/22) - CFPB Sublimit Endorsement ($150K CFPB Sublimit)
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 Sublimit Endorsement ($50K Crisis Management Sublimit
$50K Admin and Disciplinary Proceedings Sublimit)

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:	Spencer Poole
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	**NAMED INSURED:** **BACKMAN TITLE SERVICES, LTD.** D/B/A: Principal Address: **7070 SOUTH UNION PARK AVENUE** **SUITE 100** **MIDVALE, UT 84047**
ITEM 2	**POLICY PERIOD:** Inception Date: **October 16, 2024** Expiration Date: **October 16, 2027** 12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.
ITEM 3	**ALL NOTICES OF CLAIM OR LOSS MUST BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW:** **Email: BSIclaims@travelers.com** **Fax: 1-888-460-6622** **Mail: Travelers Bond & Specialty Insurance Claim** **P.O. Box 2989** **Hartford, CT 06104-2989** **Overnight Mail: Travelers Bond & Specialty Insurance Claim** **One Tower Square, MN06** **Hartford, CT 06183** **For questions related to claim reporting or handling, please call 1-800-842-8496.**
ITEM 4	**COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:** Crime

CRI-2001 Ed. 01-09 Printed in U.S.A.
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ITEM 5

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

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ITEM 5. (Cont'd)	If "*Not Covered*" 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 **Crime Policy**. **Policy Aggregate Limit of Insurance:** ☐ Applicable ☒ Not Applicable If a Policy Aggregate Limit of Insurance is applicable, then the Policy Aggregate Limit of Insurance for each **Policy Period** for Insuring Agreements A through H, inclusive, is: **Not Applicable** If a Policy Aggregate Limit of Insurance is not included, then this **Crime Policy** 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. Limit of Insurance a. Policy Aggregate Limit of Insurance. **Cancellation of Prior Insurance:** By acceptance of this **Crime Policy**, the **Insured** gives the Company notice canceling prior policies or bonds issued by the Company that are designated by policy or bond numbers **Not Applicable,** such cancellation to be effective at the time this **Crime Policy** becomes effective. **INSURED'S PREMISES COVERED:** All Premises of the Insured in the United States of America, its territories and possessions, Canada, or any other country throughout the world, except: **Not Applicable**
ITEM 6	**PREMIUM FOR THE POLICY PERIOD:** **$8,448.00** Policy Premium **$2,816.00** Annual Installment Premium
ITEM 7	**FORMS AND ENDORSEMENTS ATTACHED AT ISSUANCE:** **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**

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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

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Backman Title Services, LTD Lender Approval July 28, 2026

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

7050 S UNION PARK AVE STE 110
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 367618072

State of Utah
Insurance Department

THIS IS TO CERTIFY THAT

BACKMAN TITLE SERVICES, LTD
7050 S UNION PARK AVE STE 110
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 367618072

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

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

Backman Title Services, LTD Lender Approval July 28, 2026

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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,

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**

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

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Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

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

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

Backman Title Services, Ltd.

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

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

☐ Individual/sole proprietor ☐ C corporation ☐ S corporation ☑ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . .

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead 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 Foreign Account Tax Compliance Act (FATCA) reporting code (if any)

(Applies to accounts maintained outside the United States.)

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . . ☐

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

7050 South Union Park Ave., Suite 125

Requester's name and address (optional)

6 City, state, and ZIP code

Midvale, UT 84047

7 List account number(s) here (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. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			–			–				

or

Employer identification number

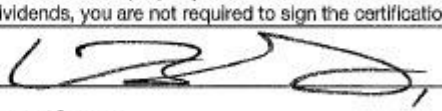
8	7	–	0	4	6	7	6	3	1

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.

Sign Here Signature of U.S. person  Date 4/15/2026

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*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

Backman Title Services, LTD Lender Approval July 28, 2026

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

Backman Title Services, LTD Lender Approval July 28, 2026

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.

Tucker M. Hodgson is Vice President and 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 served in a variety of roles that have contributed to the company's growth and operations. Since 2008, Tucker has worked with Backman's offices to provide more than 1,600 hours of continuing education to over 11,000 Utah real estate professionals. He holds a bachelor's degree in Technical Sales from Weber State University and is fluent in Spanish.

Michael Brinkerhoff joined Backman Title Services in 1993, beginning in territory marketing and sales. With more than a decade of experience as an Escrow Officer, he has built a loyal client base and currently serves as office manager of the Bountiful branch. Mike is also a member of the management committee and brings strong leadership, marketing, and closing expertise to the company.

Christine Siddoway is a licensed escrow officer who has been with Backman Title Services for more than 20 years. She leads an experienced escrow team and has successfully closed thousands of residential and commercial transactions. Chris is known for her personal commitment to clients, strong industry knowledge, and the lasting relationships she has built over the years.

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.

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.

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Lynn Layton