

SECURITY TITLE AGENCY, INC.  
8130 East Cactus Road, Suite 520  
Scottsdale, AZ 85260  
(480) 860-1400

on behalf of  
SECURITY UNION TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

SCHEDULE A

SECOND AMENDED

1. Effective Date: December 8, 2005, at 7:50 AM
  
2. Policy to be issued: Order Number: 500517929/TK/JC
  - a) LTAA Standard Coverage Policy 1992 Amount: \$8,200,000.00  
Proposed Insured:  
  
ODYSSEY HOMES, L.L.C., an Arizona limited liability company
  - b) ALTA Loan Policy 1992 Amount: \$5,740,000.00  
Proposed Insured:  
  
TO COME
  
3. The estate or interest in the land described or referred to in this Commitment and covered herein is a fee.
  
4. Title to said estate or interest in said land is at the effective date hereof vested in:  
COLLIN L. THORSTENSON, an unmarried man *OK signed application*  
  
TO BE VESTED IN: ODYSSEY HOMES, L.L.C., an Arizona limited liability company
  
5. The land referred to in this commitment is in the State of Arizona, County of Maricopa and is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND  
BY REFERENCE MADE A PART HEREOF

EXHIBIT "A"

PARCEL NO 1

Lots 7 and 8, Section 18, Township 3 North, Range 5 East of the Gila and Salt River Base and Mendenhall, Maricopa County, Arizona,

Also known as the Northwest quarter of the Northeast quarter of the Southeast quarter of Section 18, Township 3 North, Range 5 East of the Gila and Salt River Base and Mendenhall, Maricopa County, Arizona,

EXCEPTING the Southwest quarter of the above described property, and

EXCEPTING all coal, oil, gas and other mineral deposits in the land, as set forth in Patent from the United States of America, and

EXCEPTING all uranium, thorium, or any other material which is or may be determined to be peculiarly essential to the production of fissionable materials, whether or not of commercial value, pursuant to the provisions of the Act of August 1, 1946 (60 Stat 755)

PARCEL NO 2

The Southwest quarter of the following described property

Lots 7 and 8, Section 18, Township 3 North, Range 5 East of the Gila and Salt River Base and Mendenhall, Maricopa County, Arizona,

Also known as the Northwest quarter of the Northeast quarter of the Southeast quarter of Section 18, Township 3 North, Range 5 East of the Gila and Salt River Base and Mendenhall, Maricopa County, Arizona,

EXCEPTING all coal, oil, gas and other mineral deposits in the land, as set forth in Patent from the United States of America, and

EXCEPTING all uranium, thorium, or any other material which is or may be determined to be peculiarly essential to the production of fissionable materials, whether or not of commercial value, pursuant to the provisions of the Act of August 1, 1946 (60 Stat 755)

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B - Section I

REQUIREMENTS

The following are the requirements to be complied with

- 1 Satisfactory evidence should be had that improvements and /or repairs or alterations thereto are completed, that contractor, subcontractors, labor and materialmen are all paid
- 2 Instrument(s) creating the estate or interest to be insured must be approved, executed and filed for record, to wit

NOTICE

Pursuant to Arizona Revised Statutes 11-480, effective January 1, 1991, the County Recorder may not accept documents for recording that does not, (a) Contain print at least ten-point type (pica) or larger, (b) Have margins of at least one-half inch along the left and right sides, one-half inch across the bottom and at least two inches on top for recording and return address information, and (c) Each instrument shall be no larger than 8-1/2 inches in width and 14 inches in length

- A. Proper disposition of Real Estate Taxes on land being insured herein  
NOTE SEE TAX SHEET ATTACHED

The right is reserved to make additional exceptions and/or requirements upon examination of all documents submitted in satisfaction of Requirement No A

- B Record Deed of Release and Full Reconveyance of Deed of Trust releasing and reconveying all rights acquired by Deed of Trust between COLLIN L THORSTENSON, an unmarried man, Trustor, CALIFORNIA RECONVEYANCE COMPANY, Trustee, and WASHINGTON MUTUAL BANK, FA, Beneficiary, dated October 25, 2000, recorded November 6, 2000, in Document No 2000-0854588 (Original Amount \$1,050,000 00)
- C Completion of inspection now in progress by an employee of Security Title Agency The right is reserved to make additional requirements or exceptions upon examination of said report
- D Proper showing as to any parties in possession and/or commitment of possession of any portion of said land under unrecorded leases or month-to-month tenancies, and AUTHORIZATION to show such rights of possession in Schedule "B" of the Policy of Title Insurance

- E Proper showing that there have been no changes to ARticles, of ODYSSEY HOMES, L L C , an Anzona limited liability company, subsequent to December, 1995

NOTE Articles of Organization for ODYSSEY HOMES, L L C , an Anzona limited liability company on file in this office, authorizes the following Manager and or Members to execute the documents necessary to consummate this transaction

J CRAIG WADDELL, Member or CORALIE WADDELL, Member

- F Furnish names of parties to be insured The nght is reserved to make additional exceptions or requirements upon examination of names submitted
- G Record Deed from COLLIN L THORSTENSON, an unmarried man to ODYSSEY HOMES, L L C , an Anzona limited liability company
- H Record Deed of Trust as set forth in Schedule B

END OF REQUIREMENTS

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B - Section II

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company

A Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records, or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires of record for value the estate or interest or mortgage thereon covered by this commitment

B Any LTAA Standard Coverage Policy issued pursuant hereto will contain under Part I of Schedule B the standard exceptions set forth on the inside of the back cover hereof

- 1 2005 taxes, second installment which is due on or before March 1, , delinquent on May 1,
- 2 Water Rights, claims or title to water, whether or not shown by the public records
- 3 Reservations or exceptions in patents or in Acts authorizing the issuance thereof
- 4 Liabilities and Obligations imposed upon said land by reason of its inclusion within the following District(s)  
East Valley Institute of Technology
- 5 Easement for roadway and public utilities, and rights incident thereto as set forth in Document No 83-43117
- 6 Easement for roadway and public utilities, and rights incident thereto as set forth in Document No 83-43118
- 7 Easement for electric lines and appurtenant facilities, and rights incident thereto as set forth in Document No 84-282439
- 8 Right of parties, in possession, including, but not limited to, month to month tenancies

500517929/TK/JC

9 Deed of Trust to secure an indebtedness in the amount stated therein  
Trustor ODYSSEY HOMES, L L C , an Anzona limited liability company  
Trustee  
Beneficiary TO COME  
Amount \$5,740,000 00  
Dated  
Recorded , in

END OF SCHEDULE B

SECURITY UNION TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

American Land Title Association Commitment - 1966 (Rev 4-88)

Security Union Title Insurance Company, a California corporation, herein called the Company, for a valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefore, all subject to the provisions of Schedule A and B and to the Conditions and Stipulations hereof

This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsement

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate six months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company

SECURITY UNION TITLE INSURANCE COMPANY

As issued by

SECURITY TITLE AGENCY, INC  
3620 NORTH 4TH AVENUE  
PHOENIX, AZ 85013  
(602) 266-3298

CONDITIONS AND STIPULATIONS

1 The term "mortgage", when used herein, shall include deed of trust, trust deed or other security instrument

2 If the proposed Insured has or acquires actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company for liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations

3 Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions, the Conditions and Stipulations, and Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein

4 Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment

NOTE The language contained in the Conditions and Stipulations of the policy committed for may be examined by reference to forms on file in the office of the Department of Insurance or by inquiry at the office which issued this Commitment



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- A Proper disposition of Real Estate Taxes on land being insured herein  
NOTE SEE TAX SHEET ATTACHED

The right is reserved to make additional exceptions and/or requirements upon examination of all documents submitted in satisfaction of Requirement No A

- B Completion of inspection now in progress by an employee of Security Title Agency The right is reserved to make additional requirements or exceptions upon examination of said report
- C Proper showing as to any parties in possession and/or commitment of possession of any portion of said land under unrecorded leases or month-to-month tenancies, and AUTHORIZATION to show such rights of possession in Schedule "B" of the Policy of Title Insurance
- D Proper showing that there have been no changes to ARticles, of ODYSSEY HOMES, L L C , an Arizona limited liability company, subsequent to December, 1995

NOTE Articles of Organization for ODYSSEY HOMES, L L C , an Arizona limited liability company on file in this office, authorizes the following Manager and or Members to execute the documents necessary to consummate this transaction

J CRAIG WADDELL, Member or CORALIE WADDELL, Member

500517929/TK/JC

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- F Record Deed from COLLIN I THORSTENSON, an unmarried man to ODYSSEY HOMES, L L C , an Arizona limited liability company
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- 1 2005 taxes, a lien, but not yet due and payable
- 2 Water Rights, claims or title to water, whether or not shown by the public records
- 3 Reservations or exceptions in patents or in Acts authorizing the issuance thereof
- 4 Liabilities and Obligations imposed upon said land by reason of its inclusion within the following District(s)  
East Valley Institute of Technology
- 5 Easement for roadway and public utilities, and rights incident thereto as set forth in Document No 83-431117
- 6 Easement for roadway and public utilities, and rights incident thereto as set forth in Document No 83-431118
- 7 Easement for electric lines and appurtenant facilities, and rights incident thereto as set forth in Document No 84-282439
- 8 Right of parties, in possession, including, but not limited to, month to month tenancies

500517929/TK/JC

9 Deed of Trust to secure an indebtedness in the amount stated therein  
Trustor ODYSSEY HOMES, L L C , an Arizona limited liability company  
Trustee  
Beneficiary TO COME  
Amount \$5,740,000 00  
Dated  
Recorded , in

END OF SCHEDULE B



83 4311

# RIGHT OF WAY DEDICATION

EASEMENT [ES]

WHEN RECORDED MAIL TO:  
LAND & PROPERTY MANAGEMENT  
3939 CIVIC CENTER PLAZA  
SCOTTSDALE, AZ 85251

G.L.O. Lot 7 ✓  
Parcel 217-24-032  
PROJECT Single-family residence  
AS. 31-30 ✓

CALVIN VAN DER WAL, M.D., and LINDA VAN DER WAL, his wife,

Grantor(s),  
for a valuable consideration, hereby grant(s) to the CITY OF SCOTTSDALE, ARIZONA, a municipal corporation, its successors and assigns, a perpetual easement and right of way for the following purposes, namely: The right to enter upon the hereinafter described land and grade, level, fill, drain, pave, construct, operate, maintain, repair, and rebuild a road or highway, together with such bridges, culverts, drainageways, ramps, sidewalks, curbs, gutters, and cuts as may be necessary and to construct, operate and maintain any public utility lines, pipes or poles, on, over, under, and across the ground embraced within the right-of-way situated in the City of Scottsdale, State of Arizona and described as follows:

The West 55 feet and the North 45 feet of the North 1/2 of the Northwest 1/4 of the Northeast 1/4 of the Southeast 1/4 of Section 18, Township 3 North, Range 5 East of the G&SRB&M, Maricopa County, Arizona.

Also being G.L.O. Lot 7, Sec. 18, T.3N., R 5E.

RECORDED IN OFFICIAL RECORDS  
OF MARICOPA COUNTY, ARIZONA  
OCT 26 '83 -11 18  
BILL HENRY, COUNTY RECORDER  
FEE 300 PGS 2

The said easement to include the right to cut back and trim such portion of the branches and tops of the trees now growing or that may hereafter grow or extend over said right-of-way so as to prevent the same from interfering with the efficient maintenance and operation of said public highway and public utilities.

And the Grantors hereby warrant that they are lawfully seized and possessed on this aforementioned tract or parcel of land that they have a good and lawful right to sell and convey it, and that they will warrant the title and quiet possession the same against the lawful claim of all persons.

WITNESSED this 19th day of October, 1983

Calvin Van Der Wal  
CALVIN VAN DER WAL MD

Linda Van Der Wal  
LINDA VAN DER WAL

STATE OF ARIZONA }  
County of MARICOPA } SS

This instrument was acknowledged before me this 19 day of October, 1983.

CALVIN VAN DER WAL, and LINDA VAN DER WAL, his wife

My commission will expire 11/8/85

James H. Brown  
Notary Public

STATE OF ARIZONA }  
County of } SS

This instrument was acknowledged before me this day of 1983.

My commission will expire

Notary Public



CONSENT TO EASEMENT

When recorded return to  
City of Scottsdale  
Real Estate Services - POE  
3939 Civic Center Plaza  
Scottsdale, Arizona 85251

G.L.O. Lot 7  
PARCEL 217-24-032  
PROJECT Single-family residence  
Q.S. 31-80

The granting of an easement as described in the following legal description is herewith acknowledged and approved and consent is given to said easement as to the interest of the undersigned

The West 56 feet and the North 45 feet of the North 1/2 of the Northwest 1/4 of the Northeast 1/4 of the Southeast 1/4 of Section 18, Township 3 North, Range 5 East of the G1SR8&M, Maricopa County, Arizona.

Also being G.L.O. Lot 7, Sec. 18, T.3N., R.5E.

UNITED BANK OF ARIZONA, an Arizona Corporation, Beneficiary under a Deed of Trust recorded 7-27-83, in Docket 83 399074, Page \_\_\_\_\_, records of Maricopa County, Arizona, does hereby authorize trustee to execute this consent on its behalf

United Bank of Arizona  
(Beneficiary)  
By [Signature] AUP

IN WITNESS WHEREOF the United Bank of Arizona has caused its corporate name to be signed and its corporate seal to be affixed by the undersigned officers thereunto duly authorized this 19 day of October, 1983

State of Arizona )  
                          ) ss [Signature] AUP  
                          ) TITLE  
County of Maricopa )

This instrument was acknowledged before me this 19 day of October, 1983 by David E. Ortega, AUP of United Bank of Arizona on behalf thereof.

In Witness whereof I hereunto set my hand and official seal.

[Signature]  
NOTARY PUBLIC

My Commission expires 11/8/85





83 43111

# RIGHT OF WAY DEDICATION

EASEMENT (E9)

WHEN RECORDED MAIL TO:  
LAND & PROPERTY MANAGEMENT  
3939 CIVIC CENTER PLAZA  
SCOTTSDALE, AZ 85251

G.L.O. Lot 8  
Parcel 217-24-033  
PROJECT Single-family residence  
U.S. 31-50

CALVIN VAN DER WAL, M.D. and LINDA VAN DER WAL, his wife

Grantor(s), for a valuable consideration, hereby grant(s) to the CITY OF SCOTTSDALE, ARIZONA, a municipal corporation, its successors and assigns, a perpetual easement and right of way for the following purposes, namely: The right to enter upon the hereinafter described land and grade, level, fill, drain, pave, construct, operate, maintain, repair, and rebuild a road or highway, together with such bridges, culverts, drainageways, ramps, sidewalks, curbs, gutters, and cuts as may be necessary and to construct, operate and maintain any public utility lines, pipes or poles, on, over, under, and across the ground embraced within the right-of-way situated in the City of Scottsdale, State of Arizona and described as follows:

The West 55 feet of the South 1/2 of the Northwest 1/4 of the Northeast 1/4 of the Southeast 1/4 of Section 18, Township 3 North, Range 5 East of the G&SR&M, Maricopa County, Arizona

Also being G.L.O Lot 8, of Section 18, T.3N., R.5E.

RECORDED IN OFFICIAL RECORDS  
OF MARICOPA COUNTY, ARIZONA  
OCT 26 '83 - 11 15  
BILL HENRY, COUNTY RECORDER  
FEE 300 PGS 2

The said easement to include the right to cut back and trim such portion of the branches and tops of the trees now growing or that may hereafter grow or extend over said right-of-way, so as to prevent the same from interfering with the efficient maintenance and operation of said public highway and public utilities.

And the Grantors hereby warrant that they are lawfully seized and possessed on this aforementioned tract or parcel of land that they have a good and lawful right to sell and convey it and that they will warrant the title and quiet possession thereof against the lawful claim of all persons.

WITNESSED this 18th day of October, 1983  
[Signature]  
CALVIN VAN DER WAL, M.D.

[Signature]  
LINDA VAN DER WAL

WITNESSED at the County of ARIZONA }  
City of MARICOPA } SS

This instrument was acknowledged in front of me this 19 day of October, 1983 by

CALVIN VAN DER WAL, M.D. and LINDA VAN DER WAL, his wife

My commission will expire 11/6/85

[Signature]  
Notary Public

WITNESSED at the County of \_\_\_\_\_ }  
City of \_\_\_\_\_ } SS

This instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, by

My commission will expire \_\_\_\_\_

Notary Public



CONSENT TO EASEMENT

When recorded return to:
City of Scottsdale
Real Estate Services - PDE
3838 Civic Center Plaza
Scottsdale, Arizona 85251

6.L.O. Lot 8
PARCEL 217-24-033
PROJECT Single-family residence
Q 5. 31-50

The granting of an easement as described in the following legal description is herewith acknowledged and approved and consent is given to said easement as to the interest of the undersigned.

The West 55 feet of the South 1/2 of the Northwest 1/4 of the Northeast 1/4 of the Southeast 1/4 of Section 18, Township 3 North, Range 5 East of the G&SR&M, Maricopa County, Arizona.

Also being 0 L. O. Lot 8, of Section 18, T.3N., R.5E.

UNITED BANK OF ARIZONA, an Arizona Corporation, Beneficiary under a Deed of Trust recorded 7-27-83, in Docket 83 39907A, Page records of Maricopa County, Arizona, does hereby authorize trustee to execute this consent on its behalf

United Bank of Arizona
(Beneficiary)
David E. Willego A.V.P.

IN WITNESS WHEREOF the United Bank of Arizona has caused its corporate name to be signed and its corporate seal to be affixed by the undersigned officers thereunto duly authorized this 19 day of October, 1983

State of Arizona ) BY David E. Willego A.V.P.
) ss
County of Maricopa )

This instrument was acknowledged before me this 19 day of October, 1983 by David E. Willego, as A.V.P. of United Bank of Arizona on behalf thereof

In Witness whereof I hereunto set my hand and official seal.
Notary Public

My Commission expires 11/8/85

UTILITY EASEMENT

In consideration of One Dollar (\$1.00), the receipt of which is hereby acknowledged, CALVIN VAN DER WAL, M.D., and LINDA VAN DER WAL, husband and wife (hereinafter called "Grantor") do hereby grant and convey to ARIZONA PUBLIC SERVICE COMPANY (hereinafter called "Company"), its successors and assigns an easement 6.0 feet in width, to construct, operate and maintain electric lines and appurtenant facilities upon, across, over, and under the surface of the premises hereinafter described

The premises through and across which this easement is granted are situated in Maricopa County, Arizona, and are described as follows: EASEMENT

Lots 7 and 8, Section 18, Township 3 North, Range 5 East of the Gila and Salt River Base and Meridian, Maricopa County, Arizona.

The center line of said easement being described as follows:

BEGINNING at a point on the West property line 27.0 feet North of the South property line which bears East (assumed); thence East a distance of 212.0 feet, thence North 30 degrees 03 minutes 00 seconds East a distance of 18 0 feet

RECORDED IN OFFICIAL RECORDS  
OF MARICOPA COUNTY, ARIZONA  
JUN 28 1984 - 2 09  
BILL HENRY, COUNTY RECORDER  
FEE 5.00 PGS / R 8.

1.

A. I. I.  
P O BOX 11, 32A 121  
PHOENIX, ARIZONA 85006

Together with the right to operate, repair, replace, maintain, and remove said lines and appurtenant facilities from said premises; to add to or alter said lines and/or facilities at any reasonable time, and to trim or remove any trees or shrubs that in the judgment of the Company may interfere with the construction or endanger the operation of said lines and/or facilities, with access to said easement and agree therefrom to permit normal operations of the Company in connection with said lines and/or facilities, and to permit the installation of the wires, fixtures, conduits, or cables of any other company within the boundaries of this easement

Grantor shall not erect or construct or permit to be erected or constructed any building or other structure or drill any well within the limits of said easement; nor shall Grantor plant or permit to be planted any trees within the limits of said easement without the prior written consent of the Company; provided, however, Grantor shall have the right to construct and erect fences within the limits of said easement in a manner which will not unreasonably interfere with the Company's right of access to its lines and/or facilities

By accepting this easement, the Company agrees to exercise reasonable care to avoid damage to said premises and all property that may at any time be thereon.

CALVIN VAN DER WAL, M.D.

*[Handwritten signature]*

Dated: \_\_\_\_\_

WITNESS

LINDA VAN DER WAL

*[Handwritten signature]*

STATE OF \_\_\_\_\_ }  
County of \_\_\_\_\_ } ss

This instrument was acknowledged before me this 31<sup>st</sup> day of May, 1984  
by Dianne M. Wetzell  
(Name)

IN WITNESS WHEREOF I hereunto set my hand and official seal

*[Handwritten signature]*  
Notary Public

My Commission Expires  
By Commission Expires Aug 1, 1987

Fidelity National Financial Group of Companies'  
First American Title Insurance Company  
Title Resources Guaranty Company  
Security Title Agency, Inc  
Privacy Policy Notice

We recognize and respect the privacy expectations of today's consumers and the requirements of applicable federal and state privacy laws. We believe that making you aware of how we use your non-public personal information ("Personal Information"), and to whom it is disclosed, will form the basis for a relationship of trust between us and the public that we serve. This Privacy Statement provides that explanation. We reserve the right to change this Privacy Statement from time to time consistent with applicable privacy laws.

In the course of our business, we may collect Personal Information about you from the following sources:

- from applications or other forms we receive from you or your authorized representative,
- from your transactions with, or from the services being performed by us, our affiliates, or others,
- from our internet web sites,
- from the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others, and
- from consumer or other reporting agencies.

#### Our Policies Regarding the Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

#### Our Policies and Practices Regarding the Sharing of Your Personal Information

We may share your Personal Information with our affiliates, such as insurance companies, agents and other real estate settlement service providers. We also may disclose your Personal Information:

- to agents, brokers or representatives to provide you with services you have requested,
- to third-party contractors or service providers who provide services or perform marketing or other functions on our behalf, and
- to others with whom we enter into joint marketing agreements for products or services that we believe you may find of interest.

In addition, we will disclose your Personal Information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

One of the important responsibilities of some of our affiliated companies is to record documents in the public domain. Such documents may contain your Personal Information.

#### Right to Access your Personal Information and Ability To Correct Errors or Request Changes or Deletion

Certain states afford you the right to access your Personal Information and, under certain circumstances, to find out to whom your Personal Information has been disclosed. Also, certain states afford you the right to request correction, amendment or deletion of your Personal Information. We reserve the right, where permitted by law, to charge a reasonable fee to cover the costs incurred in responding to such requests.

#### Multiple Products or Services

If we provide you with more than one financial product or service, you may receive more than one privacy notice from us. We apologize for any inconvenience this may cause you.