

REDEVELOPMENT AGENCY OF CENTERVILLE CITY AGENDA

Due to RDA Director Wilkinson's Determination (contained in body of below agenda) public meetings will be held electronically via Zoom and live streamed on the Centerville City YouTube channel. Public meetings conducted via Zoom may be terminated at any time due to hackers or inappropriate content.

NOTICE IS HEREBY GIVEN THAT THE CENTERVILLE CITY COUNCIL WILL HOLD ITS REDEVELOPMENT AGENCY MEETING AT 8:00 PM ON OCTOBER 6, 2020 AT THE CENTERVILLE CITY HALL COUNCIL CHAMBERS, 250 NORTH MAIN STREET, CENTERVILLE, UTAH. THE AGENDA IS SHOWN BELOW.

Meetings of the Redevelopment Agency of Centerville City may be conducted via electronic means pursuant to Utah Code Ann. 52-4-207, as amended. In such circumstances, contact will be established and maintained via electronic means and the meeting will be conducted pursuant to the Electronic Meetings Policy established by the City Council for electronic meetings.

Centerville City, in compliance with the Americans With Disabilities Act, provides accommodations and auxiliary communicative aids and services for all those citizens in need of assistance, including hearing devices. Persons requesting these accommodations for City-sponsored public meetings, services, programs, or events should call Jacob Smith, Administrative Services Director, at 801-295-3477, giving at least 24 hours notice prior to the meeting.

The full packet of backup materials can be found at <http://centerville.novusagenda.com/agendapublic>.

A. ROLL CALL

B. BUSINESS

1. RDA Director Wilkinson Determination - Electronic Meetings without an Anchor Location Due to Substantial Health and Safety Risk

In accordance with Utah Code 52-4-207(4) of the Utah Open and Public Meeting Act, I have determined that conducting an electronic meeting of the Redevelopment Agency of Centerville City with an anchor location presents a substantial risk to the health and safety of those who may be present at the anchor location. This determination is based on the facts and circumstances surrounding the COVID-19 pandemic. Considering the continued number of COVID-19 case counts in Utah, meeting in an anchor location presents substantial risk to the health and safety of those in attendance because physical distancing measures may be difficult to maintain at City Hall.

Zoom Information:

Dial: 1 346 248 7799
Meeting ID: 986 4446 1104
Passcode: 471032
URL:[https://zoom.us/j/98644461104?](https://zoom.us/j/98644461104?pwd=bmJveXozT2c3UkMrTzhKREEyMXo4UT09)
[pwd=bmJveXozT2c3UkMrTzhKREEyMXo4UT09](https://zoom.us/j/98644461104?pwd=bmJveXozT2c3UkMrTzhKREEyMXo4UT09)

You Tube Link: <https://www.youtube.com/user/centervillecityutah>

2. Approve Real Estate Purchase and Funding for Randall Property
Consider approval and funding for the real estate purchase of Randall Property located at 285 North 100 East

C. ADJOURNMENT

Leah Romero
Centerville City Recorder

**CENTERVILLE
RDA MEETING
Staff Backup Report
10/6/2020**

Item No. 1.

Short Title: RDA Director Wilkinson Determination - Electronic Meetings without an Anchor Location Due to Substantial Health and Safety Risk

Initiated By:

Scheduled Time:

SUBJECT

In accordance with Utah Code 52-4-207(4) of the Utah Open and Public Meeting Act, I have determined that conducting an electronic meeting of the Redevelopment Agency of Centerville City with an anchor location presents a substantial risk to the health and safety of those who may be present at the anchor location. This determination is based on the facts and circumstances surrounding the COVID-19 pandemic. Considering the continued number of COVID-19 case counts in Utah, meeting in an anchor location presents substantial risk to the health and safety of those in attendance because physical distancing measures may be difficult to maintain at City Hall.

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RECOMMENDATION

BACKGROUND

ATTACHMENTS:

Description

□ Covid-19_-_Electronic_Meeting_Determination_-_Mayor_Wilkinson_-_August_2020.docx



CENTERVILLE CITY

250 North Main Centerville, Utah 84014-1824 • (801) 295-3477 • Fax: (801) 292-8034

Incorporated in 1915

Mayor

Clark A. Wilkinson

City Council

Tamlyn Fillmore

William Ince

Stephanie Ivie

George McEwan

Robyn Mecham

City Manager

Brant T. Hanson

Centerville City Council Mayor Wilkinson Determination

Electronic Meetings without an Anchor Location Due to Substantial Health and Safety Risk

August 26, 2020

In accordance with Utah Code 52-4-207(4) of the Utah Open and Public Meeting Act, I have determined that conducting an electronic meeting of the Centerville City Council with an anchor location presents a substantial risk to the health and safety of those who may be present at the anchor location. This determination is based on the facts and circumstances surrounding the COVID-19 pandemic. Considering the continued number of COVID-19 case counts in Utah, meeting in an anchor location presents substantial risk to the health and safety of those in attendance because physical distancing measures may be difficult to maintain at City Hall.

I hereby authorize the Centerville City Council to conduct electronic meetings without an anchor location for the duration of this determination. This determination and the reasons stated herein shall be included in the public notice for each City Council meeting held electronically without an anchor location and shall be read at the beginning of each meeting. Public notice for each meeting shall also include directions for accessing the online meeting and information on how a member of the public may view or make a comment at the meeting.

This determination shall be effective for 30 days from the date of this determination and will continue to be reviewed and monitored for possible reissuance.

DocuSigned by:

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Clark A. Wilkinson

Centerville City Mayor

**CENTERVILLE
RDA MEETING
Staff Backup Report
10/6/2020**

Item No. 2.

Short Title: Approve Real Estate Purchase and Funding for Randall Property

Initiated By: Brant Hanson, City Manager

Scheduled Time:

SUBJECT

Consider approval and funding for the real estate purchase of Randall Property located at 285 North 100 East

RECOMMENDATION

Approve and fund the real estate purchase of the Randall Property located at 285 North 100 East

BACKGROUND

The City has entered into a Real Estate Purchase Contract with the owners of the Randall Property located at 285 North 100 East. The City Manager recommends this property be purchased by and with funds from the Redevelopment Agency of Centerville City. Staff is seeking approval from the RDA Board for this real estate property purchase and funding. The Real Estate Purchase Contract and Appraisal are attached. A copy of the report portion of the Phase I Environmental Assessment of the property is also attached. A complete version of the Phase I Environmental Assessment is available for review with the City Recorder.

ATTACHMENTS:

Description

- Real Estate Purchase Contract - Randall Property
- Appraisal - Randall Property
- Phase I Environmental Assessment - Randall Property

REAL ESTATE PURCHASE CONTRACT

This is a legally binding Real Estate Purchase Contract ("REPC"). Utah law requires real estate licensees to use this form. Buyer and Seller, however, may agree to alter or delete its provisions or to use a different form. If you desire legal or tax advice, consult your attorney or tax advisor.

EARNEST MONEY DEPOSIT

On this 8/27/2020 day of August, 2020 ("Offer Reference Date") Centerville City ("Buyer") offers to purchase from Jenalee R. Frazier and MarNeil R. Knight, Trustees of The DeWayne T. Randall and Betty J. Randall Living Trust dated September 29, 1975 ("Seller") the Property described below and agrees to deliver no later than four (4) calendar days after Acceptance (as defined in Section 23), an Earnest Money Deposit in the amount of \$500 in the form of a check to be deposited with Stewart Title Company within 5 business days from date of this Agreement. After Acceptance of the REPC by Buyer and Seller, and receipt of the Earnest Money by the Brokerage, the Brokerage shall have four (4) calendar days in which to deposit the Earnest Money into the Brokerage Real Estate Trust Account.

OFFER TO PURCHASE

1. PROPERTY: 285 North 100 East

City of Centerville, County of Davis, State of Utah, Zip 84014 Tax ID No. 02-099-0005 (the "Property"). Any reference below to the term "Property" shall include the Property described above, together with the Included Items and water rights/water shares, if any, referenced in Sections 1.1, 1.2 and 1.4.

1.1 Included Items. Unless excluded herein, this sale includes the following items if presently owned and in place on the Property: plumbing, heating, air conditioning fixtures and equipment; solar panels; ovens, ranges and hoods; cook tops; dishwashers; ceiling fans; water heaters; water softeners; light fixtures and bulbs; bathroom fixtures and bathroom mirrors; all window coverings including curtains, draperies, rods, window blinds and shutters; window and door screens; storm doors and windows; awnings; satellite dishes; all installed TV mounting brackets; all wall and ceiling mounted speakers; affixed carpets; automatic garage door openers and accompanying transmitters; security system; fencing and any landscaping.

1.2 Other Included Items. The following items that are presently owned and in place on the Property have been left for the convenience of the parties and are also included in this sale (check applicable box): ☐ washers ☐ dryers ☐ refrigerators ☐ microwave ovens ☐ other (specify) N/A

The above checked items shall be conveyed to Buyer under separate bill of sale with warranties as to title. In addition to any boxes checked in this Section 1.2 above, there ☐ ARE ☒ ARE NOT additional items of personal property Buyer intends to acquire from Seller at Closing by separate written agreement.

1.3 Excluded Items. The following items are excluded from this sale: N/A

1.4 Water Service. The Purchase Price for the Property shall include all water rights/water shares, if any, that are the legal source for Seller's current culinary water service and irrigation water service, if any, to the Property. The water rights/water shares will be conveyed or otherwise transferred to Buyer at Closing by applicable deed or legal instruments. The following water rights/water shares, if applicable, are specifically excluded from this sale: N/A

2. PURCHASE PRICE.

2.1 Payment of Purchase Price. The Purchase Price for the Property is \$ 300,000. Except as provided in this Section, the Purchase Price shall be paid as provided in Sections 2.1(a) through 2.1(e) below. Any amounts shown in Sections 2.1(c) and 2.1(e) may be adjusted as deemed necessary by Buyer and the Lender (the "Lender").

\$ <u>500</u>	(a) Earnest Money Deposit. Under certain conditions described in the REPC, this deposit may become totally non-refundable.
\$ _____	(b) Additional Earnest Money Deposit (see Section 8.4 if applicable)
\$ _____	(c) New Loan. Buyer may apply for mortgage loan financing (the "Loan") on terms acceptable to Buyer: If an FHA/VA loan applies, see attached FHA/VA Loan Addendum.
\$ _____	(d) Seller Financing (see attached Seller Financing Addendum)
\$ <u>299,500</u>	(e) Balance of Purchase Price in Cash at Settlement
\$ <u>300,000</u>	PURCHASE PRICE. Total of lines (a) through (e)

2.2 Sale of Buyer's Property. Buyer's ability to purchase the Property, to obtain the Loan referenced in Section 2.1(c) above, and/or any portion of the cash referenced in Section 2.1(e) above ☐ IS ☒ IS NOT conditioned upon the sale of real estate owned by Buyer. If checked in the affirmative, the terms of the attached subject to sale of Buyer's property addendum apply.

3. SETTLEMENT AND CLOSING.

3.1 Settlement. Settlement shall take place no later than the Settlement Deadline referenced in Section 24(d), or as otherwise mutually agreed by Buyer and Seller in writing. "Settlement" shall occur only when all of the following have been completed: (a) Buyer and Seller have signed

and delivered to each other or to the escrow/closing office all documents required by the REPC, by the Lender, by the title insurance and escrow/closing offices, by written escrow instructions (including any split closing instructions, if applicable), or by applicable law; (b) any monies required to be paid by Buyer or Seller under these documents (except for the proceeds of any Loan) have been delivered by Buyer or Seller to the other party, or to the escrow/closing office, in the form of cash, wire transfer, cashier's check, or other form acceptable to the escrow/closing office.

3.2 Closing. For purposes of the REPC, "Closing" means that: (a) Settlement has been completed; (b) the proceeds of any new Loan have been delivered by the Lender to Seller or to the escrow/closing office; and (c) the applicable Closing documents have been recorded in the office of the county recorder ("Recording"). The actions described in 3.2 (b) and (c) shall be completed no later than four calendar days after Settlement.

3.3 Possession. Except as provided in Section 6.1(a) and (b), Seller shall deliver physical possession of the Property to Buyer as follows: ☒ **Upon Recording;** ☐ _____ **Hours after Recording;** ☐ _____ **Calendar Days after Recording.** Any contracted rental of the Property prior to or after Closing, between Buyer and Seller, shall be by separate written agreement. Seller and Buyer shall each be responsible for any insurance coverage each party deems necessary for the Property including any personal property and belongings. The provisions of this Section 3.3 shall survive Closing.

4. PRORATIONS / ASSESSMENTS / OTHER PAYMENT OBLIGATIONS.

4.1 Prorations. All prorations, including, but not limited to, homeowner's association dues, property taxes for the current year, rents, and interest on assumed obligations, if any, shall be made as of the Settlement Deadline referenced in Section 24(d), unless otherwise agreed to in writing by the parties. Such writing could include the settlement statement. The provisions of this Section 4.1 shall survive Closing.

4.2 Special Assessments. Any assessments for capital improvements as approved by the homeowner's association ("HOA") (pursuant to HOA governing documents) or as assessed by a municipality or special improvement district, prior to the Settlement Deadline shall be paid for by: ☒ **Seller** ☐ **Buyer** ☐ **Split Equally Between Buyer and Seller** ☐ **Other (explain)** _____
The provisions of this Section 4.2 shall survive Closing.

4.3 Fees/Costs/Payment Obligations.

(a) Escrow Fees. Unless otherwise agreed to in writing, Seller and Buyer shall each pay their respective fees charged by the escrow/closing office for its services in the settlement/closing process. The provisions of this Section 4.3(a) shall survive Closing.

(b) Rental Deposits/Prepaid Rents. Rental deposits (including, but not limited to, security deposits, cleaning deposits and prepaid rents) for long term lease or rental agreements, as defined in Section 6.1(a), and short-term rental bookings, as defined in Section 6.1(b), not expiring prior to Closing, shall be paid or credited by Seller to Buyer at Settlement. The provisions of this Section 4.3(b) shall survive Closing.

(c) HOA/Other Entity Fees Due Upon Change of Ownership. Some HOA's, special improvement districts and/or other specially planned areas, under their governing documents charge a fee that is due to such entity as a result of the transfer of title to the Property from Seller to Buyer. Such fees are sometimes referred to as transfer fees, community enhancement fees, HOA reinvestment fees, etc. (collectively referred to in this section as "change of ownership fees"). Regardless of how the change of ownership fee is titled in the applicable governing documents, if a change of ownership fee is due upon the transfer of title to the Property from Seller to Buyer, that change of ownership fee shall, at Settlement, be paid for by: ☒ **Seller** ☐ **Buyer** ☐ **Split Equally Between Buyer and Seller** ☐ **Other (explain)** _____
The provisions of this Section 4.3(c) shall survive Closing.

(d) Utility Services. Buyer agrees to be responsible for all utilities and other services provided to the Property after the Settlement Deadline. The provisions of this Section 4.3(d) shall survive Closing.

(e) Sales Proceeds Withholding. The escrow/closing office is authorized and directed to withhold from Seller's proceeds at Closing, sufficient funds to pay off on Seller's behalf all mortgages, trust deeds, judgments, mechanic's liens, tax liens and warrants. The provisions of this Section 4.3(e) shall survive Closing.

5. CONFIRMATION OF AGENCY DISCLOSURE. Buyer and Seller acknowledge prior written receipt of agency disclosure provided by their respective agent that has disclosed the agency relationships confirmed below. At the signing of the REPC:

Seller's Agent(s) N/A, represent(s) ☐ **Seller** ☐ **both Buyer and Seller as Limited Agent(s);**

Seller's Agent(s) Utah Real Estate License Number(s): _____

Seller's Brokerage N/A, represents ☐ **Seller** ☐ **both Buyer and Seller as Limited Agent;**

Seller's Brokerage Utah Real Estate License Number: _____

Buyer's Agent(s) N/A, represent(s) ☐ **Buyer** ☐ **both Buyer and Seller as Limited Agent(s);**

Buyer's Agent(s) Utah Real Estate License Number(s): _____

Buyer's Brokerage N/A, represents ☐ **Buyer** ☐ **both Buyer and Seller as a Limited Agent.**

Buyer's Brokerage Utah Real Estate License Number: _____

6. TITLE & TITLE INSURANCE. Type text here

6.1 Title to Property. Seller represents that Seller has fee title to the Property and will convey marketable title to the Property to Buyer at Closing by general warranty deed. Buyer does agree to accept title to the Property subject to the contents of the Commitment for Title Insurance (the "Commitment") provided by Seller under Section 7, and as reviewed and approved by Buyer under Section 8.

(a) Long-Term Lease or Rental Agreements. Buyer agrees to accept title to the Property subject to any long-term tenant lease or rental agreements (meaning for periods of thirty (30) or more consecutive days) affecting the Property not expiring prior to Closing. Buyer also agrees to accept title to the Property subject to any existing rental and property management agreements affecting the Property not expiring prior to Closing.

The provisions of this Section 6.1(a) shall survive Closing.

(b) Short-Term Rental Bookings. Buyer agrees to accept title to the Property subject to any short-term rental bookings (meaning for periods of less than thirty (30) consecutive days) affecting the Property not expiring prior to Closing. The provisions of this Section 6.1(b) shall survive Closing.

6.2 Title Insurance. At Settlement, Seller agrees to pay for and cause to be issued in favor of Buyer, through the title insurance agency that issued the Commitment (the "Issuing Agent"), the most current version of the *ALTA Homeowner's Policy of Title Insurance* (the "Homeowner's Policy"). If the *Homeowner's Policy* is not available through the Issuing Agent, Buyer and Seller further agree as follows: (a) Seller agrees to pay for the *Homeowner's Policy* if available through any other title insurance agency selected by Buyer; (b) if the *Homeowner's Policy* is not available either through the Issuing Agent or any other title insurance agency, then Seller agrees to pay for, and Buyer agrees to accept, the most current available version of an *ALTA Owner's Policy of Title Insurance* ("Owner's Policy") available through the Issuing Agent.

7. SELLER DISCLOSURES. No later than the Seller Disclosure Deadline referenced in Section 24(a), Seller shall provide to Buyer the following documents in hard copy or electronic format which are collectively referred to as the "Seller Disclosures":

- (a) a written Seller property condition disclosure for the Property, completed, signed and dated by Seller as provided in Section 10.3;
- (b) a *Lead-Based Paint Disclosure & Acknowledgement* for the Property, completed, signed and dated by Seller (only if the Property was built prior to 1978);
- (c) a Commitment for Title Insurance as referenced in Section 6.1;
- (d) a copy of any restrictive covenants (CC&R's), rules and regulations affecting the Property;
- (e) a copy of the most recent minutes, budget and financial statement for the homeowners' association, if any;
- (f) a copy of any long-term tenant lease or rental agreements affecting the Property not expiring prior to Closing;
- (g) a copy of any short-term rental booking schedule (as of the Seller Disclosure Deadline) for guest use of the Property after Closing;
- (h) a copy of any existing property management agreements affecting the Property;
- (i) evidence of any water rights and/or water shares referenced in Section 1.4;
- (j) written notice of any claims and/or conditions known to Seller relating to environmental problems and building or zoning code violations;
- (k) In general, the sale or other disposition of a U.S. real property interest by a foreign person is subject to income tax withholding under the *Foreign Investment in Real Property Tax Act of 1980* (FIRPTA). A "foreign person" includes a non-resident alien individual, foreign corporation, partnership, trust or estate. If FIRPTA applies to Seller, Seller is advised that Buyer or other qualified substitute may be legally required to withhold this tax at Closing. In order to avoid closing delays, if Seller is a foreign person under FIRPTA, Seller shall advise Buyer in writing; and
- (l) Other (specify) _____

8. BUYER'S CONDITIONS OF PURCHASE.

8.1 DUE DILIGENCE CONDITION. Buyer's obligation to purchase the Property: ☒ IS ☐ IS NOT conditioned upon Buyer's Due Diligence as defined in this Section 8.1(a) below. This condition is referred to as the "Due Diligence Condition." If checked in the affirmative, Sections 8.1(a) through 8.1(c) apply; otherwise they do not.

(a) Due Diligence Items. Buyer's Due Diligence shall consist of Buyer's review and approval of the contents of the Seller Disclosures referenced in Section 7, and any other tests, evaluations and verifications of the Property deemed necessary or appropriate by Buyer, such as: the physical condition of the Property; the existence of any hazardous substances, environmental issues or geologic conditions; the square footage or acreage of the land and/or improvements; the condition of the roof, walls, and foundation; the condition of the plumbing, electrical, mechanical, heating and air conditioning systems and fixtures; the condition of all appliances; the costs and availability of homeowners' insurance and flood insurance, if applicable; water source, availability and quality; the location of property lines; regulatory use restrictions or violations; fees for services such as HOA dues, municipal services, and utility costs; convicted sex offenders residing in proximity to the Property; and any other matters deemed material to Buyer in making a decision to purchase the Property. Unless otherwise provided in the REPC, all of Buyer's Due Diligence shall be paid for by Buyer and shall be conducted by individuals or entities of Buyer's choice. Seller agrees to cooperate with Buyer's Due Diligence. Buyer agrees to pay for any damage to the Property resulting from any such inspections or tests during the Due Diligence.

(b) Buyer's Right to Cancel or Resolve Objections. If Buyer determines, in Buyer's sole discretion, that the results of the Due Diligence are unacceptable, Buyer may either: (i) no later than the Due Diligence Deadline referenced in Section 24(b), cancel the REPC by providing written notice to Seller, whereupon the Earnest Money Deposit shall be released to Buyer without the requirement of further written authorization from Seller; or (ii) no later than the Due Diligence Deadline referenced in Section 24(b), resolve in writing with Seller any objections Buyer has arising from Buyer's Due Diligence.

(c) Failure to Cancel or Resolve Objections. If Buyer fails to cancel the REPC or fails to resolve in writing with Seller any objections Buyer has arising from Buyer's Due Diligence, as provided in Section 8.1(b), Buyer shall be deemed to have waived the Due Diligence Condition, and except as provided in Sections 8.2(a) and 8.3(b)(i), the Earnest Money Deposit shall become non-refundable.

8.2 APPRAISAL CONDITION. Buyer's obligation to purchase the Property: ☒ IS ☐ IS NOT conditioned upon the Property appraising for not less than the Purchase Price. This condition is referred to as the "Appraisal Condition." If checked in the affirmative, Sections 8.2(a) and 8.2(b) apply; otherwise they do not.

(a) Buyer's Right to Cancel. If after completion of an appraisal by a licensed appraiser, Buyer receives written notice from the Lender or the appraiser that the Property has appraised for less than the Purchase Price (a "Notice of Appraised Value"), Buyer may cancel the REPC by providing written notice to Seller (with a copy of the Notice of Appraised Value) no later than the Financing & Appraisal Deadline referenced in Section 24(c); whereupon the Earnest Money Deposit shall be released to Buyer without the requirement of further written authorization from Seller.

(b) Failure to Cancel. If the REPC is not cancelled as provided in this section 8.2, Buyer shall be deemed to have waived the Appraisal

BTH

8/27/2020

JRF/MRL

9.28.2020

Condition, and except as provided in Sections 8.1(b) and 8.3(b)(i), the Earnest Money Deposit shall become non-refundable.

8.3 FINANCING CONDITION. (Check Applicable Box)

(a) ☒ **No Financing Required.** Buyer's obligation to purchase the Property **IS NOT** conditioned upon Buyer obtaining financing. If checked, Section 8.3(b) below does NOT apply.

(b) ☐ **Financing Required.** Buyer's obligation to purchase the Property **IS** conditioned upon Buyer obtaining the Loan referenced in Section 2.1(c). This Condition is referred to as the "Financing Condition." If checked, Sections 8.3(b)(i), (ii) and (iii) apply; otherwise they do not. If the REPC is not cancelled by Buyer as provided in Sections 8.1(b) or 8.2(a), then Buyer agrees to work diligently and in good faith to obtain the Loan.

(i) **Buyer's Right to Cancel Before the Financing & Appraisal Deadline.** If Buyer, in Buyer's sole discretion, is not satisfied with the terms and conditions of the Loan, Buyer may, after the Due Diligence Deadline referenced in Section 24(b), if applicable, cancel the REPC by providing written notice to Seller no later than the Financing & Appraisal Deadline referenced in Section 24(c); whereupon \$_____ of Buyer's Earnest Money Deposit shall be released to Seller without the requirement of further written authorization from Buyer, and the remainder of Buyer's Earnest Money Deposit shall be released to Buyer without further written authorization from Seller.

(ii) **Buyer's Right to Cancel After the Financing & Appraisal Deadline.** If after expiration of the Financing & Appraisal Deadline referenced in Section 24(c), Buyer fails to obtain the Loan, meaning that the proceeds of the Loan have not been delivered by the Lender to the escrow/closing office as required under Section 3.2, then Buyer shall not be obligated to purchase the Property and Buyer or Seller may cancel the REPC by providing written notice to the other party.

(iii) **Earnest Money Deposit(s) Released to Seller.** If the REPC is cancelled as provided in Section 8.3(b)(ii), Buyer agrees that all of Buyer's Earnest Money Deposit, or Deposits, if applicable (see Section 8.4 below), shall be released to Seller without the requirement of further written authorization from Buyer. Seller agrees to accept, as Seller's exclusive remedy, the Earnest Money Deposit, or Deposits, if applicable, as liquidated damages. Buyer and Seller agree that liquidated damages would be difficult and impractical to calculate, and the Earnest Money Deposit, or Deposits, if applicable, is a fair and reasonable estimate of Seller's damages in the event Buyer fails to obtain the Loan.

8.4 ADDITIONAL EARNEST MONEY DEPOSIT. If the REPC has not been previously canceled by Buyer as provided in Sections 8.1, 8.2 or 8.3, as applicable, then no later than the Due Diligence Deadline, or the Financing & Appraisal Deadline, whichever is later, Buyer: ☐ **WILL** ☒ **WILL NOT** deliver to the Buyer's Brokerage, an Additional Earnest Money Deposit in the amount of \$_____. The Earnest Money Deposit and the Additional Earnest Money Deposit, if applicable, are sometimes referred to herein as the "Deposits". The Earnest Money Deposit, or Deposits, if applicable, shall be credited toward the Purchase Price at Closing.

9. ADDENDA. There ☐ **ARE** ☒ **ARE NOT** addenda to the REPC containing additional terms. If there are, the terms of the following addenda are incorporated into the REPC by this reference: ☐ **Addendum No. _____** ☐ **Seller Financing Addendum** ☐ **FHA/VA Loan Addendum** ☐ **Other (specify) _____**.

10. HOME WARRANTY PLAN / AS-IS CONDITION OF PROPERTY.

10.1 Home Warranty Plan. A one-year Home Warranty Plan ☐ **WILL** ☒ **WILL NOT** be included in this transaction. If included, the Home Warranty Plan shall be ordered by ☐ **Buyer** ☐ **Seller** and shall be issued by a company selected by ☐ **Buyer** ☐ **Seller**. The cost of the Home Warranty Plan shall not exceed \$_____ and shall be paid for at Settlement by ☐ **Buyer** ☐ **Seller**.

10.2 Condition of Property/Buyer Acknowledgements. Buyer acknowledges and agrees that in reference to the physical condition of the Property: (a) Buyer is purchasing the Property in its "As-Is" condition without expressed or implied warranties of any kind; (b) Buyer shall have, during Buyer's Due Diligence as referenced in Section 8.1, an opportunity to completely inspect and evaluate the condition of the Property; and (c) if based on the Buyer's Due Diligence, Buyer elects to proceed with the purchase of the Property, Buyer is relying wholly on Buyer's own judgment and that of any contractors or inspectors engaged by Buyer to review, evaluate and inspect the Property. The provisions of Section 10.2 shall survive Closing.

10.3 Condition of Property/Seller Acknowledgements. Seller acknowledges and agrees that in reference to the physical condition of the Property, Seller agrees to: (a) disclose in writing to Buyer defects in the Property known to Seller that materially affect the value of the Property that cannot be discovered by a reasonable inspection by an ordinary prudent Buyer; (b) carefully review, complete, and provide to Buyer a written Seller property condition disclosure as stated in Section 7(a); (c) deliver the Property to Buyer in substantially the same general condition as it was on the date of Acceptance, as defined in Section 23, ordinary wear and tear excepted; (d) deliver the Property to Buyer in broom-clean condition and free of debris and personal belongings; and (e) repair any Seller or tenant moving-related damage to the Property at Seller's expense. The provisions of Section 10.3 shall survive Closing.

11. FINAL PRE-SETTLEMENT WALK-THROUGH INSPECTION. No earlier than seven (7) calendar days prior to Settlement, and upon reasonable notice and at a reasonable time, Buyer may conduct a final pre-Settlement walk-through inspection of the Property to determine only that the Property is "as represented," meaning that the items referenced in Sections 1.1, 1.2 and 8.1(b)(ii) ("the items") are respectively present, repaired or corrected as agreed. The failure to conduct a walk-through inspection or to claim that an item is not as represented shall not constitute a waiver by Buyer of the right to receive, on the date of possession, the items as represented.

12. CHANGES DURING TRANSACTION. Seller agrees that except as provided in Section 12.5 below, from the date of Acceptance until the date of Closing the following additional items apply:

12.1 Alterations/Improvements to the Property. No substantial alterations or improvements to the Property shall be made or undertaken without prior written consent of Buyer.

12.2 Financial Encumbrances/Changes to Legal Title. No further financial encumbrances to the Property shall be made, and no changes in

the legal title to the Property shall be made without the prior written consent of Buyer.

12.3 Property Management Agreements. No changes to any existing property management agreements shall be made and no new property management agreements may be entered into without the prior written consent of Buyer.

12.4 Long-Term Lease or Rental Agreements. No changes to any existing tenant lease or rental agreements shall be made and no new long-term lease or rental agreements, as defined in Section 6.1(a), may be entered into without the prior written consent of Buyer.

12.5 Short-Term Rental Bookings. If the Property is made available for short-term rental bookings as defined in Section 6.1(b), Seller **MAY NOT** after the Seller Disclosure Deadline continue to accept short-term rental bookings for guest use of the property without the prior written consent of Buyer.

13. AUTHORITY OF SIGNERS. If Buyer or Seller is a corporation, partnership, trust, estate, limited liability company or other entity, the person signing the REPC on its behalf warrants his or her authority to do so and to bind Buyer and Seller.

14. COMPLETE CONTRACT. The REPC together with its addenda, any attached exhibits, and Seller Disclosures (collectively referred to as the "REPC"), constitutes the entire contract between the parties and supersedes and replaces any and all prior negotiations, representations, warranties, understandings or contracts between the parties whether verbal or otherwise. The REPC cannot be changed except by written agreement of the parties.

15. MEDIATION. Any dispute relating to the REPC arising prior to or after Closing: ☐ SHALL ☒ MAY AT THE OPTION OF THE PARTIES first be submitted to mediation. Mediation is a process in which the parties meet with an impartial person who helps to resolve the dispute informally and confidentially. Mediators cannot impose binding decisions. The parties to the dispute must agree before any settlement is binding. The parties will jointly appoint an acceptable mediator and share equally in the cost of such mediation. If mediation fails, the other procedures and remedies available under the REPC shall apply. Nothing in this Section 15 prohibits any party from seeking emergency legal or equitable relief, pending mediation. The provisions of this Section 15 shall survive Closing.

16. DEFAULT.

16.1 Buyer Default. If Buyer defaults, Seller may elect one of the following remedies: (a) cancel the REPC and retain the Earnest Money Deposit, or Deposits, if applicable, as liquidated damages; (b) maintain the Earnest Money Deposit, or Deposits, if applicable, in trust and sue Buyer to specifically enforce the REPC; or (c) return the Earnest Money Deposit, or Deposits, if applicable, to Buyer and pursue any other remedies available at law.

16.2 Seller Default. If Seller defaults, Buyer may elect one of the following remedies: (a) cancel the REPC, and in addition to the return of the Earnest Money Deposit, or Deposits, if applicable, Buyer may elect to accept from Seller, as liquidated damages, a sum equal to the Earnest Money Deposit, or Deposits, if applicable; or (b) maintain the Earnest Money Deposit, or Deposits, if applicable, in trust and sue Seller to specifically enforce the REPC; or (c) accept a return of the Earnest Money Deposit, or Deposits, if applicable, and pursue any other remedies available at law. If Buyer elects to accept liquidated damages, Seller agrees to pay the liquidated damages to Buyer upon demand.

17. ATTORNEY FEES AND COSTS/GOVERNING LAW. In the event of litigation or binding arbitration arising out of the transaction contemplated by the REPC, the prevailing party shall be entitled to costs and reasonable attorney fees. However, attorney fees shall not be awarded for participation in mediation under Section 15. This contract shall be governed by and construed in accordance with the laws of the State of Utah. The provisions of this Section 17 shall survive Closing.

18. NOTICES. Except as provided in Section 23, all notices required under the REPC must be: (a) in writing; (b) signed by the Buyer or Seller giving notice; and (c) received by the Buyer or the Seller, or their respective agent, or by the brokerage firm representing the Buyer or Seller, no later than the applicable date referenced in the REPC.

19. NO ASSIGNMENT. The REPC and the rights and obligations of Buyer hereunder, are personal to Buyer. The REPC may not be assigned by Buyer without the prior written consent of Seller. Provided, however, the transfer of Buyer's interest in the REPC to any business entity in which Buyer holds a legal interest, including, but not limited to, a family partnership, family trust, limited liability company, partnership, or corporation (collectively referred to as a "Permissible Transfer"), shall not be treated as an assignment by Buyer that requires Seller's prior written consent. Furthermore, the inclusion of "and/or assigns" or similar language on the line identifying Buyer on the first page of the REPC shall constitute Seller's written consent only to a Permissible Transfer.

20. INSURANCE & RISK OF LOSS.

20.1 Insurance Coverage. As of Closing, Buyer shall be responsible to obtain casualty and liability insurance coverage on the Property in amounts acceptable to Buyer and Buyer's Lender, if applicable.

20.2 Risk of Loss. If prior to Closing, any part of the Property is damaged or destroyed by fire, vandalism, flood, earthquake, or act of God, the risk of such loss or damage shall be borne by Seller; provided however, that if the cost of repairing such loss or damage would exceed ten percent (10%) of the Purchase Price referenced in Section 2, either Seller or Buyer may elect to cancel the REPC by providing written notice to the other party, in which instance the Earnest Money Deposit, or Deposits, if applicable, shall be returned to Buyer.

21. TIME IS OF THE ESSENCE. Time is of the essence regarding the dates set forth in the REPC. Extensions must be agreed to in writing by all parties. Unless otherwise explicitly stated in the REPC: (a) performance under each Section of the REPC which references a date shall absolutely be required by 5:00 PM Mountain Time on the stated date; and (b) the term "days" and "calendar days" shall mean calendar days and shall be counted beginning on the day following the event which triggers the timing requirement (e.g. Acceptance). Performance dates and times referenced herein shall not be binding upon title companies, lenders, appraisers and others not parties to the REPC, except as otherwise agreed to in writing by such non-party.

DS
BTH

DRF/MRK

22. ELECTRONIC TRANSMISSION AND COUNTERPARTS. The REPC may be executed in counterparts. Signatures on any of the Documents, whether executed physically or by use of electronic signatures, shall be deemed original signatures and shall have the same legal effect as original signatures.

23. ACCEPTANCE. "Acceptance" occurs **only** when **all** of the following have occurred: (a) Seller or Buyer has signed the offer or counteroffer where noted to indicate acceptance; and (b) Seller or Buyer or their agent has communicated to the other party or to the other party's agent that the offer or counteroffer has been signed as required.

24. CONTRACT DEADLINES. Buyer and Seller agree that the following deadlines shall apply to the REPC:

(a) Seller Disclosure Deadline	<u>September 11, 2020</u>	(Date)
(b) Due Diligence Deadline	<u>September 30, 2020</u>	(Date)
(c) Financing & Appraisal Deadline	<u>September 30, 2020</u>	(Date)
(d) Settlement Deadline	<u>October 15, 2020</u>	(Date)

25. OFFER AND TIME FOR ACCEPTANCE. Buyer offers to purchase the Property on the above terms and conditions. If Seller does not accept this offer by: 5:00 PM Mountain Time on August 31, 2020 (Date), this offer shall lapse; and the Brokerage shall return any Earnest Money Deposit to Buyer.

Brant Hanson 8/27/2020
 (Buyer's Signature) (Date)

(Buyer's Signature) (Date)

ACCEPTANCE/COUNTEROFFER/REJECTION

CHECK ONE:

- ☐ **ACCEPTANCE OF OFFER TO PURCHASE:** Seller Accepts the foregoing offer on the terms and conditions specified above.
- ☒ **COUNTEROFFER:** Seller presents for Buyer's Acceptance the terms of Buyer's offer subject to the exceptions or modifications as specified in the attached ADDENDUM NO. 1.
- ☐ **REJECTION:** Seller rejects the foregoing offer.

Jenalee R. Knight, Trustee 9.28.2020 4:00pm
 (Seller's Signature) (Date) (Time)

Michael R. Knight, Trustee 9/28/2020 4:00pm
 (Seller's Signature) (Date) (Time)

THIS FORM APPROVED BY THE UTAH REAL ESTATE COMMISSION AND THE OFFICE OF THE UTAH ATTORNEY GENERAL,
 EFFECTIVE SEPTEMBER 1, 2017. AS OF JANUARY 1, 2018, IT WILL REPLACE AND SUPERSEDE THE PREVIOUSLY APPROVED VERSION OF THIS FORM.

ADDENDUM NO. 1 TO REAL ESTATE PURCHASE CONTRACT

THIS IS AN ☐ ADDENDUM ☒ COUNTEROFFER to that REAL ESTATE PURCHASE CONTRACT (the "REPC") with an Offer Reference Date of August 27, 2020, including all prior addenda and counteroffers, between Centerville City as Buyer, and Jenalee R. Frazier and MarNell R. Knight, Trustees of the DeWayne T. Randall and Betty J. Randall Living Trust dated September 29, 1975 as Seller, regarding the Property located at 285 North 100 East, Centerville, Utah 84014. The following terms are hereby incorporated as part of the REPC:

See attached list of changes to the REPC.

BUYER AND SELLER AGREE THAT THE CONTRACT DEADLINES REFERENCED IN SECTION 24 OF THE REPC (CHECK APPLICABLE BOX): ☐ REMAIN UNCHANGED ☒ ARE CHANGED AS FOLLOWS: See attached changes to Section 24 of the REPC.

To the extent the terms of this ADDENDUM modify or conflict with any provisions of the REPC, including all prior addenda and counteroffers, these terms shall control. All other terms of the REPC, including all prior addenda and counteroffers, not modified by this ADDENDUM shall remain the same. ☐ Seller ☒ Buyer shall have until 5:00 ☐ AM ☒ PM Mountain Time on OCTOBER 2, 2020 (Date), to accept the terms of this ADDENDUM in accordance with the provisions of Section 23 of the REPC. Unless so accepted, the offer as set forth in this ADDENDUM shall lapse.

Jenalee R. Frazier, Trustee 9/28/2020 4:00pm MarNell R. Knight 9/28/2020 4:00pm
☐ Buyer ☒ Seller Signature (Date) (Time) ☐ Buyer ☒ Seller Signature (Date) (Time)

ACCEPTANCE/COUNTEROFFER/REJECTION

CHECK ONE:

☐ ACCEPTANCE: ☐ Seller ☐ Buyer hereby accepts the terms of this ADDENDUM.

☒ COUNTEROFFER: ☐ Seller ☐ Buyer presents as a counteroffer the terms of attached ADDENDUM NO. ____.

DocuSigned by:
Brant Hanson 9/29/2020 | 11:55 AM PDT
 (Signature) (Date) (Time) (Signature) (Date) (Time)

☐ REJECTION: ☐ Seller ☐ Buyer rejects the foregoing ADDENDUM.

(Signature) (Date) (Time) (Signature) (Date) (Time)

Addendum No. 1 to REPC for 285 North 100 East

Section 1.3 Excluded Items is amended as follows:

The following items are specifically excluded from the sale of the Property. Seller shall remove the following items prior to Possession Date:

- Air conditioning compressor, coil and fixtures
- Oven
- Ceiling fan (living room)
- Bathroom fixtures
- Cabinets
- Closet organizers
- Storm doors
- Awnings
- Automatic garage door openers and accompanying transmitters
- Peonies
- White (barn style) shed

Section 4.1 Prorations is amended as follows:

Property taxes for the current year shall be paid by Buyer.

Section 4.2 Special Assessments is amended as follows:

Any assessments for capital improvements as approved by the HOA or as assessed by a municipality or special improvement district prior to Settlement Deadline shall be paid for by the Buyer.

Section 4.3(a) – Escrow Fees is amended as follows:

Escrow fees to be paid by Buyer.

Section 4.3(c) – HOA/Other Entity Fees is amended as follows:

Buyer shall pay for any change of ownership fees as set forth in Section 4.3(c).

Section 6.2 – Title Insurance is amended as follows:

Buyer shall pay for title insurance as set forth in Section 6.2.

Section 24 – Contract Deadlines is amended as follows:

Seller Disclosure Deadline – October 10, 2020

Due Diligence Deadline – October 30, 2020

Financing & Appraisal Deadline – October 30, 2020

Settlement Deadline – November 2, 2020

Section 25 – Offer and Time for Acceptance is amended as follows:

Buyer's offer shall lapse at 5:00 pm on October 2, 2020

Buyer's Initials DS
BTH Date 9/29/2020 | 11:55 AM PDT

Seller's Initials MRK
GRF Date 9 28 2020

Metric Appraisals, LLC
P.O. Box 1161
Bountiful, UT 84011-1161
801-631-5502
www.metricappraisals.com

05/12/2020

Jacob Smith
Centerville City
250 N. Main Street
Centerville, Utah 84014

Re: Property: 285 N 100 E
Centerville, UT 84014
Client: Centerville City
File No.: 051020-042

Opinion of Value: \$ 300,000
Effective Date: 05/09/2020

Centerville City:

The purpose of the appraisal is to provide an opinion of market value for the property described above as improved, in unencumbered fee simple title of ownership.

Additionally, the purpose of this appraisal is to determine the fair market value of the residential property for asset valuation purposes. The intended use of this appraisal is not for mortgage financing purposes and can not be used for property tax purposes.

This summary appraisal report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

The opinion of value reported above is as of the stated effective date or 05/09/2020 and is contingent upon the attached certification and limiting conditions.

Since  esign.alamode.com/verify Serial: D0872C55



Monte D. Roberts
Certified General Appraiser
License or Certification #: 5757129-CG00
State: UT Expires: 11/30/2021
monteappraises@gmail.com

File #051020-042

APPRAISAL OF REAL PROPERTY**LOCATED AT**

285 N 100 E
Centerville, UT 84014
Assessor's Parcel #: 02-099-0005

FOR

Centerville City
250 N. Main Street
Centerville, Utah 84014

OPINION OF VALUE

300,000

AS OF

05/09/2020

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Monte D. Roberts

Serial# D0672055
esign.alamode.com/verify

RESIDENTIAL APPRAISAL REPORT

Centerville City

File No.: 051020-042

SUBJECT	Property Address: 285 N 100 E		City: Centerville		State: UT		Zip Code: 84014																																																													
	County: Davis		Legal Description: Lengthy - See the supplemental comments addendum.																																																																	
	Assessor's Parcel #: 02-099-0005																																																																			
	Tax Year: 2019		R.E. Taxes: \$ 1,712		Special Assessments: \$ 0		Borrower (if applicable): N/A																																																													
ASSIGNMENT	Current Owner of Record: Randall, Dewayne T - Trustee																																																																			
	Project Type: ☐ PUD ☐ Condominium ☐ Cooperative ☒ Other (describe) N/A		Occupant: ☐ Owner ☐ Tenant ☒ Vacant ☐ Manufactured Housing																																																																	
	HDA: 0		per year		per month																																																															
	Market Area Name: Centerville		Map Reference: 36260		Census Tract: 1263.06																																																															
MARKET AREA DESCRIPTION	The purpose of this appraisal is to develop an opinion of: ☒ Market Value (as defined), or ☐ other type of value (describe)																																																																			
	This report reflects the following value (if not Current, see comments): ☒ Current (the Inspection Date is the Effective Date) ☐ Retrospective ☐ Prospective																																																																			
	Approaches developed for this appraisal: ☒ Sales Comparison Approach ☐ Cost Approach ☐ Income Approach (See Reconciliation Comments and Scope of Work)																																																																			
	Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe)																																																																			
	Intended Use: The purpose of this appraisal is to develop an opinion of market value for the subject property for asset valuation purposes.																																																																			
	Intended User(s) (by name or type): The intended user of this report is the client and its successors or assigns.																																																																			
	Client: Centerville City		Address: 250 N. Main Street, Centerville, UT 84014																																																																	
	Appraiser: Monte D. Roberts		Address: P.O. Box 1161, Bountiful, UT 84011-1161																																																																	
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>Location: ☐ Urban ☒ Suburban ☐ Rural</td> <td rowspan="5"> Predominant Occupancy ☒ Owner 90 ☒ Tenant 5 ☒ Vacant (0-5%) ☐ Vacant (>5%) </td> <td colspan="2"> One-Unit Housing PRICE \$ (000) 215 AGE (yrs) 0 Low 0 High 119 Pred 35 </td> <td> Present Land Use One-Unit 70 % 2-4 Unit 2 % Multi-Unit 2 % Comm'l 21 % Land 5 % </td> <td> Change in Land Use ☒ Not Likely ☐ Likely * ☐ In Process * </td> </tr> <tr> <td>Built up: ☒ Over 75% ☐ 25-75% ☐ Under 25%</td> <td colspan="2"></td> <td colspan="2"></td> </tr> <tr> <td>Growth rate: ☐ Rapid ☒ Stable ☐ Slow</td> <td colspan="2"></td> <td colspan="2"></td> </tr> <tr> <td>Property values: ☐ Increasing ☒ Stable ☐ Declining</td> <td colspan="2"></td> <td colspan="2"></td> </tr> <tr> <td>Demand/supply: ☐ Shortage ☒ In Balance ☐ Over Supply</td> <td colspan="2"></td> <td colspan="2"></td> </tr> <tr> <td>Marketing time: ☒ Under 3 Mos. ☐ 3-6 Mos. ☐ Over 6 Mos.</td> <td colspan="2"></td> <td colspan="2"></td> </tr> </table>								Location: ☐ Urban ☒ Suburban ☐ Rural	Predominant Occupancy ☒ Owner 90 ☒ Tenant 5 ☒ Vacant (0-5%) ☐ Vacant (>5%)	One-Unit Housing PRICE \$ (000) 215 AGE (yrs) 0 Low 0 High 119 Pred 35		Present Land Use One-Unit 70 % 2-4 Unit 2 % Multi-Unit 2 % Comm'l 21 % Land 5 %	Change in Land Use ☒ Not Likely ☐ Likely * ☐ In Process *	Built up: ☒ Over 75% ☐ 25-75% ☐ Under 25%					Growth rate: ☐ Rapid ☒ Stable ☐ Slow					Property values: ☐ Increasing ☒ Stable ☐ Declining					Demand/supply: ☐ Shortage ☒ In Balance ☐ Over Supply					Marketing time: ☒ Under 3 Mos. ☐ 3-6 Mos. ☐ Over 6 Mos.																																	
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Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): See the attached supplemental comments addendum.																																																																				
SITE DESCRIPTION	Dimensions: See Plat Map		Site Area: 24,394 sf																																																																	
	Zoning Classification: R-M		Description: Residential - Medium Density																																																																	
	Zoning Compliance: ☒ Legal ☐ Legal nonconforming (grandfathered) ☐ Illegal ☐ No zoning																																																																			
	Are CC&Rs applicable? ☐ Yes ☒ No ☐ Unknown		Have the documents been reviewed? ☐ Yes ☐ No																																																																	
	Ground Rent (if applicable) \$ /																																																																			
	Highest & Best Use as improved: ☐ Present use, or ☒ Other use (explain) The subject's interim use is a legal use, but, its' zoning classification allows for multi-family dwelling(s).																																																																			
	Actual Use as of Effective Date: Single Family Residential Use as appraised in this report: Single Family Residential																																																																			
	Summary of Highest & Best Use: According to accepted appraisal methodology for determining highest & best use (i.e., legally permissible, physically possible, financially feasible, & maximally productive), the highest & best use would be for multi-family dwelling(s).																																																																			
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Storm Sewer	☒	☐	Centerville City	Alley	None	☐	☐	Obsolescence	None																																																											
Other site elements: ☒ Inside Lot ☐ Corner Lot ☐ Cul de Sac ☒ Underground Utilities ☐ Other (describe)																																																																				
FEMA Spec'l Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 49011C0411E FEMA Map Date 06/18/2007																																																																				
Site Comments: Aside from the typical public utility easements, there are no adverse easements or encroachments. Site size, flood zone, and easements are all subject to the current survey. Additionally, the subject's topography is mostly level and its site size is above average for the immediate subdivision and for the competing neighborhood.																																																																				
DESCRIPTION OF THE IMPROVEMENTS	General Description # of Units 1 ☐ Acc. Unit # of Stories 1 Type ☒ Det. ☐ Att. ☐ Design (Style) Rambler ☒ Existing ☐ Proposed ☐ Und.Cons. Actual Age (Yrs.) 67 Effective Age (Yrs.) 25		Exterior Description Foundation Poured Concret Exterior Walls Siding Roof Surface Asphalt Gutters & Dwnspts. Aluminum Window Type 1&2 Pane Storm/Screen No/Yes		Foundation Slab N/A Crawl Space Full Basement None Sump Pump [N] None Dampness [N] No Noted Settlement Typical Infestation None Noted		Basement ☒ None Area Sq. Ft. _____ % Finished _____ Celling _____ Walls _____ Floor _____ Outside Entry _____		Heating Type GFAH Fuel Gas Other None Cooling Central Yes Other None																																																											
	Interior Description Floors Crpt,Vnl,Prg/Avg Walls Pntd Shtrk/Avg Trim/Finish Pntd Shtrk/Avg Bath Floor Prgo/Avg Bath Wainscot FbrGlass/Avg Doors Hollow Core/Avg		Appliances Refrigerator ☒ P Range/Oven ☒ X Disposal ☒ X Dishwasher ☒ X Fan/Hood ☒ X Microwave ☒ X Washer/Dryer ☒ P		Attic ☐ None ☒ X Stairs ☒ X Drop Stair ☐ P Scuttle ☒ X Doorway ☐ P Floor ☐ P Heated ☐ P Finished ☐ P		Amenities Fireplace(s) # 0 Patio Concrete Deck None Porch Concrete Fence Vinyl/Wire Pool None Other None		Car Storage ☒ None Garage # of cars (4 Tot.) Attach. 2 2-Garage Detach. 0 Blt.-In 0 Carport 0 Driveway 2 Surface Poured Concrete																																																											
	Finished area above grade contains: 5 Rooms		2 Bedrooms		1.0 Bath(s)		1,100 Square Feet of Gross Living Area Above Grade																																																													
	Additional features: Full landscaping, storm front door, and some outbuildings.																																																																			
	Describe the condition of the property (including physical, functional and external obsolescence): Due to average maintenance the subject's effective age is less than its physical age. Physical depreciation is estimated using the Age/Life Method with an effective age of 25 years, a total life expectancy of 60 years, and a remaining economic life of 35 years. There is no functional or external obsolescence. The subject has some updating over the past few years which has lowered its effective age. Additionally, although there are no required repairs, there is some evidence of deferred maintenance due to a broken garage window and dated shingles. There are no other signs of significant physical deferred maintenance.																																																																			

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal

Data Source(s): MLS, Owner & Public Records. Public Records are less applicable, see attached COSOW - GPRES2 Addendum.

Source(s):	Public Records, MLS
	2nd Prior Subject Sale/Transfer

Source(s):

SALES COMPARISON APPROACH TO VALUE (if developed)

☐ The Sales Comparison Approach was not developed for this appraisal.

FEATURE		SUBJECT		COMPARABLE SALE # 1				COMPARABLE SALE # 2				COMPARABLE SALE # 3			
Address		285 N 100 E Centerville, UT 84014		91 E Center St Centerville, UT 84014				665 S 400 W Centerville, UT 84014				97 Tartarian Cir Bountiful, UT 84010			
Proximity to Subject				0.19 miles S				0.82 miles SW				2.33 miles SE			
Sale Price		\$ N/A		\$ 240,000				\$ 265,000				\$ 329,000			
Sale Price/GLA		\$ 0 /sq.ft.		\$ 255.32 /sq.ft.				\$ 135.76 /sq.ft.				\$ 210.22 /sq.ft.			
Data Source(s)		Int. Inspection		WFRMLS#1635840;DOM 74				WFRMLS#1654955;DOM 22				WFRMLS#1663411;DOM 0			
Verification Source(s)		County/Owner/File		Doc#3218091 01/14/2020				No Doc Found				No Doc Found			
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjust.		DESCRIPTION		+(-) \$ Adjust.		DESCRIPTION		+(-) \$ Adjust.	
Sales or Financing		N/A		Conventional				Cash				Conventional			
Concessions		N/A		\$0				\$0				\$0			
Date of Sale/Time		N/A		s01/20;c01/20				0 s03/20;c03/20				0 s04/20;c03/20			
Rights Appraised		Fee Simple		Fee Simple				Fee Simple				Fee Simple			
Location		N;Res		N;Res				Adv;Res;Busy Rd				+5,000 N;Res			
Site		24394 sf		8712 sf				+31,500 13939 sf				+21,000 16553 sf			
View		Nghbrhd/Mntns		Nghbrhd/Mntns				Nghbrhd/Mntns				Nghbrhd/Mntns			
Design (Style)		Rambler		Rambler				Rambler				Rambler			
Quality of Construction		Siding		Stucco				0 Siding				0 Brick			
Age		67		119				0 72				0 66			
Condition		Average		Avg-Good				-5,000 Average				Average			
Above Grade		Total Bdrms Baths		Total Bdrms Baths				Total Bdrms Baths				Total Bdrms Baths			
Room Count		5 2 1.0		5 2 1.0				6 3 2.0		-4,000		6 3 1.1		-2,000	
Gross Living Area		1,100 sq.ft.		940 sq.ft.		+6,500		1,952 sq.ft.		-34,000		1,565 sq.ft.		-18,500	
Basement & Finished		No Basement		No Basement				No Basement				No Basement			
Rooms Below Grade															
Functional Utility		Average		Average				Average				Average			
Heating/Cooling		FA/Central		FA/Central				FA/Central				FA/Central			
Energy Efficient Items		Thermopane		Thermopane				StmWndws				0 Thermopane			
Garage/Carport		2-Garage		2-Garage				1-Garage				+8,000 2-Garage			
Porch/Patio/Deck		1Porch,2Patios		1Porch,1Patio				0 1Porch,1Patio				0 1Porch,1Patio			
Fireplaces		1WdStv		0 Fplcs				+2,000 0 Fplcs				+2,000 1 Fplc			
Landscaping		F-Landscp		F-Landscp				F-Landscp				F-Landscp			
Other		Outbuildings		Outbuildings				None				+5,000 None			
Net Adjustment (Total)				☒ + ☐ -		\$ 35,000		☒ + ☐ -		\$ 3,000		☐ + ☐ -		\$ 0	
Adjusted Sale Price of Comparables				Net Gross		14.6 % 18.8 % \$ 275,000		Net Gross		1.1 % 29.8 % \$ 268,000		Net Gross		0.0 % 12.5 % \$ 329,000	

Summary of Sales Comparison Approach

Due to the subject's large site, age, overall condition, and lack of a basement, it is necessary to use

Comparable 3, which is located over one mile away. However, according to USPAP guidelines Comparables 1-3 all compete for similar

arm's-length buyer's, they are good indicators of value, and they are the most comparable physically, functionally, and locationally.

Comparable 2 is located on a busy street and it has inferior covered parking. Comparables 1-3 require adjustments for slightly smaller sites.

Comparable 1 is superior in overall condition. Comparables 2 and 3 require adjustments for differences in total bathrooms (GLA) and they

have inferior other amenities. Comparables 1 and 2 have no reported fireplaces. Adjustments are made only for differences of \$500 or

more. According to neighborhood statistics market condition adjustments are not required (i.e., relatively stable market). Line items with a

"0" have no adjustments due to minimal differences. Differences in age are included in the overall condition ratings. Comparable 2's gross

adjustments exceed recommended guidelines due to differences in site sizes, GLA, and covered parking. All other gross, net, and single line

adjustments are all within recommended guidelines. See the attached supplemental comparables.

Indicated Value by Sales Comparison Approach \$	300,000	<i>Monte D. Roberts</i>
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GP RESIDENTIAL

Form GPRES2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# D0872C55
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ADDITIONAL COMPARABLE SALES

Centerville City

File No.: 051020-042

FEATURE	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Address	285 N 100 E Centerville, UT 84014	570 E 400 S Centerville, UT 84014	975 N 400 E Centerville, UT 84014	
Proximity to Subject		0.64 miles SE	0.57 miles NE	
Sale Price	\$ N/A	\$ 372,500	\$ 400,000	
Sale Price/GLA	\$ 0 /sq.ft.	\$ 276.34 /sq.ft.	\$ 290.49 /sq.ft.	\$ /sq.ft.
Data Source(s)	Int. Inspection	WFRMLS#1626633;DOM 80	WFRMLS#1612490;DOM 28	
Verification Source(s)	County/Owner/File	Doc#3213190 12/20/2019	Doc#3180204 08/16/2019	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) \$ Adjust.	DESCRIPTION +(-) \$ Adjust.	DESCRIPTION +(-) \$ Adjust.
Sales or Financing Concessions	N/A	Conventional \$0	Conventional \$2,000	
Date of Sale/Time	N/A	s12/19;c10/19	s08/19;c07/19	
Rights Appraised	Fee Simple	Fee Simple	Fee Simple	
Location	N;Res	N;Res	Adv;Res;Busy Rd	
Site	24394 sf	18731 sf	27007 sf	
View	Nghbrhd/Mntns	Nghbrhd/Mntns	Nghbrhd/Mntns	
Design (Style)	Rambler	Rambler	Rambler	
Quality of Construction	Siding	Siding	Brick	
Age	67	113	64	
Condition	Average	Good	Average	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	5 2 1.0	6 3 1.1	5 2 1.0	
Gross Living Area	1,100 sq.ft.	1,348 sq.ft.	1,377 sq.ft.	sq.ft.
Basement & Finished	No Basement	1348sf1281sf	1377sf1377sfwo	
Rooms Below Grade		0rr1br1.0ba0o	1rr2br1.0ba1o	
Functional Utility	Average	Average	Average	
Heating/Cooling	FA/Central	Rad/Evap	FA/Central	
Energy Efficient Items	Thermopane	Thermopane	Thermopane	
Garage/Carport	2-Garage	4-Garage	5-Garage	
Porch/Patio/Deck	1Porch,2Patios	1Porch,1Patio	0Prch,Patio,Deck	
Fireplaces	1WdStv	1 Fplc	2 Fplcs	
Landscaping	F-Landscp	F-Landscp	F-Landscp	
Other	Outbuildings	None	Outbuildings	
Net Adjustment (Total)		☐ + ☒ - \$ -68,000	☐ + ☒ - \$ -87,500	☐ + ☐ - \$
Adjusted Sale Price of Comparables		Net 18.3 % Gross 27.1 % \$ 304,500	Net 21.9 % Gross 24.4 % \$ 312,500	Net % Gross % \$

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach Due to the subject's large site, age, and overall condition, it is necessary to use Comparable 5, which sold over six months ago. However, according to USPAP guidelines Comparables 4 and 5 effectively compete for similar arm's-length buyer's, they are good indicators of value, and they are also comparable physically, functionally, and locationally. Comparable 5 requires an adjustment for its concessions and it is located on a busy street. Comparables 4 and 5 require adjustments for differences site sizes and they have superior covered parking. Comparable 4 is superior in overall condition, it has an additional bathroom (GLA), and it has inferior other amenities. Comparable 5 has an additional fireplace. Basement adjustments are made at \$25/SF for differences in gross area and \$10/SF for differences in finished basement area. Adjustments are made only for differences of \$500 or more. According to neighborhood statistics market condition adjustments are not required (i.e., relatively stable market). Line items with a "0" have no adjustments due to minimal differences. Differences in age are included in the overall condition ratings. Some gross and net adjustments exceed recommended guidelines due to Comparable 4 and 5's basement areas and their superior covered parking. All other gross, net, and single line adjustments are all within recommended guidelines. See the attached supplemental comparables.

RESIDENTIAL APPRAISAL REPORT

COST APPROACH	COST APPROACH TO VALUE (if developed) ☒ The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):	
	The cost approach to value is not required when developing an opinion of market value. However, it is an applicable approach and appropriate to develop when homes are newer; however, it was not developed for this appraisal, and there are credible sales in the sales comparison approach.	
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) ☒ The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach	
	Summary of Income Approach (including support for market rent and GRM):	
	The subject is currently vacant; however, the income approach is NOT developed at the client's request.	
PUD	PROJECT INFORMATION FOR PUDs (if applicable) ☐ The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 300,000 Cost Approach (if developed) \$ Income Approach (if developed) \$	
	Final Reconciliation See the attached supplemental comments addendum.	
ATTACHMENTS	This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, ☐ subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: The subject is appraised in "as-is" condition. There are no required repairs.	
	☐ This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 300,000, as of: 05/09/2020, which is the effective date of this appraisal.	
	If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
	A true and complete copy of this report contains 29 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	☒ Scope of Work ☒ Limiting Cond./Certifications ☒ Narrative Addendum ☒ Photograph Addenda ☒ Sketch Addendum	
	☒ Map Addenda ☒ Additional Sales ☐ Cost Addendum ☒ Flood Addendum ☐ Manuf. House Addendum	
	☐ Hypothetical Conditions ☐ Extraordinary Assumptions ☒ COSOW - 1004MC Addenda ☒ COSOW - GPRES2 Addenda ☒ Invoice	
SIGNATURES	Client Contact: Jacob Smith Client Name: Centerville City	
	E-Mail: jacobsc@centervilleut.com Address: 250 N. Main Street, Centerville, UT 84014	
	APPRaiser  esign.alamode.com/verify Serial: D0872C55	
	Supervisory or Co-Appraiser (if required) or CO-APPRAISER (if applicable)	
		
	Appraiser Name: Monte D. Roberts	
	Company: Metric Appraisals, LLC	
	Phone: 801-631-5502 Fax: 000-000-0000	
	E-Mail: monteappraises@gmail.com	
	Date of Report (Signature): 05/12/2020	
License or Certification #: 5757129-CG00 State: UT		
Designation: Certified General Appraiser		
Expiration Date of License or Certification: 11/30/2021		
Inspection of Subject: ☒ Interior & Exterior ☐ Exterior Only ☐ None		
Date of Inspection: 05/09/2020		
Supervisory or Co-Appraiser Name: _____		
Company: _____		
Phone: _____ Fax: _____		
E-Mail: _____		
Date of Report (Signature): _____		
License or Certification #: _____ State: _____		
Designation: _____		
Expiration Date of License or Certification: _____		
Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None		
Date of Inspection: _____		

Supplemental Comments Addendum

File No. 051020-042

Borrower	N/A					
Property Address	285 N 100 E					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client	N/A					

Subject - Legal Description:

APN #02-099-0005: BEG 17 1/2 RODS N & 200 FT E FR SW COR LOT 7, BLK D, PLAT BC, CENTERVILLE TS SURVEY, N 99.25 FT, E 246 FT, M/L, TO W LINE 3RD STR, S ALG W LINE 99.25 FT, W 246 FT, M/L, TO BEG. CONT. 0.56 ACRES.

Market Area Description (Neighborhood):

The subject's immediate competing market neighborhood consists of the contiguous boundaries of Centerville City; competing markets include Bountiful City to the south and Farmington City to the north. Market neighborhood conditions have been increasing over the past few years. Additionally, financing is favorable around 4.0 - 5.0%. Comparable houses typically sell within 1.0% percent of competitive list prices and sometimes at the asking price when priced properly. Most houses are purchased with conventional, FHA, or VA loans with some buyers paying cash. Some concessions are common in the current market.

The subject's competing market neighborhood is comprised primarily of tract and semi-custom homes from average to good condition; the subject is in average condition (fair-average quality). The subject is located in Centerville where the immediate area is mostly developed with some other newer developments in the area to the east and southeast mainly along the east benches of Centerville, and pockets of infill parcels throughout Centerville. Freeway access is within a couple miles to the west, and downtown Salt Lake is approximately 10-12 miles south. Shopping, schools, and employment are all within a short walking distance or short drive (Junior High and High Schools). There are no apparent adverse physical or environmental conditions. According to recent MLS data, in the competing neighborhood there are 11 active MLS listings priced between \$215,000 and \$695,000. There are also 14 MLS pending sales priced between \$327,000 and \$650,000.

Reconciliation - Reconciliation and Final Value Conclusion:

The subject property is currently vacant and the income approach has limited applicability in this predominantly owner-occupied area and the client did not request the income approach. The cost approach is not completed as cost does not necessarily equate to market value, and the subject is an older home. The sales comparison approach is given sole consideration since it best reflects the actions of buyers and sellers (Market Value).

Additionally, important elements of comparability considered included: location, design/style, total square footage, site size, number of bedrooms, covered parking, amenities, date of sale, terms of sale, etc. Every effort was made to adhere to accepted appraisal methodologies (i.e., "Bracketing" and the "Principle of Substitution"). Additionally, some consideration is given to the subject's estimated \$/Total SF (i.e., \$272.73/Total SF). Comparables 1-5 are given equal consideration in the final opinion of value.

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Signature 
 Name Monte D. Roberts
 Date Signed 05/12/2020
 State Certification # 5757129-CG00 State UT
 Or State License # _____ State _____

Signature _____
 Name _____
 Date Signed _____
 State Certification # _____ State _____
 Or State License # _____ State _____


 Serial# D0872C55
esign.alamode.com/verify

Market Conditions Addendum to the Appraisal Report

Centerville City

File No. 051020-042

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **285 N 100 E** City **Centerville** State **UT** ZIP Code **84014**

Borrower **N/A**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	15	9	8	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	2.50	3.00	2.67	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	7	3	4	☒ Declining	☐ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.80	1.00	1.50	☒ Declining	☐ Stable	☐ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$272,500	\$298,000	\$302,500	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	32	58	36	☐ Declining	☐ Stable	☒ Increasing
Median Comparable List Price	\$329,950	\$299,500	\$298,500	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	30	33	53	☐ Declining	☐ Stable	☒ Increasing
Median Sale Price as % of List Price	100.63%	100.00%	100.63%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	☒ Yes ☐ No			☒ Declining	☐ Stable	☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

The Wasatch Front Regional MLS indicated 15 of 32 (46.9%) of the closed sales in the market area between 05/09/2019 and 05/09/2020 contained seller concessions. Concessions ranged between \$960 and \$5,300, and the median concession was \$2,700. For 7-12 months prior, 7 of 15 transactions (46.7%) had concessions. For 4-6 months prior, 6 of 9 transactions (66.7%) had concessions. For the 3 months prior to the effective date, 2 of 8 transactions (25.0%) had concessions.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. The Market Conditions Addenda was completed with data from Wasatch Front Regional MLS with an effective date of 05/09/2020.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Effective Date: Saturday, May 9, 2020. The current median \$/SF for properties is \$144.66/SF; the median list-to-sale price ratio is 99.04%; the absorption rate is 3 month(s); and the median sales DOM is 29 days. Based on the four market forces (economic, environmental, governmental, and social influences) that drive market values, the sales price trends for properties most comparable to the subject and the competing market neighborhood are relatively stable; market condition adjustments are not required. Additionally, the subject's location is seasonal (i.e., the months from November to March are historically slower due to winter conditions). From a buyer's perspective and based on the 'Principle of Substitution', properties most competitive to the subject are mid 1950's rambler/bungalow homes without basements on larger sites located within the competing neighborhood boundaries between 800 and 2,200 total square feet. The quality of construction is Fair to Average and the comparable properties are overall the most similar as per the effective date of the appraisal.

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

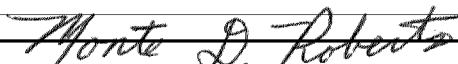
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				☐ Declining	☐ Stable	☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

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Serial:D0872C55

Signature 
 Appraiser Name **Monte D. Roberts**
 Company Name **Metric Appraisals, LLC**
 Company Address **P.O. Box 1161, Bountiful, UT 84011-1161**
 State License/Certification # **5757129-CG00** State **UT**
 Email Address **monteappraises@gmail.com**

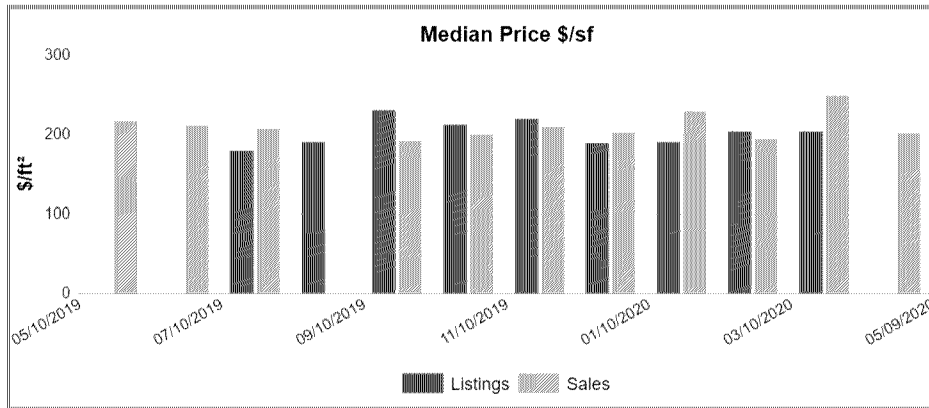
Signature _____
 Supervisory Appraiser Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____



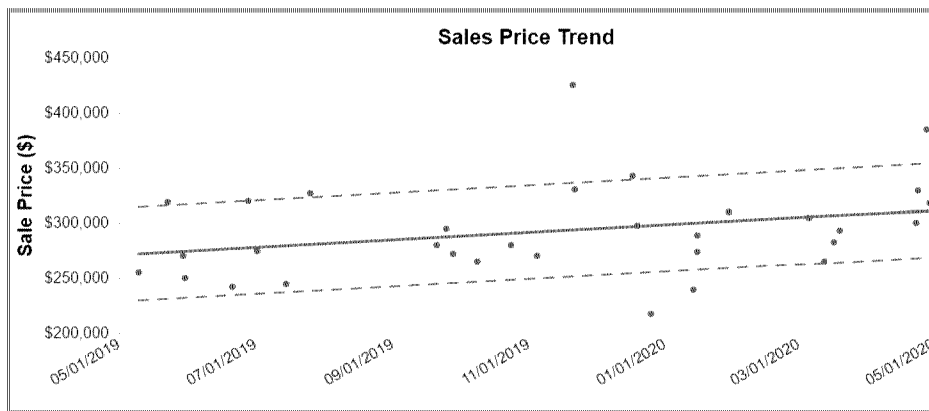
Serial# D0872C55
 esign.alamode.com/verify

Comparable Analytics Addendum 1

Borrower	N/A						
Property Address	285 N 100 E						
City	Centerville	County	Davis	State	UT	Zip Code	84014
Lender/Client	N/A						



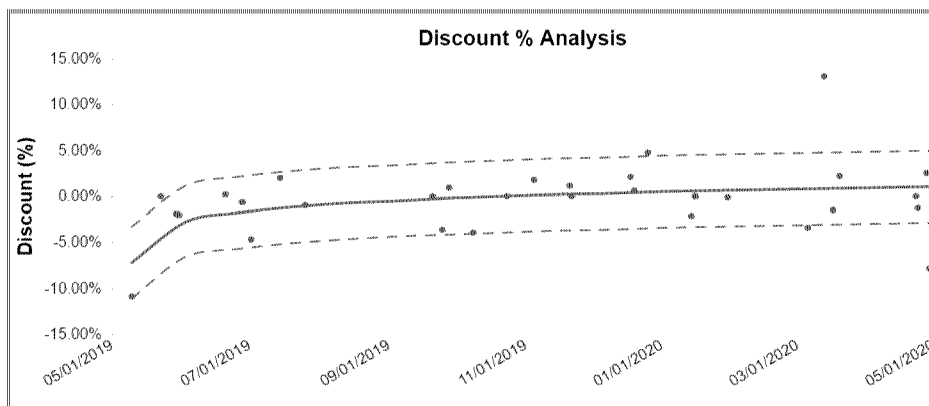
For each month from 05-10-2019 to 05-09-2020 this chart shows the median price per square foot for both sales and listings in the subject market.



This analysis of prices in the subject market from 05-10-2019 to 04-29-2020 yields a price range of \$269,964 to \$354,601 for properties in the subject market as of 05-09-2020.



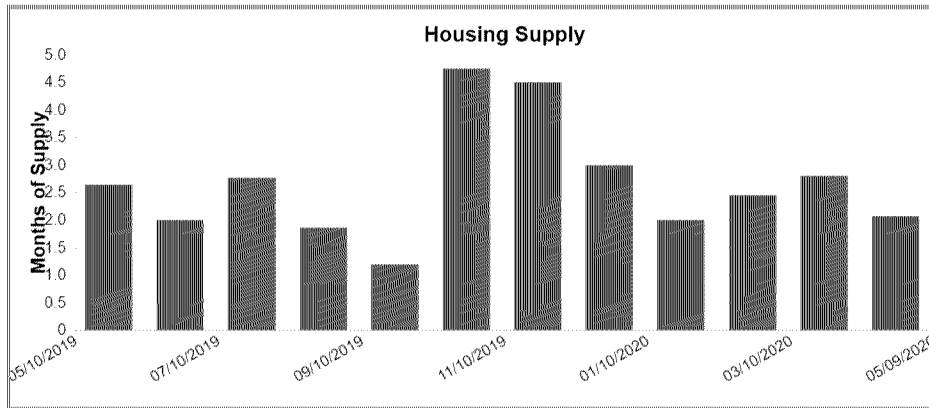
This graph represents sales prices versus living area in the subject market from 05-10-2019 to 04-29-2020 and shows a likely value for a property of 1,100 sf to be between \$219,733 and \$304,370.



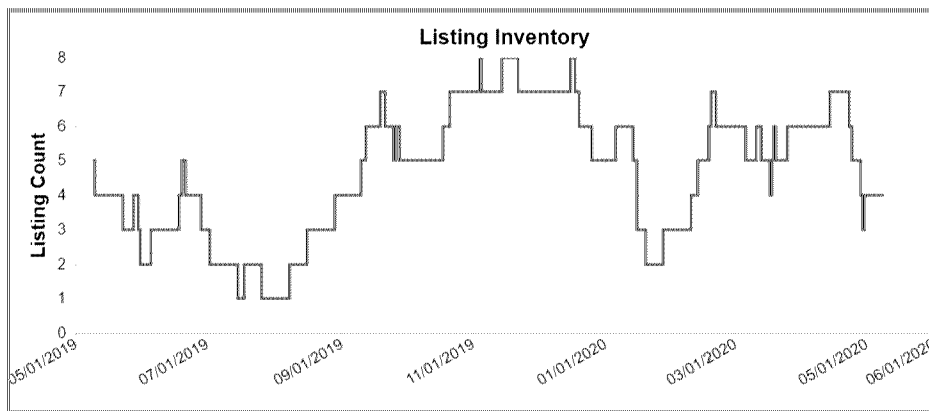
This analysis of the discount percentage between listing price and selling price from 05-10-2019 to 04-29-2020 predicts a discount of 1.10% with a range from -2.81% to 5.00%.

Comparable Analytics Addendum 2

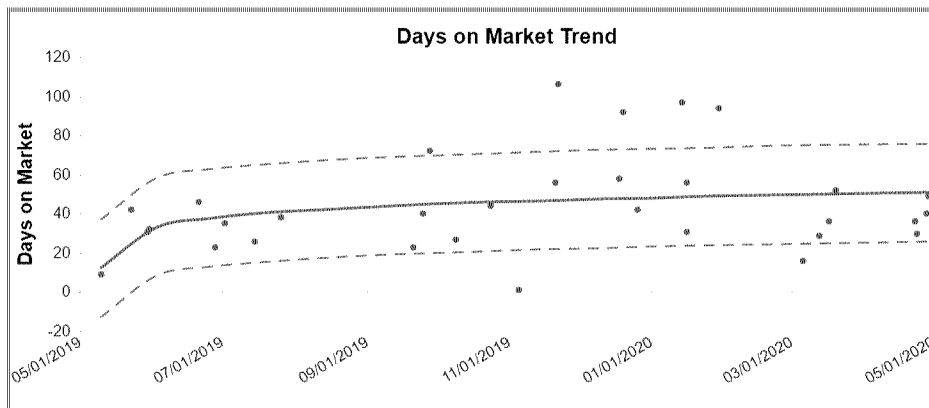
Borrower	N/A					
Property Address	285 N 100 E					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client	N/A					



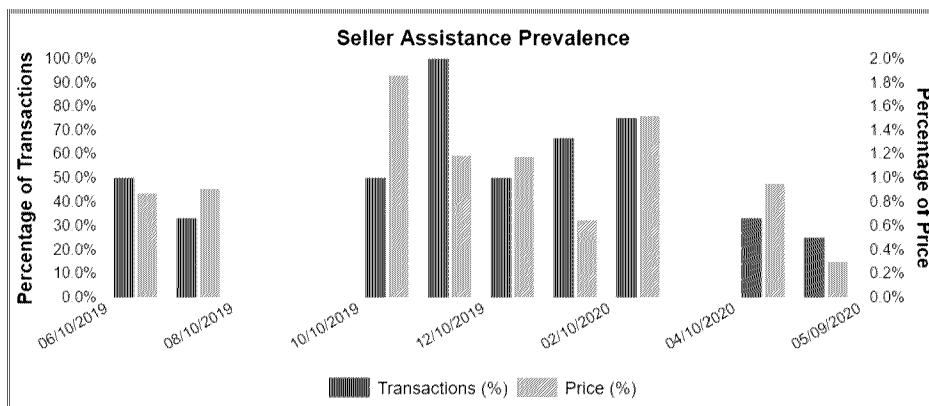
This graph demonstrates the months of housing supply per month by taking the active number of listings during that month and dividing by the average number of sales per month over the 12 months trailing.



The listing inventory chart displays the number of properties actively for sale each day in the subject market from 05-09-2019 to 05-09-2020.



This chart shows the median days on market for sales and active listings during each month starting 05-10-2019 through 04-29-2020.



This chart demonstrates the percentage of transactions that had concessions along with the average percentage of the sales price the concessions represented in the market area between 06-10-2019 and 05-09-2020

COSOW - 1004MC Addendum

File No. 051020-042

Borrower	N/A					
Property Address	285 N 100 E					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client	N/A					

CLARIFICATION OF SCOPE OF WORK FOR THE 1004MC MARKET CONDITIONS ADDENDUM

The 1004MC requires conclusions based on properties "competitive with the subject" using "criteria a prospective buyer of the subject property would use". Trends for "competitive to the subject" may or may not be representative of the "overall neighborhood trends" required in the GPRES2. To consider them the same (without verification) would be inconsistent with "generally accepted appraisal standards" and USPAP. To provide "clear and accurate trends", the neighborhood and competitive to the subject segments were analyzed and reported in the 1004MC and or the GPRES2. In cases where the data was insufficient to produce a reliable indication, the reasons are stated. To avoid "subjective" interpretation (as to the requirements of the 1004MC), the methodology used for the assignment is as follows:

Competitive to the subject- defined as "criteria" a buyer would use. Logically, a buyer for a 2,200 square foot home with three bedrooms, two baths and a pool would typically not consider a similar 1,200 square foot home as "competitive"; however, sometimes due to limited comparable data, search parameters have to be expanded to locate true comparable information and/or to accommodate client supplemental guidelines. Due to affordability, the reverse would also hold true. The appraiser considered "competitive to the subject", only those homes that are similar in physical characteristics, lot size, view, pool, condition, reasonable location, etc.

New Homes vs. Re-sales: For new developments, absorption rates, trends, pricing, etc. based on analysis of competing new home tracts (as opposed to existing home sales/listing activity from the MLS) as the market for new homes represents a different buyer profile.

Time Periods (Prior 7-12 Months, Prior 4-6 Months, Current-3 Months) – are based on the local MLS data. While no "all inclusive" of the sales, listings, etc., the MLS is "reasonably representative" of the market and considered to be a reliable measure of "overall trends". Due to the method employed by the MLS, the "reported medians" should be within acceptable statistical tolerance.

Anomalies - for seasonal markets or for the short-term affects of foreclosures or REOs, etc. (if identified), and are described in the 1004MC or addendum. Note: seasonality occurs in most markets due to purchases by families with school age children, typically higher sales volume in March-August vs. September-February. While the sales, listings, rates, etc. may be slightly different from period to period, they may be a result of "seasonal issues" as opposed to true "shift in the trend".

Increasing, stable, and declining trends – are a result of an overall shift and clear direction in the market as opposed to the reported results in one period being slightly above or below a prior period. Minor differences between two periods do not always constitute a clear shift. Therefore, the trends selected on the 1004MC are a result of the statistical calculations and the appraiser's analysis of the market as summarized in the comments.

Total # of Comparable Sales (Settled) – "only closed sales". Pending or contingent sales were not included.

Absorption Rate (Total Sales/Months) - is the "total sales" above, divided by the period (7-12 months, 4-6 months, 0-3 months).

Total # of Comparable Active Listings – include unique listings that were active (during any part of the period) but may have expired or were withdrawn during the period. To present a clear "ratio of available properties to sold properties", duplicates were not in the totals.

Months of Housing Supply (Total Listings/Abs.Rate) - is the # of active listings divided by the absorption rate. Note: Many homes have "asking prices" that preclude sale and therefore represent "gross supply" as opposed to "effective supply" which refers to the number of listings that are priced at a level that matches the neighborhood's affordability. Total supply includes "gross supply" physically "competitive to the subject".

Days on market for listings and sales – based on the most recent listing date (for the time period specified) as opposed to the "original listing date" or the "cumulative days on market" (CDOM). This method is not perfect however, it does recognize several factors, 1) The CDOM may be well beyond normal marketing time due to a combination of market conditions and over-pricing. 2) The most recent listing date considers that the seller adjusted the price to market conditions and therefore it reflects the more normal marketing time for the current list or sale price.

Median Comparable Sale Price – median of the total number of sales recorded in the MLS during the period.

Median Comparable Sales Days on Market – the DOM for the "most recent listing date" reported in the MLS.

Median Comparable List Price - median list price of the properties "that were listed during the period"

Median Comparable Listings Days on Market - the median comparable listing time on market based on the current listing date in the MLS.

Median Sale Price as % of List Price Ratio - calculated as the sale price divided by the list price.

Seller-(developer, builder, etc.) paid financial assistance – includes points or fees normally paid, not concessions or special incentives.

Seller concession trends - include "incentives" or "concessions" beyond those normally paid in the market for all or most transactions.

Foreclosure & REO Trends – are reported for the "market area" or "neighborhood" (as specified in the 1004MC) and may be based on services such as "Foreclosures.com", "MLS listings" or "public records", since such data is not consistently available from a more reliable source.



Serial# D0872C55
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COSOW - 1004MC Addendum

File No. 051020-042

Borrower	N/A				
Property Address	285 N 100 E				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client	N/A				

Data sources used in the analysis and conclusions: Wasatch Front Multiple Listing Service is the primary data source. Other available sources include: public Records, OFHEO Housing Price Index, Cyberhomes.com, various web-related resources (www.slrealtors.com), etc. also cited in the 1004MC.

Summarized & documented support – Calculations based on datasets from the WFRMLS, public records, or builder tract surveys (when available). The data was “cleaned” prior to analysis to remove isolated transactions that were numerically distant and may be misleading. The indicated “medians, totals, etc.” may vary slightly from gross numbers reported by the MLS, etc., but reflect trends/totals less impacted by abnormal transactions.

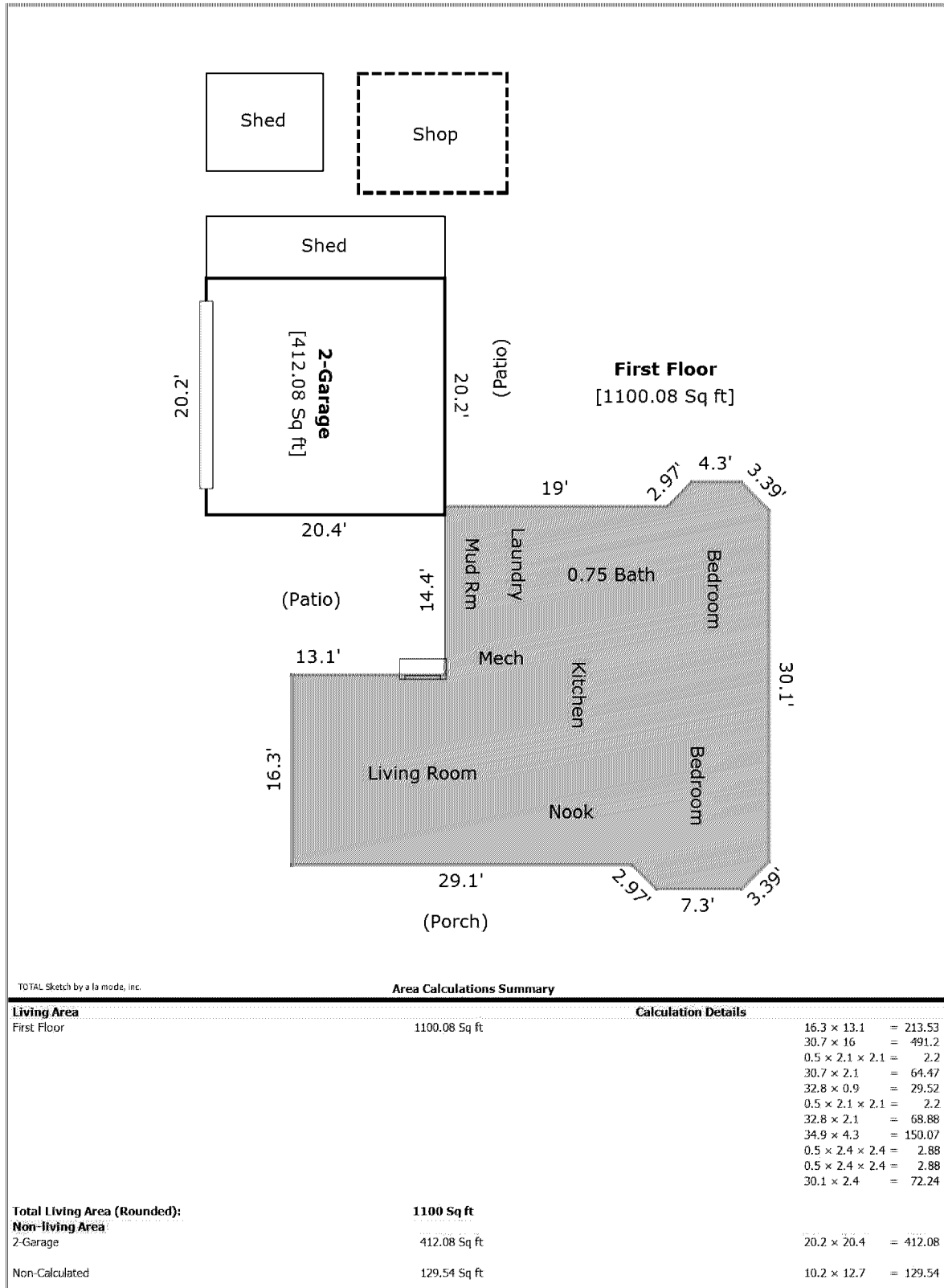
Condominium & Cooperative projects – analyzed separately and the conclusions reflect only data from the project. The definitions above for the same items, apply to this area. Identified affects (if any) from foreclosures or REOs in the project are stated in the 1004MC.

Summarized trends and the impact on the subject – Trends for the project and affects (if any) on the subject are stated in the 1004MC.

EXCEPTIONS: The subject and/or neighborhood data is based on WFRMLS downloads including the data for a 12-month period and it may be less reliable at times depending on the quantity and quality of the data.

Building Sketch

Borrower	N/A					
Property Address	285 N 100 E					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client	N/A					



Subject Photo Page

Borrower	N/A				
Property Address	285 N 100 E				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client	N/A				

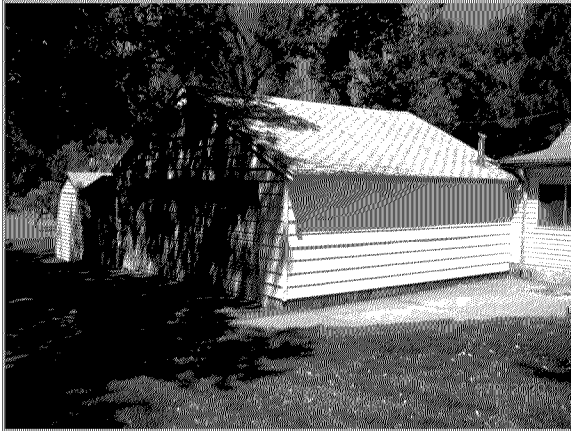
**Front Elevation**

285 N 100 E
 Sales Price N/A
 G.L.A. 1,100
 Tot. Rooms 5
 Tot. Bedrms. 2
 Tot. Bathrms. 1.0
 Location N;Res
 View Nghbrhd/Mntns
 Site 24394 sf
 Quality Siding
 Age 67

**Rear Elev. View 1****Rear Elev. View 2**

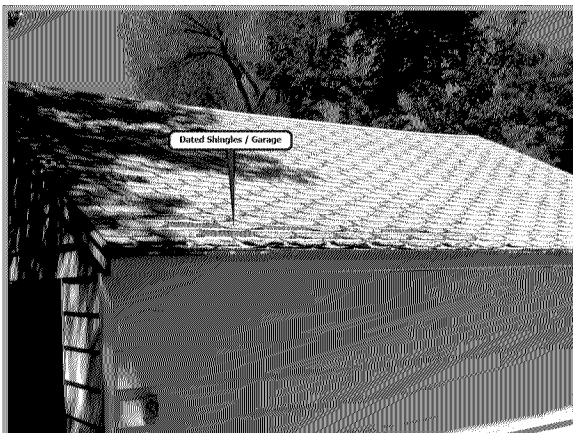
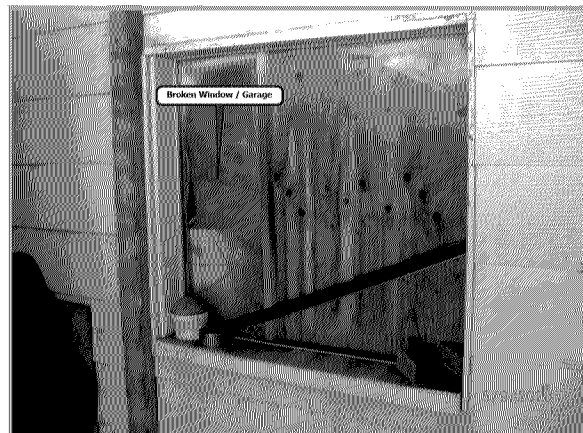
Photograph Addendum

Borrower	N/A					
Property Address	285 N 100 E					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client	N/A					

**Subject 2-Garage****Subject Street View 1****Subject Street View 2****Living Room****Kitchen****Nook**

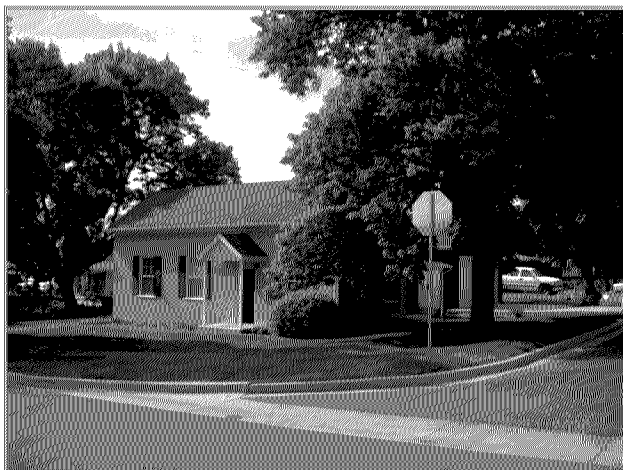
Photograph Addendum

Borrower	N/A					
Property Address	285 N 100 E					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client	N/A					

**Bedroom 1****Bedroom 2****0.75 Bathroom****Laundry Room****Deferred Maintenance****Deferred Maintenance**

Comparable Photo Page

Borrower	N/A						
Property Address	285 N 100 E						
City	Centerville	County	Davis	State	UT	Zip Code	84014
Lender/Client	N/A						

**Comparable 1**

91 E Center St
 Prox. to Subject 0.19 miles S
 Sales Price 240,000
 Gross Living Area 940
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res
 View Nghbrhd/Mntns
 Site 8712 sf
 Quality Stucco
 Age 119

**Comparable 2**

665 S 400 W
 Prox. to Subject 0.82 miles SW
 Sales Price 265,000
 Gross Living Area 1,952
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Adv;Res;Busy Rd
 View Nghbrhd/Mntns
 Site 13939 sf
 Quality Siding
 Age 72

**Comparable 3**

97 Tartarian Cir
 Prox. to Subject 2.33 miles SE
 Sales Price 329,000
 Gross Living Area 1,565
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location N;Res
 View Nghbrhd/Mntns
 Site 16553 sf
 Quality Brick
 Age 66

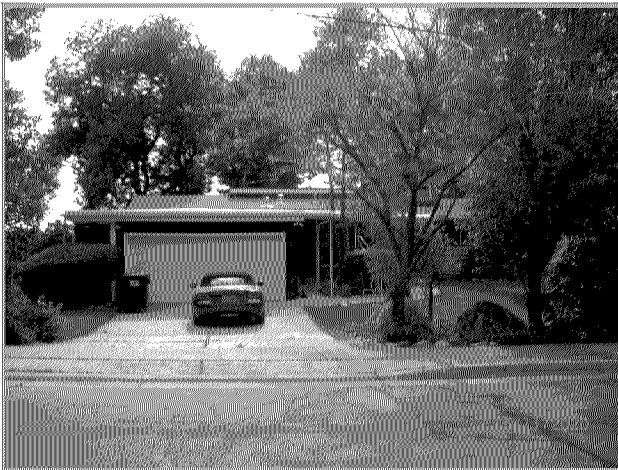
Monte D. Roberto

Comparable Photo Page

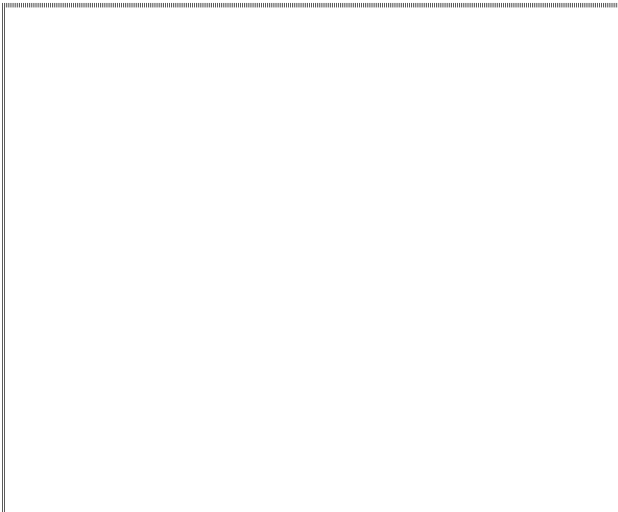
Borrower	N/A						
Property Address	285 N 100 E						
City	Centerville	County	Davis	State	UT	Zip Code	84014
Lender/Client	N/A						

**Comparable 4**

570 E 400 S
 Prox. to Subject 0.64 miles SE
 Sales Price 372,500
 Gross Living Area 1,348
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location N;Res
 View Nghbrhd/Mntns
 Site 18731 sf
 Quality Siding
 Age 113

**Comparable 5**

975 N 400 E
 Prox. to Subject 0.57 miles NE
 Sales Price 400,000
 Gross Living Area 1,377
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location Adv;Res;Busy Rd
 View Nghbrhd/Mntns
 Site 27007 sf
 Quality Brick
 Age 64

**Comparable 6**

Prox. to Subject
 Sales Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Monte D. Roberts

Aerial Map

Borrower	N/A						
Property Address	285 N 100 E						
City	Centerville	County	Davis	State	UT	Zip Code	84014
Lender/Client	N/A						

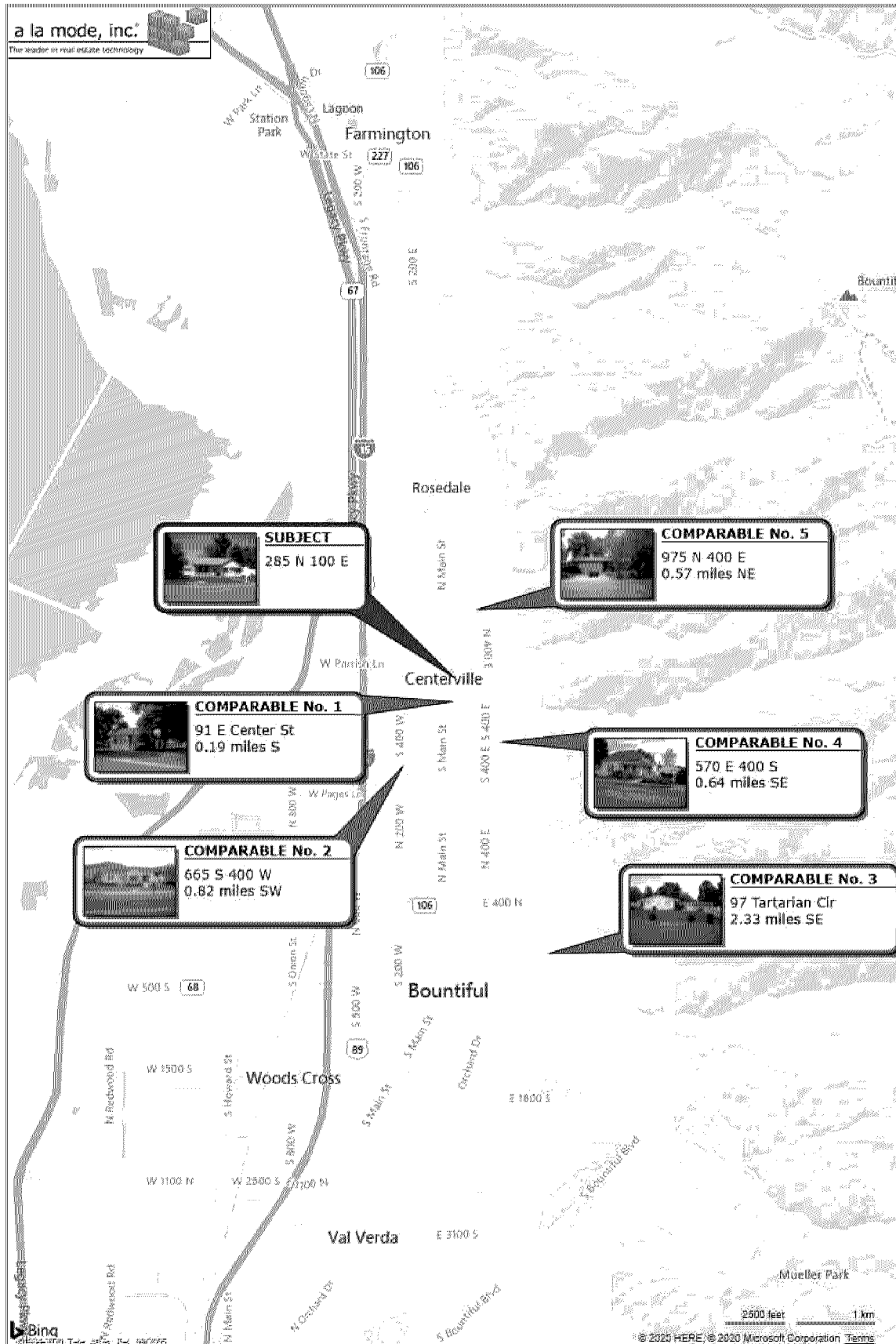


Monte D. Roberts

Serial# D0872C55
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Location Map

Borrower	N/A						
Property Address	285 N 100 E						
City	Centerville	County	Davis	State	UT	Zip Code	84014
Lender/Client	N/A						



Monte D. Roberts

Serial# D0872C55
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Flood Map

Borrower	N/A				
Property Address	285 N 100 E				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client	N/A				

InterFlood

by a la mode

Prepared for Metric Appraisals, LLC

285 N 100 E

Centerville, UT 84014

**MAP DATA**

FEMA Special Flood Hazard Area: **No**
 Map Number: **49011C0392E**
 Zone: **X**
 Map Date: **June 18, 2007**
 FIPS: **49011**

MAP LEGEND

- | | |
|--------------------------------------|-----------------|
| Areas inundated by 500-year flooding | Protected Areas |
| Areas inundated by 100-year flooding | Floodway |
| Velocity Hazard | Subject Area |

Powered by CoreLogic®

Assumptions, Limiting Conditions & Scope of Work

Centerville City

File No.: 051020-042

Property Address: 285 N 100 E	City: Centerville	State: UT	Zip Code: 84014
Client: Centerville City	Address: 250 N. Main Street, Centerville, UT 84014		
Appraiser: Monte D. Roberts	Address: P.O. Box 1161, Bountiful, UT 84011-1161		

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.

- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.

- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.

- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.

- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.

- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.

- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.

- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.

- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.

- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate. The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

The 'Clarification of Scope of Work for the 1004MC Market Conditions Addendum' (COSOW 1004MC Addendum) provides specifics as to the development of the 1004MC Addendum along with any exceptions to the COSOW that may have been necessary to complete a credible report (see the attached COSOW 1004MC Addendum). I have not provided appraisal services regarding the property that is the subject of this report within the three-year period immediately preceding completion of this assignment. Additionally, there were adequate utilities available and in service at the time of the appraisal inspection.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.): None

Certifications

Centerville City

File No.: 051020-042

Property Address: 285 N 100 E	City: Centerville	State: UT	Zip Code: 84014
Client: Centerville City	Address: 250 N. Main Street, Centerville, UT 84014		
Appraiser: Monte D. Roberts	Address: P.O. Box 1161, Bountiful, UT 84011-1161		

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.

- My engagement in this assignment was not contingent upon developing or reporting predetermined results.

- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction

in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.

- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

DEFINITION OF MARKET VALUE *:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus.

Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: Jacob Smith	Client Name: Centerville City
E-Mail: jacobsm@centervilleut.com	Address: 250 N. Main Street, Centerville, UT 84014
APPRaiser  esign.alamode.com/verify	Serial: D0872C55
	
Appraiser Name: Monte D. Roberts	Supervisory or Co-Appraiser Name: _____
Company: Metric Appraisals, LLC	Company: _____
Phone: 801-631-5502 Fax: 000-000-0000	Phone: _____ Fax: _____
E-Mail: monteappraises@gmail.com	E-Mail: _____
Date Report Signed: 05/12/2020	Date Report Signed: _____
License or Certification #: 5757129-CG00 State: UT	License or Certification #: _____ State: _____
Designation: Certified General Appraiser	Designation: _____
Expiration Date of License or Certification: 11/30/2021	Expiration Date of License or Certification: _____
Inspection of Subject: ☒ Interior & Exterior ☐ Exterior Only ☐ None	Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None
Date of Inspection: 05/09/2020	Date of Inspection: _____

SIGNATURES

COSOW - GPRES2 Addendum

File No. 051020-042

Borrower	N/A					
Property Address	285 N 100 E					
City	Centerville	County	Davis	State	UT	Zip Code 84014
Lender/Client	N/A					

CLARIFICATION OF ASSUMPTIONS, LIMITING CONDITIONS, CERTIFICATIONS, AND SCOPE OF WORK

This addendum defines terms used in the appraisal process. It is not a modification of the assumptions, limiting conditions or certifications, but a "clarification" of the appraiser's actions with respect to generally accepted appraisal practice and USPAP.

The explanations discussed here (and in the body of the report), reference the Scope of Work, Assumptions and Limiting Conditions and Definition of Market Value in the (GP Residential Certifications Addendum). The intent is to further define, clarify, and document what the appraiser(s) did and or did not do in order to develop the value opinion, based on the complexity of this assignment &/or because of a supplementary agreement identified within the appraisal report.

Absent a written supplemental Scope of Work from the client (prior to the assignment), by formal engagement letter, the Scope of Work outlined here and within the report, is considered to be representative of what typical users of appraisal services would require and in general, what appraisers would provide as reasonable, acceptable and sufficient for the stated intended user's needs.

PURPOSE OF THE APPRAISAL: The purpose of this appraisal is to develop an opinion of market value for the subject property to assist in private financial decisions (i.e., asset valuation purposes). This appraisal is not to be used for Fannie Mae or Freddie Mac loan purposes. This appraisal cannot be used for tax purposes.

INTENDED USE / INTENDED USER & DISCLOSURE / DISTRIBUTION (Pg. 6, Cert. 21 & Cert. 23): Regardless of who paid for this assignment, the Intended User(s) of this appraisal report is the Lender/Client stated within the body of this report. This report may be inappropriate for use by parties other than the intended user and could place them at risk. Despite possession of the report, this appraisal should not be relied on by anyone other than the stated Intended User(s) and for the stated/intended purpose. ***The Intended Use is for private asset valuation purposes subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal form, and Definition of Market Value. No additional Intended Users are identified by the appraiser". Additionally, this appraisal cannot be used for tax evaluation purposes.***

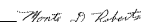
EXPOSURE TIME / MARKETING TIME: ***Adequate exposure time in the subject's market area is 30-60 days and the average marketing time in the competing neighborhood is currently under 3-months. Based on the subject's final opinion of value, the subject's exposure time is less than 3-months.***

HOUSING MARKET TRENDS & CONDITIONS (Pg. 1): Under "one-Unit Housing Trends", the boxes selected are based on an analysis of the neighborhood, as specified in "The Appraisal of Real Estate" (by the Appraisal Institute) and outlined in "Essential of Real Estate Economics" – Fifth Edition. For the 1004MC, the analysis reports trends of properties "competitive to the subject". See 1004MC Section.

SCOPE OF WORK (Pg. 4 & Pg. 5, Cert. 2): Item (1) – the appraiser(s) conducted a visual inspection of only the readily accessible areas of the property, viewing only those components of the property which were clearly visible from the ground or floor level. No tests were made of the mechanical, plumbing, and electrical systems; unless the Intended Use of the appraisal is for FHA appraisal purposes. Such tests are not within the standard appraisal guidelines. Comments on the condition of the foundation, roof, exterior, interior, floors, mechanical, plumbing, electrical, insulation and all other matters relating to the construction of the subject property are based on a casual observation only, which may have been limited by the placement of personal property furnishings, etc., so as to preclude observation of the items blocked by same. There was no observation of the attic (unless noted for FHA purposes), or components that are hidden within walls or other areas that would not be visible by a typical visitor to the home.

The report may rate the adequacy and or condition of the various items (based on observation only), however, it should be clearly understood that these statements are a guide for comparison purposes (as part of the valuation process) and do not represent a detailed analysis of the physical or operational condition of these items. The appraiser(s) is not an expert in these matters and any opinion stated is advisory based only upon observation. This report is not a home inspection. The reader or Intended User should not rely on this report to disclose condition and defects. Such knowledge goes beyond the scope of this appraisal and as such, comments on observed conditions given in this report should not be taken as a guarantee that a problem does not exist. The following chart will assist the reader in comprehending the scope of a complete visual inspection:

Complete Visual Inspection Includes	Complete Visual Inspection Does/Did NOT Include
-Readily accessible amenities	-Testing or activating mechanical systems & activating appliances (unless for FHA purposes)
-View readily observable exterior areas	-Observation of crawl spaces and attics (unless for FHA purposes)
-View readily observable interior areas	-Observation of areas not readily accessible
-Note quality of materials and workmanship	-Building code compliance issues
-Measure the exterior of the improvements	-Moving furniture or personal property
-Observe the floor plan and room layout	-Mold assessment
-Assess the functional utility of the property	-Removing (or moving) floor coverings
-Note the subject's conformity to the market area	-The testing or inspection of the well or septic system (unless for FHA purposes)
-Note style / design	-Reporting personal property
-Observe the general condition of the improvements, including a viewing of closets, windows, electrical switches, and doors	-Roof condition report beyond an observation from ground level
-Photograph exterior and view site around the improvements	-Radon assessment



COSOW - GPRES2 Addendum

File No. 051020-042

Borrower	N/A				
Property Address	285 N 100 E				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client	N/A				

Items (2, 3, 4, & 5): Where it states, "inspect the neighborhood", the observation was limited to driving through a representative number of streets in the area, reviewing maps and other appropriate data, and observing comparables from the street to determine the general factors that may influence the value of the subject property. It also included research to the extent defined in the sections below.

REPAIRS / DETERIORATION (Pg. 4, Item 5 & Pg.5, Cert. 2): The terms deficiency & livability are subjective. The appraiser(s) made an effort to report ONLY those repair items that, in the appraiser's opinion, affect safety, adequacy, and marketability of the subject property. Physical deterioration consistent with the age of the home has not been itemized, but considered in the approaches to value.

COST APPROACH (Pg. 5, Cert. 4): Is applicable when improvements are new, near new or are of an unusual construction method. This method is appropriate when sufficient land or building sites, etc., are available to a potential purchaser to make construction of improvements similar to the subject, a viable alternative to purchasing the subject. In areas where vacant sites (similar to the subject property in location, zoning, use and utility) are not available to a potential purchaser, use of the cost approach and reliability on the same as a value indicator is less credible. When the cost approach is not required (per USPAP) or deemed necessary to the development of a reliable value opinion, the cost approach is not appropriate, excluded and such exclusion has been so stated within the body of the report.

If the cost approach was used, it represents the "replacement cost estimate", and is for "valuation purposes only" and should not be relied upon for insurance purposes. The definition of "market value" is not consistent with the definition of "insurable value". If the cost approach was presented, a service such as "Marshall & Swift" (or similar source) was used to develop the estimate. The site value opinion results from extraction, allocation, the developmental method or from a review & analysis of sales of similar sites within the market area.

INCOME APPROACH (Pg. 5, Cert. 4): Is applicable when sufficient investor owned properties exist within the subject's immediate area or neighborhood and when investors regularly acquire such properties that are similarly desirable to the subject for the express purpose of the income they provide. While rentals may exist in any area, their presence is not proof of a viable rental and investor marketplace. As such, in areas dominated by "owner-occupied" units, it may be inappropriate to employ the income approach, unless the approach clearly represents the motivators and actions of investors in the marketplace as it relates to the subject property. If the approach is included, available data supported conclusions by the appraiser(s) that it was meaningful to the analysis and value opinion or it was required by the intended user or client. If the approach was not included, it was the appraiser's opinion that the data was insufficient to provide a meaningful conclusion.

EXTENT OF DATA RESEARCH-SALES / LISTINGS (Pg. 5, Cert. 5 thru 9): Sales & listings of the subject property and comparables were researched, verified, analyzed & reported in compliance with typical appraisal guidelines. Sales data (including listed, closed, pending and expired) of properties that are geographically, physically, functionally and economically similar to the subject property and that reflected current buyer and seller actions were researched and considered. If necessary and applicable, the appraiser(s) also researched comparable land and improved sales, income and expense information and construction costs; confirmed sales information (as noted under "EXTENT OF INFORMATION VERIFICATION"; (see next section) and analyzed the information in applying the approach(es) used.

According to typical appraisal methodologies (i.e., Bracketing & the Principle of Substitution) and depending upon the availability and reliability of various data sources while adhering to USPAP guidelines and as much as possible to client-imposed supplemental guidelines, the appraiser(s) used any combination of reasonably available information from city/county records, real estate agents, owner's comments, buyer's description, assessor's records, multiple listing service (MLS) data, brochures, listings on websites and visual observation to identify the relevant characteristics of the subject property. **Comparables presented reflect the most recent and similar physical, functional, economic and reasonable location characteristics compared to the subject and are relevant to the analysis of subject property.** These sales were adjusted to the subject to reflect the market's reaction (if any) to differences.

UTAH / NON-DISCLOSURE STATE: *It is important to note that the State of Utah is a non-disclosure state. That is, when a property sells, buyers and sellers are not required to disclose details of the exchange to any government authority. This precludes any independent verification of data. Privacy laws are invoked by a great deal of lenders and title companies when data is requested. When deeds are recorded, usually, only a normal amount appears on the consideration line.*

This report is based, in part, upon information assembled from a wide range of sources and, therefore, the incorporated sales data cannot be guaranteed. This non-disclosure also results in a significant volume of lost data due to "For Sale By Owner", and new construction sales information not available through multiple listing services. These factors occasionally contribute to higher than desired net and gross adjustments along with expanding geographical areas when searching for comparable data.

EXTENT OF INFORMATION VERIFICATION (Pg. 5, Cert. 10 & 13): Representative samples of disinterested sources for information and data verification include but are not limited to County/City online records – Recorder, Treasurer, Zoning, GIS, Online Assessor Property Databases – Sales, Property Characteristics – including measuring the subject (except for drive-by inspections), Personal observation – Condition, Property Owner, Location, Physical attributes, Real Estate Transaction Declaration documents – Sale date, Personal property. Flood zone determinations are from flood map services via A La Mode's online flood, census, and United States Postal Service (USPS) data available at the time of the assignment.

The appraiser(s) verified applicable information with sources "deemed to be reliable" and a disinterested party or corroborated with a third-party source to the extent such verification was possible in the time permitted by the client. In some cases, the motivations of the parties or other factors (terms, arms-length transactions, etc.) may not have been available. In this case, the data was accepted at "face value as factually accurate". The appraiser(s) did not review a survey of the subject site; did not check land records for recorded easements, and has reported only apparent easements and encroachments. Unless otherwise stated within the report, there was no confirmation of the subject being within the appropriate setbacks, as dictated by zoning, building, or other regulations.

PUBLIC / PRIVATE DATA SOURCES (Pg. 5, Cert. 12): My (our) appraisal practice is generally limited to Davis, Salt Lake, Weber, and Morgan Counties in Utah. I have access to public data via online county services; the WFR Multiple Listing Service; Marshall & Swift's national cost estimation service; flood data and maps along with private information contained within my office files that is considered necessary and appropriate for this assignment.

ADVERSE FACTORS (Pg. 4 item 5 & Pg. 5, Cert. 14): As cited in the "Assumptions & Limiting Conditions", is subjective and open to broad interpretation. Most properties will have a form of physical depreciation, deficiency, or livability issues, dependent upon the standards of the party observing the property. A wide-range of factors internal or external to the property may be "adverse" by someone's viewpoint.

Absent specific directives or guidelines from the client, the appraiser(s) made a visual inspection of the property at Monte D. Robertson (as cited elsewhere in the Scope of Work) and noted factors that may affect the marketability and livability to potential Monte D. Robertson based upon

COSOW - GPRES2 Addendum

File No. 051020-042

Borrower	N/A				
Property Address	285 N 100 E				
City	Centerville	County	Davis	State	UT Zip Code 84014
Lender/Client	N/A				

the appraiser's knowledge of the market and or as evidenced by sales of properties with similar or comparable conditions. Such items are noted in the report and the valuation approaches that were applied to the analysis.

Some buyers in the market may consider factors such as drug labs, registered sex offenders, criminal activity, interim rehabilitation facilities halfway houses, or similar uses as "adverse". Unless cited within the report the appraiser(s) has made no attempt to investigate or discover such activities as part of this assignment, unless such factors were readily apparent and obviously affecting the subject property as evidenced by market data. If the intended user has concerns in these areas, it is highly recommended that they secure this information from a reliable source.

THE VALUE OPINION: The value opinion stated in the report is based on my (our) analysis and considers the productivity, economic and physical conditions of the subject property only as of the effective date cited. As market conditions change, this value opinion may not be valid in another time. Personal property that may be included with a sale or transfer of the property were excluded from the value unless such items are necessary for the operations of the property (garage door remotes, pool remotes, etc.) and would normally be a part of the mechanical or operational equipment that is considered realty.

USE OF ELECTRONIC APPRAISAL DELIVERY SERVICES: If the Lender/Client directed that the appraiser transmit the content of this report via AppraisalPort or a similar delivery portal service, pursuant to user agreements, these services disclaim any warranty that the service provided will be error free. They advise that information reported to and by these services may be subject to transmission errors, and indicate that use of their service is at the user's sole risk. Accordingly, the Lender/Client should make its own determination as to the accuracy and reliability of any such service they employ. The appraiser(s) makes no representations and specifically disclaims any warranty regarding the accuracy or portrayal of content transmitted via AppraisalPort or any similar service or their reliability. The appraiser uses such technology at the specific direction and sole risk of the Lender/Client. At its request, the Lender/Client may obtain a true copy of the original report directly from the appraiser via email (PDF), mail or other means.



FROM:

Monte D. Roberts
Metric Appraisals, LLC
PO Box 1161
Bountiful, UT 84011-1161

Telephone Number: (801) 631-5502

Fax Number:

INVOICE**INVOICE NUMBER**

2672

DATE

05/12/2020

REFERENCE

Internal Order #: 051020-042
Lender Case #: Centerville City
Client File #: Centerville City
Main File # on form: 051020-042
Other File # on form: Centerville City
Federal Tax ID:
Employer ID: 68-0612375

TO:

Jacob Smith
Centerville City
250 N. Main Street
Centerville, UT 84014

Telephone Number: 801-677-6434

Fax Number:

Alternate Number:

E-Mail: jacobs@centervilleut.com

DESCRIPTION

Lender: N/A Client: Centerville City
Purchaser/Borrower: N/A
Property Address: 285 N 100 E
City: Centerville
County: Davis State: UT Zip: 84014
Legal Description: Lengthy - See the supplemental comments addendum.

FEES**AMOUNT**

GPRES2 - Full Appraisal

500.00

SUBTOTAL

500.00

PAYMENTS**AMOUNT**

Check #: Date: Description:
Check #: Date: Description:
Check #: Date: Description:

90 days past due will be subject-to a collections agency. Please pay promptly.

SUBTOTAL**TOTAL DUE**

\$

500.00

Report Verification

This appraisal report has been electronically signed. It is as valid and legally enforceable as a wet ink signature on paper. In addition, advanced third party identify verification from Equifax has been used to ensure that the appraiser signing this report is really who they say they are. You can also verify that the salient data points of the report have not been altered in any way.

To verify the integrity of this document:

1. Visit esign.alamode.com/verify
2. Enter the Serial Number and Signer Name for this document listed below and click Verify.
3. A verification report will be generated showing the profile of the appraiser(s) who signed the report, the date and time the signature were applied, and the salient data from the report at the time of signing.
4. Verify the salient data matches the data in this report to quickly reveal if any tampering has taken place.
5. Optionally, upload the PDF version of this report to confirm it exactly matches the report when it was signed.

The report below is an example of what you would see when verifying the report.

Salient Data:	
Date of Sale:	N/A
Borrower:	N/A
Lender:	N/A
Size (Sq.Ft):	1,100
Price Per Square Foot:	0
Location:	N;Res
Age:	67
Condition:	Average
Total Rooms:	5
Bedrooms:	2
Baths:	1.0
Appraiser:	Monte D. Roberts
Effective Date of Value ('as of'):	05/09/2020
Final Opinion of Value:	300,000
Signer 1:	Signer 2:
Monte D. Roberts	
P.O. Box 1161, Bountiful, UT 84011-1161	
Signature:	Signature:
Serial #: D0872C55	Serial #:
Date Signed: 05/12/2020	Date Signed:

Form SDVERIFY2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE



14425 South Center Point Way Bluffdale, Utah 84065
Phone (801) 501-0583 | Fax (801) 501-0584

Phase I Environmental Site Investigation

285 N. 100 E.
285 N. 100 E., Centerville, UT 84014



GeoStrata Job No. 349-006

September 16, 2020

Prepared for:

Centerville City
Attention: Kevin Campbell, P.E. - City Engineer
250 North Main Street
Centerville City, UT 84014



14425 South Center Point Way Bluffdale, Utah 84065
T: (801) 501-0583 ~ F: (801) 501-0584

Prepared for:

Centerville City
Attn: Kevin Campbell, P.E. - City Engineer
250 North Main Street
Centerville City, UT 84014

Centerville City
285 N. 100 E.
Centerville, UT 84014

Parcel Number: 020990005

GeoStrata Job No. 349-006

A handwritten signature in black ink, appearing to read "JS" with a checkmark-like flourish.

James Sage
Environmental Scientist

A handwritten signature in black ink, appearing to read "Mike Vorkink" with a long horizontal flourish.

Mike Vorkink, P.G.
Senior Geologist

GeoStrata
14425 South Center Point Way
Bluffdale, UT 84065
(801) 501-0583

September 16, 2020

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Plate 26	Target Property Photos, Photos 26-1 and 26-2
Plate 27	Target Property Photos, Photos 27-1 and 27-2
Plate 28	Target Property Photos, Photos 28-1 and 28-2

ABBREVIATIONS

General Abbreviations

AAI	All Appropriate Inquiry
AST	Aboveground Storage Tank
ASTM	American Society for Testing and Materials
AUL	Activity and Use Limitations
BGS	Below Ground Surface
CERCLA	Comprehensive Environmental Response, Compensation, and Liability Act
CFR	Code of Federal Regulation
CREC	Controlled Recognized Environmental Conditions
EDR	Environmental Data Resources, Inc.
EPA	Environmental Protection Agency
ESA	Environmental Site Assessment
FEMA	Federal Emergency Management Agency
ftmsl	Feet above mean sea level
FWS	United States Fish & Wildlife Service
GPO	United States Government Publishing Office
HREC	Historical Recognized Environmental Conditions
LBP	Lead-based Paint
LUST	Leaking Underground Storage Tank
NESHAP	National Emissions Standard for Hazardous Air Pollutants
NRCS	National Resource Conservation Service
NWI	National Wetlands Inventory
PAHs	Pronuclear Aromatic Hydrocarbons
PCB's	Polychlorinated Biphenyls
RCRA	Resource Conservation and Recovery Act
REC	Recognized Environmental Conditions
TSCA	Toxic Substance Control Act
USDA	United States Department of Agriculture
USGS	United States Geological Survey
UST	Underground Storage Tank
VOC's	Volatile Organic Compounds

Target Property Abbreviations

UGS	Utah Geologic Survey
UDWR	https://waterrights.utah.gov/
UDEQ	Utah Department of Environmental Quality
DCHD	Davis County Health Department
SDMF	South Davis Metro Fire
DCA	Davis County Assessor

EXECUTIVE SUMMARY

Based on the standard research methods and resultant information contained within this Phase I Environmental Site Assessment (ESA), GeoStrata has researched the Property at 285 N. 100 E., Centerville, UT 84014 in an attempt to identify Recognized Environmental Conditions (REC's) in accordance with the EPA's All Appropriate Inquiry (AAI) Standard and in compliance with the American Society for Testing and Materials (ASTM) Practice E1527-13. Any exceptions to, or deletions from, this practice are described in this report.

Target Property Information

GeoStrata Project Number: 349-006

Centerville City
250 North Main Street
Centerville City, UT 84014

One (1) Davis County Assessor Parcel

Parcel Number: 020990005

Centerville, UT 84014

The Target Property is comprised of one (1) Davis County Assessor Parcel totaling approximately 0.56 acres at 285 N. 100 E., Centerville, UT 84014 (Appendix B – Plates 1 & 2) and is located as Davis County Assessor Parcel: 020990005, Appendix C - Plate 3 (DCA, 2020).

Four (4) structures were observed on the Target Property. They are a residential ranch hom, a detached two car garage, and two (2) storage sheds on the Target Property.

Name of Environmental Professional for Project: James R Sage

Name of Site Inspector for Project: James R Sage

Name of Project Reviewer for Project: Mike Vorkink, P. G.

Findings

A recognized environmental condition (REC)—the presence or likely presence of any hazardous substances or petroleum products in, on, or at a property: (1) due to release to the environment; (2) under conditions indicative of a release to the environment; or (3) under conditions that pose a material threat of a future release to the environment. De minimis conditions are not recognized environmental conditions. The following was identified during this Phase I ESA Investigation.

- GeoStrata did not reveal evidence of recognized environmental conditions (REC's) regarding the Target Property during this Phase I ESA Investigation.

A historical recognized environmental condition (HREC)—a past release of any hazardous substances or petroleum products that has occurred in connection with the property and has been addressed to the satisfaction of the applicable regulatory authority or meeting unrestricted use criteria established by a regulatory authority, without subjecting the property to any required controls (for example, property use restrictions, activity and use limitations, institutional controls, or engineering controls).

- GeoStrata did not reveal evidence of recognized historical environmental conditions (HREC's) regarding the Target Property during this Phase I ESA Investigation.

RON'S SERVICE		LUST	U000557842
278 N MAIN ST		UST	N/A
CENTERVILLE, UT 84014			
Site 1 of 2 in cluster A			
LUST:			
Name:	RON'S SERVICE		
Address:	278 N MAIN ST		
City,State,Zip:	CENTERVILLE, UT 84014		
Facility ID:	3000168		
Release Id:	KVZ		
Closed Date:	05/14/1999		
Notification Date:	02/01/1999		
Owner Name:	RONALD T RANDALL		
Owner Address:	1247 N MAIN		
Owner City:	CENTERVILLE		
Owner State:	UT		
Owner Zip:	84014		
Owner City,St,Zip:	CENTERVILLE, UT 84014		
Project Manager:	[Edward Fall]		
UST:			
Name:	RON'S SERVICE		
Address:	278 N MAIN ST		
City,State,Zip:	CENTERVILLE, UT 84014		
Facility ID:	3000168		
Owner Name:	RONALD T RANDALL		
Owner Address:	1247 N MAIN		
Owner City,St,Zip:	CENTERVILLE, UT 84014		
Owner Phone:	(801) 295-3648		
Total Tanks:	4		
Closed Tanks:	4		

A controlled recognized environmental condition (CREC)—a recognized environmental condition resulting from a past release of hazardous substances or petroleum products that has been addressed to the satisfaction of the applicable regulatory authority (for example, as evidenced by the issuance of a no further action letter or equivalent, or meeting risk-based criteria established by regulatory authority), with hazardous substances or petroleum products allowed to remain in place subject to the implementation of required controls (for example, property use restrictions, activity and use limitations, institutional controls, or engineering controls).

- GeoStrata did not reveal any evidence of controlled recognized environmental conditions (CREC's) regarding the Target Property during this Phase I ESA Investigation.

An environmental issue is an observation made of the Target Property through the literature and/or interview process and/or during the On-Site Field Investigation that, does not qualify as a REC; however, merits further investigation and delineation.

- GeoStrata did not reveal evidence of possible environmental issues regarding the Target Property during this Phase I ESA Investigation.

NOTE: This summary is not intended to replace the report of which it is part and should not be used separately from the report. The summary omits several details, any one of which could be crucial to the proper application of this report.

PHASE I ENVIRONMENTAL SITE ASSESSMENT
Centerville, UT 84014
0.56 ACRES
349-006

1.0 INTRODUCTION

The objective of this Phase I ESA was to perform an appropriate inquiry into the past ownership and uses of the Target Property at 285 N. 100 E. (Target Property) located in Centerville, UT 84014, consistent with good commercial or customary practice as outlined by the ASTM in “Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment Process”, Designation E1527-13. The purpose of this Phase I ESA was to identify, to the extent feasible, adverse environmental conditions including recognized environmental conditions (REC’s) and/or environmental issues at the Target Property.

The ASTM E1527-13 standard specifies that the purpose of the Phase I ESA is to identify REC’s, including historical recognized environmental conditions (HREC’s), and controlled recognized environmental conditions (CREC’s) that may exist at a Target Property. A REC is the presence or likely presence of any hazardous substances or petroleum products in, on, or at a property. They can exist from a release to the environment; under conditions indicative of a release to the environment; or under conditions that pose a material threat of a future release to the environment.

ASTM defines a “HREC” as a REC that has occurred regarding the property but has been addressed to the satisfaction of the applicable regulatory authority and meets unrestricted use criteria established by a regulatory authority, without subjecting the property to any required controls (for example, property use restrictions, activity and use limitations, institutional controls, or engineering controls). Before calling the past release a HREC, the environmental professional must determine whether the past release is a REC when the current Phase I ESA is conducted (for example, if there has been a change in the regulations). If the EP considers the past release to be a REC at the time the Phase I ESA is conducted, the condition shall be included in the conclusions section of the report as a REC.

ASTM defines a “CREC” as a REC resulting from a past release of hazardous substances or petroleum products that has been addressed to the satisfaction of the applicable regulatory authority (for example, as evidenced by the issuance of a no further action letter or equivalent, or meeting risk-based criteria established by regulatory authority), but with hazardous substances or petroleum products allowed to remain in place subject to the implementation of required controls (for example, property use restrictions, activity and use limitations, institutional controls, or engineering controls).

De minimis conditions are not REC’s. The term includes hazardous substances or petroleum products even under conditions in compliance with laws. As indicated, the term REC does not include de minimis conditions, which generally do not present a material risk to human health and would not likely be subject to enforcement action if brought to the attention of governmental agencies.

An environmental issue is an observation made of the Target Property through the literature and/or interview process and/or during the On-Site Field Investigation that, does not qualify as a REC; however, merits further investigation and delineation.

This ESA was conducted in accordance with our written approval from Kevin Campbell, P.E. - City Engineer on August 27, 2020. The scope of work conducted during this Phase I ESA consisted of a visual reconnaissance of the Target Property located in Centerville, UT 84014, interviews with key individuals,

and review of reasonably ascertainable documents. All conclusions offered in this ESA report are professional opinions based on data described herein.

1.1- Limitations and Exceptions of Assessment

It is dictated in ASTM E1527-13 that record information varies from source to source. The user or environmental professional is not obligated to identify, obtain, or review every possible source that might exist with respect to a property. Instead, ASTM identifies record information that is reasonably ascertainable from standard sources. "Reasonably ascertainable" means: (1) Information that is publicly available; (2) Information that is obtainable from its source within reasonable time and cost constraints; and (3) Information that is practicably reviewable.

The All Appropriate Inquiries (AAI) Phase I Environmental Site Assessment Report work that was performed in accordance with ASTM E1527-13 and accepted professional standards. It was conducted at the time and location in which the services were provided and given the schedule and budget constraints established by the client. No other representations, warranties or guarantees are made concerning the accuracy or completeness of the data or conclusions contained within this report, including no assurance that this work has uncovered all potential and actual liabilities and conditions associated with the identified property.

This report provides an assessment of selected environmental conditions associated with the Target Property at the time the work was conducted and is based on information obtained by and/or provided to GeoStrata at that time. This report presents findings of a scientific and technical nature. It does not and shall not be construed to offer a legal opinion or representations as to the requirements of, nor compliance with, environmental laws, rules, regulations or policies of Federal, state, provincial or local governmental agencies. There are no assurances regarding the accuracy and completeness of this information. All information received from the client or third parties in the preparation of this report has been assumed by GeoStrata to be correct. GeoStrata assumes no responsibility for any deficiency or inaccuracy in information received from others.

This report has been prepared for the exclusive use of Centerville City and any use of or reliance on this report by any third party is prohibited. GeoStrata assumes no responsibility for losses, damages, liabilities or claims, howsoever arising, from third party use of this report.

The information presented in this report shall not be interpreted as a warranty as to the presence or non-presence of recognized environmental conditions regarding the property. Our services consist of professional opinions made in accordance with generally accepted principles and practices set forth in ASTM E1527-13. This warranty is in lieu of all other warranties either expressed or implied.

1.2 - Environmental Professionals

This Phase I ESA was conducted by, or under the supervision of, an individual that meets the ASTM definition of an Environmental Professional (EP). The credentials of the EP and other key GeoStrata personnel involved in conducting this Phase I ESA are provided in Appendix A.

2.0 SITE DESCRIPTION

2.1 - Location

The Target Property is comprised of one (1) Davis County Assessor Parcel totaling approximately 0.56 acres at 285 N. 100 E., Centerville, UT 84014 (Appendix B – Plates 1 & 2) and is located as Davis County Assessor Parcel: 020990005, Appendix C - Plate 3 (DCA, 2020).

2.2 - Site and Vicinity General Characteristics

The Target Property currently exists as one (1) Davis County Assessor Parcel Residential parcel Four (4) structures were observed on the Target Property. They are a residential ranch hom, a detached two car garage, and two (2) storage sheds on the Target Property. Four (4) structures were observed on the Target Property. They are a residential ranch hom, a detached two car garage, and two (2) storage sheds on the Target Property.

2.3 - Physical Setting Sources

2.3.1 - Geology

The Target Property is located at an elevation of approximately 4,298 feet within Davis County Assessor and lies on the eastern edge of the Basin and Range Province with the Middle Rocky Mountain Province beginning with the Wasatch Mountains just to the east (Henry & Mossa 1995).

The 1:100,000 interactive Geologic Map on the UGS website, GEOLOGIC MAP OF THE SALT LAKE CITY 30' x 60' QUADRANGLE, NORTH-CENTRAL UTAH, AND UINTEA COUNTY, WYOMING – 1990 was reviewed. The Target Property is mapped as containing Silt and Clay Deposits of Regressive Phase of Lake Bonneville (Pleistocene)– (Qpc). A section of the 1:100,000 map of the geology at the Target Property is in Appendix D – Plate 4, with descriptions below.

Qpc: Silt and Clay Deposits of Regressive Phase of Lake Bonneville (Pleistocene) Sandy clay to clayey silt and silty clay. Massive to thinly bedded. Includes deposits attributed by Miller (1980) to Stansbury lake stand. Thickness 2-5 m.

2.3.2 - Soil Survey Characterization

The online National Resource Conservation Service (NRCS) was used to identify the soil units that are present at the Target Property (NRCS 2020). The map indicated that one (1) unit is present at the Target Property (Appendix D –Plate 5). The unit is as follows:

- KgC – Kilburn gravelly sandy loam, 3 to 6 percent slopes – 100 %

2.3.3 - Topographic Map

The Target Property is in the northwest quarter of the southeast quarter of Section 07, Township 02 North, and Range 01 East of the Salt Lake Base and Meridian. GeoStrata reviewed the Target Property topography on the United States Geologic Survey (UGGS), Farmington, 7.5 Minute Quadrangles, 2014. Based on the map, the Target Property is situated at an approximate elevation of 4,298 famsl and is relatively flat with a gentle slope from the east to the west on the Target Property. The regional area was identified to be sloping the same as the Target Property towards the Great Salt Lake (USGS 2020) (Appendix D – Plate 6).

2.3.4 - Surface Water

Surface water was not indicated in the literature search and was not observed on the Target Property during the physical Target Property visit.

2.3.5 - Hydrology

Groundwater near the Target Property is assumed to be 10 to 15-feet below ground surface (bgs). The groundwater flow is modeled to flow from the east to the west towards the Great Salt Lake (DWR 2020).

2.3.6 - Flood Hazard Potential

The on-line Federal Emergency Management Agency (FEMA) flood insurance rate map for the Target Property and surrounding area was reviewed. The Target Property mapped as being in both Zone X – Area of Minimal Flood Hazard (NE $\frac{3}{4}$ of the Target Property) and 0.2 Percent Annual Chance Flood Hazard (SW $\frac{1}{4}$ of the Target Property) (FEMA 2020) (Appendix D – Plate 9).

2.3.7 - Wetlands Potential

The National Wetlands Inventory (NWI) maps produced by the U.S. Fish & Wildlife Service (FWS) online Wetlands Interactive Mapper was reviewed for identified wetland areas at the Target Property. This map did not indicate the presence of wetlands on the Target Property, (FWS 2020) (Appendix D – Plate 10). During the site walk GeoStrata did not observe evidence of wetlands on the Parcel at the Target Property.

2.4 - Current Uses of the Property

The Target Property is comprised of one (1) Davis County Assessor Parcel totaling approximately 0.56 acres at 285 N. 100 E., Centerville, UT 84014 (Appendix B – Plates 1 & 2) and is located as Davis County Assessor Parcel: 020990005, Appendix C - Plate 3 (DCA, 2020). The Target Property has historically been used for Parcel Residential parcel

2.5 - Descriptions of Structures, Roads, Other Improvements on the Site

Four (4) structures were observed on the Target Property. They are a residential ranch hom, a detached two car garage, and two (2) storage sheds on the Target Property

There are no water rights associate with the Target Property. (UDWR 2020).

Table 2.1 - Current Uses of Adjoining Properties

Adjoining to the:	Current Use:
North	Park (Founders Park/William R Smith)
East	Educational (Centerville Elementary)
South	Commercial (Centerville City Community Center & City Hall)
West	Commercial (Ron's Service Station)

3.0 RECORDS REVIEW

3.1 - Historical Use Information on the Target Property

The following sources were utilized to research historical uses of the Target Property. Dates for information obtained are listed in Table 3.1.

- Historical Certified Sanborn Maps
- Aerial photography
- Topographic Maps
- Historical City Directories
- County Assessor
- Interviews

Table 3.1 – Target Property Data Access Summary

Source	Pre-1940's	1940's	1950's	1960's	1970's	1980's	1990's	2000's	2010's	2020's
Historical Certified Sanborn Maps										
Aerial Photography			x	x	x	x	x	x	x	
Topographic Maps	x		x	x	x		x		x	
Historical City Directories							x	x	x	x
County Assessor										x
Interviews										

3.2 - Historical Sanborn Fire Insurance Maps for the Target Property

According to the EDR database search, there are zero (0) Historical Sanborn Fire Insurance Map identified for the Target Property (Appendix E - EDR 2020d).

3.3 - Aerial Photograph Review for the Target Property

Aerial photographs were examined to determine the use of the Target Property, to the extent identified. Aerial photographs dated 2016, 2011, 2006, 1993, 1980, 1977, 1975, 1965, 1962, 1958, and 1950 were reviewed through EDR provided aerial photographs (EDR 2020b). Use of the Target Property through the years using Aerial Photographs is summarized in Table 3.3.

Table 3.3 – Target Property Aerial Photography Summary

Year	Description
2016	Residential
2011	Residential
2006	Residential
1993	Residential
1980	Residential
1977	Residential
1975	Residential
1965	Residential
1962	Residential
1958	Residential
1950	Vacant/Undeveloped

3.4 - Historic Topographic Map Review for the Target Property

Historical topographic maps were examined to determine the use of the Target Property, to the extent identified. Historical topographic maps dated 2014, 1998, 1975, 1969, 1956, 1952, 1928, and 1925 were reviewed through EDR provided aerial photographs (EDR 2020c). The 2014 historical topographic map is included in Appendix D - Plate 6. Use of the Target Property through the years using Historical Topographic Maps is summarized in Table 3.4.

Table 3.4 – Historic Topographic Summary for the Target Property

Year	Historic Topographic Summary Description
2014	No Information
1998	No Information
1975	Occupied
1969	Occupied
1956	No Information
1952	No Information
1928	No Information
1925	No Information

3.5 - Historical City Directory Review for the Target Property

Historic City Directories were available and reviewed for the Target Property. The area of the Target Property was reviewed in the Historic City Directories from 2017, 2014, 2010, 2005, 2000, 1995, and 1992 (EDR 2020e).

Table 3.5 – Historical City Directory Summary for the Target Property

Year	Historical City Directory Summary Description
2017	Unidentified
2014	RANDALL, DEWAYNE T
2010	RANDALL, DEWAYNE T

Year	Historical City Directory Summary Description
2005	RANDALL, DEWAYNE T
2000	RANDALL, DEWAYNE T
1995	RANDALL, DEWAYNE T
1992	RANDALL, DEWAYNE T

3.6 - Historical Use Information on Adjoining Properties (to the extent identified)

The following sources were utilized to research historical uses of the adjoining properties. Dates for information obtained are listed in Table 3.6.

- Aerial photography
- Historical City Directories
- Historical Topographic Maps

Table 3.6 - Data Access Summary for Adjoining Properties

Source	Pre-1930's	1930's	1940's	1950's	1960's	1970's	1980's	1990's	2000's	2010's
Aerial Photographs			x	x	x	x	x	x	x	
Historical Topographic Maps	x		x	x	x		x		x	
Historic City Directories							x	x	x	x

3.7 - Aerial Photograph Review for the Adjoining Properties

Aerial photographs were examined to determining the use of the Target Property, to the extent identified. Aerial photographs dated 2016, 2011, 2006, 1993, 1980, 1977, 1975, 1965, 1962, 1958, and 1950 were reviewed through EDR provided aerial photographs (EDR 2020b). Use of the Adjoining Properties through the years using Aerial Photographs is summarized in Table 3.7.

Table 3.7 - Aerial Photography for Adjoining Properties Summary

Year	Description			
	North	East	South	West
2016	City Park	Elementary School	City Hall	Commercial
2011	City Park	Elementary School	City Hall	Commercial
2006	City Park	Elementary School	City Hall	Commercial
1993	City Park	Elementary School	City Hall	Commercial
1980	City Park	Elementary School	Orchard & Vacant/Undeveloped	Commercial
1977	City Park	Elementary School	Orchard & Vacant/Undeveloped	Commercial
1975	City Park	Elementary School	Orchard & Vacant/Undeveloped	Commercial
1965	City Park	Elementary School	Orchard & Vacant/Undeveloped	Commercial
1962	City Park	Elementary School	Orchard & Vacant/Undeveloped	Commercial
1958	Vacant/Undeveloped	Elementary School	Orchard & Vacant/Undeveloped	Commercial
1950	Vacant/Undeveloped	Elementary School	Vacant/Undeveloped	Commercial

3.8 - Historical Topographic Map Review for Adjoining Properties

Historical topographic maps were examined to determining the use of the Adjoining Properties, to the extent identified. Historical topographic maps dated 2014, 1998, 1975, 1969, 1956, 1952, 1928, and 1925 were reviewed through EDR provided aerial photographs (EDR 2020c). The 2014 historical topographic map is included as in Appendix D - Plate 6. Use of the Adjoining Properties through the years using Historical Topographic Maps is summarized in Table 3.8.

Table 3.8 – Historical Topographic Summary for Adjoining Properties

Year	Description			
	North	East	South	West
2014	No Information	No Information	Occupied	No Information
1998	No Information	Occupied	Occupied	No Information
1975	Occupied	Occupied	Occupied	Occupied
1969	Occupied	Occupied	Occupied	Occupied
1956	Occupied	Occupied	Occupied	Occupied
1952	Occupied	Occupied	Occupied	Occupied
1928	No Information	No Information	No Information	No Information
1925	No Information	No Information	No Information	No Information

3.9 - Historical City Directory Review for the Adjoining Properties

Historical City Directories were available and reviewed for the Adjoining Properties. The Adjoining Properties were reviewed in the Historical City Directories from 2017, 2014, 2010, 2005, 2000, 1995, and 1992 (EDR 2020e).

Table 3.9 – Historic City Directory Summary for the Adjoining Property

Year	Description			
	North	East	South	West
2017	UNIDENTIFIED	Centerville Elementary	CENTERVILLE CITY CORPORATION	0 1 1 2 3 24 HR LOCKSMITH
2014	UNIDENTIFIED	Centerville Elementary	CENTERVILLE CITY CORPORATION; & SUMMERS, KENDALL	RON'S SERVICE STATION
2010	UNIDENTIFIED	Centerville Elementary	CENTERVILLE ADMINISTRATION; CENTERVILLE CITY MANAGER; CENTERVILLE FINANCE DEPT;	RON'S SERVICE STATION

Year		Description		
			CENTERVILLE JUSTICE COURT; CENTERVILLE POLICE DEPT; & OCCUPANT UNKNOWN,	
2005	UNIDENTIFIED	Centerville Elementary	CENTERVILLE POLICE DEPARTMENT	RON'S SERVICE STATION
2000	UNIDENTIFIED	Centerville Elementary	CENTERVILLE CITY OF CITY MANAGER; CENTERVILLE CITY OF JUSTICE OF THE PEACE COURT; & CENTERVILLE CITY OF PUBLIC SAFETY	RON'S SERVICE STATION
1995	UNIDENTIFIED	Centerville Elementary	UNIDENTIFIED	RON'S SERVICE STATION
1992	UNIDENTIFIED	Centerville Elementary	UNIDENTIFIED	RON'S SERVICE STATION

3.10 - Standard Environmental Record Sources, Federal and State

GeoStrata contracted Environmental Data Resources, Inc., (EDR) to conduct government database research to identify hazardous substance or petroleum product storage or release sites within the ASTM-specified minimum search distances from the Target Property. The results of the database search are summarized below and in the "Executive Summary" section of the EDR report. Plotted locations of sites identified are approximated. The EDR report is included in Appendix E, (EDR 2020a).

3.10.1 - Target Property Search

TARGET PROPERTY SEARCH RESULTS

The target property **was not listed** in any of the databases searched by EDR.

3.10.2 - Databases with No Mapped Sites

No mapped sites were found in EDR's search of available ("reasonably ascertainable") government records either on the target property or within the search radius around the target property for the following databases:

3.10.3 – Standard Environmental Records

Federal NPL site list

NPL - National Priority List

Proposed NPL - Proposed National Priority List Sites

NPL LIENS - Federal Superfund Liens

Federal Delisted NPL site list

Delisted NPL - National Priority List Deletions

Federal CERCLIS list

FEDERAL FACILITY Federal Facility Site Information listing

Federal RCRA non-CORRACTS TSD facilities list***Federal RCRA generators list***

RCRA-LQG RCRA - Large Quantity Generators

RCRA-SQG RCRA - Small Quantity Generators

RCRA-VSQG RCRA - Very Small Quantity Generators (Formerly Conditionally Exempt Small Quantity Generators)

Federal institutional controls / engineering controls registries

LUCIS - Land Use Control Information System

US ENG CONTROLS - Engineering Controls Sites List

US INST CONTROL - Sites with Institutional Controls

Federal ERNS list

ERNS - Emergency Response Notification System

State- and tribal - equivalent CERCLIS

SHWS - This state does not maintain a SHWS list. See the Federal CERCLIS list and Federal NPL list.

State and tribal landfill and/or solid waste disposal site lists

SWF/LF - Solid Waste Sites & Facilities

State and tribal leaking storage tank lists

LAST - Leaking Aboveground Storage Tank Listing

INDIAN LUST - Leaking Underground Storage Tanks on Indian Land

State and tribal registered storage tank lists

FEMA UST - Underground Storage Tank Listing

AST - Listing of Aboveground Storage Tanks

INDIAN UST Underground Storage Tanks on Indian Land

State and tribal institutional control / engineering control registries

INST CONTROL - Sites with Institutional Controls

State and tribal voluntary cleanup sites

VCP - Voluntary Cleanup & Redevelopment Act Application Tracking Report

INDIAN VCP - Voluntary Cleanup Priority Listing

State and tribal Brownfields sites

BROWNFIELDS - Brownfields Sites Listing

3.10.4 - Additional Environmental Records

Local Brownfield lists

US BROWNFIELDS A Listing of Brownfields Sites

Local Lists of Landfill / Solid Waste Disposal Sites

INDIAN ODI - Report on the Status of Open Dumps on Indian Lands

DEBRIS REGION 9 - Torres Martinez Reservation Illegal Dump Site Locations

ODI - Open Dump Inventory

IHS OPEN DUMPS - Open Dumps on Indian Land

Local Lists of Hazardous waste / Contaminated Sites

US HIST CDL - Delisted National Clandestine Laboratory Register

CDL - Meth Lab Locations

US CDL - National Clandestine Laboratory Register

PFAS - PFAS Site Information Listing

Local Land Records

LIENS 2 - CERCLA Lien Information

Records of Emergency Release Reports

HMIRS - Hazardous Materials Information Reporting System

SPILLS - Spills Data

SPILLS 90 -SPILLS 90 data from FirstSearch

Other Ascertainable Records

RCRA - NonGen / NLR RCRA - Non-Generators / No Longer Regulated

FUDS - Formerly Used Defense Sites

DOD - Department of Defense Sites

SCRD DRYCLEANERS - State Coalition for Remediation of Drycleaners Listing

US FIN ASSUR - Financial Assurance Information

EPA WATCH LIST - EPA WATCH LIST

2020 COR ACTION 2020 Corrective Action Program List

TSCA - Toxic Substances Control Act

TRIS - Toxic Chemical Release Inventory System

SSTS - Section 7 Tracking Systems

ROD - Records of Decision

RMP - Risk Management Plans

RAATS - RCRA Administrative Action Tracking System

PRP - Potentially Responsible Parties

PADS - PCB Activity Database System

ICIS - Integrated Compliance Information System

FTTS - FIFRA/ TSCA Tracking System - FIFRA (Federal Insecticide, Fungicide, & Rodenticide Act)/TSCA (Toxic Substances Control Act)

MLTS - Material Licensing Tracking System

COAL ASH DOE - Steam-Electric Plant Operation Data

COAL ASH EPA - Coal Combustion Residues Surface Impoundments List

PCB TRANSFORMER - PCB Transformer Registration Database

RADINFO Radiation Information Database

HIST FTTS FIFRA/TSCA Tracking System Administrative Case Listing

DOT OPS Incident and Accident Data

CONSENT Superfund (CERCLA) Consent Decrees
INDIAN RESERV Indian Reservations
FUSRAP Formerly Utilized Sites Remedial Action Program
UMTRA Uranium Mill Tailings Sites
LEAD SMELTERS Lead Smelter Sites
US AIRS Aerometric Information Retrieval System Facility Subsystem
US MINES - Mines Master Index File
ABANDONED MINES Abandoned Mines
FINDS Facility Index System/Facility Registry System
UXO Unexploded Ordnance Sites
ECHO Enforcement & Compliance History Information
DOCKET HWC Hazardous Waste Compliance Docket Listing
FUELS PROGRAM EPA Fuels Program Registered Listing
EMI - Division of Air Quality
EWA - Enforceable Written Assurances
Financial Assurance - Financial Assurance Information Listing
FUDS - Formerly Used Defense Sites
MMRP - Military Munitions Response Program
NPDES - Permitted Facilities Listing
TIER 2 - Tier 2 Facility Listing
UIC - UIC Site Location Listing
UOPF - Used Oil Permitted Facilities
MINES MRDS - Mineral Resources Data System

3.10.5 - EDR HIGH RISK HISTORICAL RECORDS

EDR Exclusive Records

EDR MGP - EDR Proprietary Manufactured Gas Plants

3.10.6 - EDR Recovered Government Archives

Exclusive Recovered Govt. Archives

RGA LF Recovered Government Archive Solid Waste Facilities List

RGA LUST Recovered Government Archive Leaking Underground Storage Tank

3.10.7 - Surrounding Sites Records Identified Search Results

Surrounding sites were identified in the following databases. Elevations have been determined from the USGS Digital Elevation Model and should be evaluated on a relative (not an absolute) basis. Relative elevation information between sites of close proximity should be field verified.

Sites with an elevation equal to or higher than the target property have been differentiated below from sites with an elevation lower than the target property.

Page numbers and map identification numbers refer to the EDR Radius Map report where detailed data on individual sites can be reviewed.

Sites listed in bold italics are in multiple databases.

Unmappable (orphan) sites are not considered in the foregoing analysis.

Environmental Records sites **were listed** in the following databases searched by EDR.

3.10.8 - Standard Environmental Records Identified Search Results

Federal CERCLIS list

SEMS: SEMS (Superfund Enterprise Management System) tracks hazardous waste sites, potentially hazardous waste sites, and remedial activities performed in support of EPA's Superfund Program across the United States. The list was formerly known as CERCLIS, renamed to SEMS by the EPA in 2015. The list contains data on potentially hazardous waste sites that have been reported to the USEPA by states, municipalities, private companies and private persons, pursuant to Section 103 of the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA). This dataset also contains sites which are either proposed to or on the National Priorities List (NPL) and the sites which are in the screening and assessment phase for possible inclusion on the NPL.

A review of the SEMS list, as provided by EDR, and dated 07/29/2020 has revealed that there is 1 SEMS site within approximately 0.5 miles of the target property.

<u>Lower Elevation</u>	<u>Address</u>	<u>Direction / Distance</u>
PORTER LANE PLUME	160 WEST PORTER LANE	SSW 1/4 - 1/2 (0.498 mi.)

Federal CERCLIS NFRAP site list

SEMS-ARCHIVE: SEMS-ARCHIVE (Superfund Enterprise Management System Archive) tracks sites that have no further interest under the Federal Superfund Program based on available information. The list was formerly known as the CERCLIS-NFRAP, renamed to SEMS ARCHIVE by the EPA in 2015. EPA may perform a minimal level of assessment work at a site while it is archived if site conditions change and/or new information becomes available. Archived sites have been removed and archived from the inventory of SEMS sites. Archived status indicates that, to the best of EPA's knowledge, assessment at a site has been completed and that EPA has determined no further steps will be taken to list the site on the National Priorities List (NPL), unless information indicates this decision was not appropriate or other considerations require a recommendation for listing at a later time. The decision does not necessarily mean that there is no hazard associated with a given site; it only means that, based upon available information, the location is not judged to be potential NPL site.

A review of the SEMS-ARCHIVE list, as provided by EDR, and dated 07/29/2020 has revealed that there is 1 SEMS-ARCHIVE site within approximately 0.5 miles of the target property.

<u>Lower Elevation</u>	<u>Address</u>	<u>Direction / Distance</u>
CENTERVILLE MERCURY Site ID: 0802666 EPA Id: UTN000802666	88 WEST 50 SOUTH UNI	SW 1/8 - 1/4 (0.165 mi.)

Federal RCRA CORRACTS facilities list

CORRACTS: CORRACTS is a list of handlers with RCRA Corrective Action Activity. This report shows which nationally-defined corrective action core events have occurred for every handler that has had corrective action activity.

A review of the CORRACTS list, as provided by EDR, and dated 03/23/2020 has revealed that there is 1 CORRACTS site within approximately 1 mile of the target property.

<u>Lower Elevation</u>	<u>Address</u>	<u>Direction / Distance</u>
SYRO STEEL COMPANY EPA ID:: UTD041075896	950 WEST 400 SOUTH	W 1/2 - 1 (0.785 mi.)

3.10.9 - State and Tribal Environmental Records Identified Search Results***State and tribal leaking storage tank lists***

LUST: The Leaking Underground Storage Tank Incident Reports contain an inventory of reported leaking underground storage tank incidents. The data come from the Department of Environmental Quality's Potential Leaking UST Sites.

A review of the LUST list, as provided by EDR, and dated 04/13/2020 has revealed that there are 7 LUST sites within approximately 0.5 miles of the target property.

<u>Lower Elevation</u>	<u>Address</u>	<u>Direction / Distance</u>
RON'S SERVICE Facility ID: 3000168 Date Closed: 05/14/1999	278 N MAIN ST	W 0 - 1/8 (0.034 mi.)
MAVERIK #145 CENTERV Facility ID: 3000026 Date Closed: 10/23/2000 Date Closed: 07/26/2006	95 N MAIN ST	SSW 1/8 - 1/4 (0.148 mi.)
BIG O TIRES Facility ID: 3000445 Date Closed: 10/28/1994	220 W PARRISH LANE	WNW 1/4 - 1/2 (0.259 mi.)
RB'S CENTERVILLE Facility ID: 3000163 Date Closed: 05/02/1995 Date Closed: 03/04/2004 Date Closed: 10/27/2008	219 W PARRISH LN	WNW 1/4 - 1/2 (0.260 mi.)
PINEAE GREENHOUSES, Facility ID: 3000143 Date Closed: 03/21/2007 Date Closed: 03/02/1995	675 N MAIN ST	NNW 1/4 - 1/2 (0.321 mi.)
BOB DAVIS Facility ID: 3000199 Date Closed: 06/14/1995	260 S MAIN ST	SSW 1/4 - 1/2 (0.360 mi.)
CENTERVILLE CITY COR Facility ID: 3000032 Date Closed: 04/02/1998	521 N 400 W	WNW 1/4 - 1/2 (0.445 mi.)

State and tribal registered storage tank lists

UST: The Underground Storage Tank database contains a listing of Facility, Owner, Location & Tanks not Closed or Removed. USTs are regulated under Subtitle I of the Resource Conservation and Recovery Act (RCRA). The data come from the Department of Environmental Quality's Facilities with at Least One Non-exempt Tank.

A review of the UST list, as provided by EDR, and dated 04/13/2020 has revealed that there are 2 UST sites within approximately 0.25 miles of the target property.

Lower Elevation	Address	Direction / Distance
RON'S SERVICE Facility ID: 3000168	278 N MAIN ST	W 0 - 1/8 (0.034 mi.)
MAVERIK #145 CENTERV Facility ID: 3000026	95 N MAIN ST	SSW 1/8 - 1/4 (0.148 mi.)

3.10.10 - Additional Environmental Records Identified Search Results

Other Ascertainable Records

DRYCLEANERS: A listing of registered drycleaners.

A review of the DRYCLEANERS list, as provided by EDR, and dated 10/01/2019 has revealed that there is 1 DRYCLEANERS site within approximately 0.25 miles of the target property.

Lower Elevation	Address	Direction / Distance
YOUR VALET DRY CLEAN Facility ID: UT0800975	118 WEST PARRISH LAN	NW 1/8 - 1/4 (0.160 mi.)

3.10.11 - EDR High Risk Historical Records

EDR Exclusive Records

EDR Hist Auto: EDR has searched selected national collections of business directories and has collected listings of potential gas station/filling station/service station sites that were available to EDR researchers. EDR's review was limited to those categories of sources that might, in EDR's opinion, include gas station/filling station/service station establishments. The categories reviewed included, but were not limited to gas, gas station, gasoline station, filling station, auto, automobile repair, auto service station, service station, etc. This database falls within a category of information EDR classifies as "High Risk Historical Records", or HRHR. EDR's HRHR effort presents unique and sometimes proprietary data about past sites and operations that typically create environmental concerns, but may not show up in current government records searches.

A review of the EDR Hist Auto list, as provided by EDR, has revealed that there are 2 EDR Hist Auto sites within approximately 0.125 miles of the target property.

<u>Lower Elevation</u>	<u>Address</u>	<u>Direction / Distance</u>
RON'S PHILLIPS 66 SER	278 N MAIN	W 0 - 1/8 (0.034 mi.)
FRANCE SERVICE GARAG	121 N MAIN ST	SSW 0 - 1/8 (0.121 mi.)

EDR Hist Cleaner: EDR has searched selected national collections of business directories and has collected listings of potential dry cleaner sites that were available to EDR researchers. EDR's review was limited to those categories of sources that might, in EDR's opinion, include dry cleaning establishments. The categories reviewed included, but were not limited to dry cleaners, cleaners, laundry, laundromat, cleaning/laundry, wash & dry etc. This database falls within a category of information EDR classifies as "High Risk Historical Records", or HRHR. EDR's HRHR effort presents unique and sometimes proprietary data about past sites and operations that typically create environmental concerns, but may not show up in current government records searches.

A review of the EDR Hist Cleaner list, as provided by EDR, has revealed that there are 2 EDR Hist Cleaner sites within approximately 0.125 miles of the target property.

<u>Equal/Higher Elevation</u>	<u>Address</u>	<u>Direction / Distance</u>
YOUR VALET OF UTAH I	118 E PARRISH LN	NNE 0 - 1/8 (0.086 mi.)
<u>Lower Elevation</u>	<u>Address</u>	<u>Direction / Distance</u>
CALICO INVESTMENTS I	395 N MAIN ST	NW 0 - 1/8 (0.099 mi.)

3.10.12 - Orphan Sites

Due to poor or inadequate address information, the following sites were not mapped.

Count: 2 records.

<u>Site Name</u>	<u>Database(s)</u>
HENRIES DRY CLEANERS	DRYCLEANERS
MAVERIK	LUST, UST

3.11 Review of Pertinent Regulatory Records

Based on the available regulatory information, the intervening distance between the Target Property and the other facilities listed in the EDR regulatory database search, as well as the inferred local groundwater flow direction, impacts to the Target Property from these other listed properties are not anticipated.

3.12 - Additional Environmental Record Sources

3.12.1 - South Davis Metro Fire

GeoStrata did contact the South Davis Metro Fire (SDMF), on September 12, 2020 concerning any records of incidents or responses involving fires or hazardous substances at the Target Property. GeoStrata did not receive a response from the SDMF.

The information request documentation to the SDMF is in Appendix F – Plate 11 of this assessment.

3.12.2 - Davis County Health Department

GeoStrata did contact the Davis County Health Department (DCHD), on September 12, 2020 concerning any records of incidents or responses involving hazardous substances at the Target Property. GeoStrata did not receive a response from the DCHD.

The information request documentation to the DCHD is in Appendix F – Plate 12 of this assessment.

4.0 USER PROVIDED INFORMATION AND INTERVIEWS

4.1 - User Provided Research

The User is defined in ASTM E1527-13 – the party seeking to use Practice E1527 to complete an environmental site assessment of the property. A user may include, without limitation, a potential purchaser of property, a potential tenant of property, an owner of property, a lender, or a property manager.

To qualify for one of the Landowner Liability Protections (LLPs) offered by the Small Business Liability Relief and Brownfields Revitalization Act of 2001 (the “Brownfields Amendments”), the User must conduct the following inquiries required by 40 CFR 312.25, 312.28, 312.29, 312.30, and 312.31 (GPO 2020). These inquiries must also be conducted by EPA Brownfield Assessment and Characterization grantees. The user should provide the following information to the environmental professional. Failure to conduct these inquiries could result in a determination that “all appropriate inquiries” is not complete.

- Title Records, Environmental Liens and Activity and Use Limitations (AULs)
- Specialized Knowledge or Experience of the User
- Actual Knowledge of the User
- Reason for Significantly Lower Purchase Price
- Commonly Known or Reasonably Ascertainable Information
- Degree of Obviousness
- Reason for Phase I Environmental Site Assessment

4.2 - Interviews/Disclosures

4.2.1 Target Property Knowledge

Centerville City was supplied a questionnaire for the current property owner/representative to fill out; however, GeoStrata did not receive the filled-out document.

4.2.2 Adjoining and/or Surrounding Properties Knowledge

Centerville City was supplied a questionnaire for the current property owner/representative to fill out; however, GeoStrata did not receive the filled-out document.

4.3 User Provided Material/Information

4.3.1 Title Records, Environmental Liens and Activity and Use Limitations (AULs)

GeoStrata was not supplied with Title Records, Environmental Liens and/or (AULs) material/information as part of this Phase I ESA for the Target Property.

4.3.2 Specialized Knowledge or Experience of the User

GeoStrata was not supplied with specialized knowledge or experience from the User as part of this

Phase I ESA for the Target Property.

4.3.3 Actual Knowledge of the User

GeoStrata was not supplied with actual knowledge from the User as part of this Phase I ESA for the Target Property.

4.3.4 Environmental Valuation Reduction Issues

GeoStrata was not supplied with environmental valuation reduction issue material/information as part of this Phase I ESA for the Target Property.

4.3.5 Commonly Known or Reasonably Ascertainable Information

GeoStrata was not supplied with commonly known or reasonable ascertainable material/information within the local community as part of this Phase I ESA for the Target Property.

4.3.6 Additionally Supplied Documentation

GeoStrata was not supplied with a previous Phase I ESA as part of this Phase I ESA for the Target Property.

5.0 SITE RECONNAISSANCE

GeoStrata representative Mr. James Sage completed reconnaissance of the Target Property on September 3, 2020. Mr. Sage was not accompanied by anyone during the Target Property reconnaissance visit.

5.1 - Methodology and Limiting Conditions

The Target Property reconnaissance focused on observation of current conditions and observable indications of past uses and conditions that may indicate the presence of REC's. The Target Property reconnaissance was conducted on foot and GeoStrata utilized the following methodology to observe the Target Property:

- Traverse the outer Target Property boundary.
- Traverse transects across the Target Property.
- Traverse the periphery of all structures on the Target Property.

Visually observe accessible interior areas expected to be used by occupants or the public, maintenance and repair areas, utility areas, and a representative sample of occupied spaces where available.

The weather condition during the visit to the Target Property were hot, calm and clear. There were no weather-related Target Property access restrictions encountered during the reconnaissance visit.

All areas of the Target Property were accessible during the site visit. Photos of the site and adjoining properties were taken (Appendix H – Plate 13-28).

5.2 - Site Observations

The Target Property is comprised of one (1) Davis County Assessor Parcel totaling approximately 0.56 acres at 285 N. 100 E., Centerville, UT 84014 (Appendix B – Plates 1 & 2) and is located as Davis County Assessor Parcel: 020990005, Appendix C - Plate 3 (DCA, 2020). Four (4) structures were observed on the Target Property. They are a residential ranch hom, a detached two car garage, and two (2) storage sheds on the Target Property. Four (4) structures were observed on the Target Property. They are a residential ranch hom, a detached two car garage, and two (2) storage sheds on the Target Property.

5.1 - Physical Setting Sources

- Underground Storage Tanks (UST's)
USTs were not identified in the literature search; were not observed on the Target Property; and were not reported during the review process.
- Aboveground Storage Tanks (AST's)
ASTs were not identified in the literature search; were not observed on the Target Property; and were not reported during the review process.
- Drums, Barrels, or Containers
Drums, barrels, and/or containers were not identified in the literature search; were not observed on the Target Property; and were not reported during the review process.
- Septic Systems
Septic systems were not identified in the literature search; were not observed on the Target Property; and were not reported during the review process.
- Sumps, Pits, or Drains
Sumps, pits, and/or drains were not identified in the literature search; were not observed on the Target Property; and were not reported during the review process.
- Odors
Odors were not observed on the Target Property and were not reported during the review process.
- PCB-Containing Equipment
PCB-containing Equipment was not identified in the literature search; was not observed on the Target Property; and was not reported during the review process.
- Wastewater
Wastewater was not identified in the literature search; was not observed on the Target Property; and was not reported during the review process.
- Wells
Wells were not identified in the literature search; were not observed on the Target Property; and were not reported during the review process.
- Stained Soil or Pavement
Stained soil was not identified in the literature search; was not observed on the Target Property; and was not reported during the review process.

- Stressed Vegetation
Stressed vegetation was not identified in the literature search; was not observed on the Target Property; and was not reported during the review process.
- Pools of Liquid, Ponds, or Lagoons
Pools of liquid, ponds, or lagoons were not identified in the literature search; were not observed on the Target Property; and were not reported during the review process.
- Buried Solid Waste
Buried and unburied solid waste were not identified in the literature search; were not observed on the Target Property; and were not reported during the review process.

6.0 DATA GAPS/SCOPE LIMITATIONS

The federal AAI rule [40 CFR 312.10(a)] and ASTM E1527-13 identify a “data gap” as the lack or inability to obtain information required by the standards and practices of the rule despite good faith efforts by the Environmental Professional or the User. The data gaps from the Phase I ESA in this report are listed and discussed below in Table 6.0.

Table 6.0 - Data Gaps.

Data Gap	Discussion
Deletions or Exceptions from Scope of Work Referenced in Section 1:	No known Deletions or Exceptions from Scope of Work are Referenced in Section 1.
Weather-Related Restrictions to Site Reconnaissance:	No Weather-Related Restrictions to Site Reconnaissance were encountered as part of this ESA.
Facility Access Restrictions to Site Reconnaissance:	No Facility Access Restrictions to Site Reconnaissance were encountered as part of this ESA.
Data Gaps from Environmental Records Review:	GeoStrata did not receive Target Property Specific Environmental Records Review response from Davis County Health Department or South Davis Metro Fire as part of this ESA.
Data Gaps from Historical Records Review:	Topographic Maps from the 1940's 1980's, and 2000' were not located; however, the aerial imagery indicated similar property uses for the Target Property and the Adjoining Properties.
Data Gaps from Interviews:	The Current Property Owner/ Occupant/ Seller were not interviewed for this ESA. GeoStrata supplied a questionnaire to Centerville City; however, a filled-out questionnaire was never returned.
Other Data Gaps:	No known Other Data Gaps were encountered during this ESA.

7.0 FINDINGS AND CONCLUSIONS

7.1 - Findings

GeoStrata gathered information from interviews, reviewed the existing current and historical data and performed a physical On-Site Field Inspection of the Target Property to identify Recognized Environmental Conditions (REC's), Controlled Recognized Environmental Conditions (CREC's), and Historical Recognized Environmental Conditions (HREC's) in accordance with the EPA's AAI Standard and in compliance with the ASTM E1527-13 Standard. Additionally, environmental issues, which are observation made of the Target Property through the literature and or interview process and/or during the On-Site Field Investigation that, does not qualify as a REC; however, merits further investigation and delineation. Based on this information, GeoStrata made the following findings and developed the following opinions.

A recognized environmental condition (REC)—the presence or likely presence of any hazardous substances or petroleum products in, on, or at a property: (1) due to release to the environment; (2) under conditions indicative of a release to the environment; or (3) under conditions that pose a material threat of a future release to the environment. De minimis conditions are not recognized environmental conditions. The following was identified during this Phase I ESA Investigation.

- GeoStrata did not reveal evidence of recognized environmental conditions (REC's) regarding the Target Property during this Phase I ESA Investigation.

A historical recognized environmental condition (HREC)—a past release of any hazardous substances or petroleum products that has occurred in connection with the property and has been addressed to the satisfaction of the applicable regulatory authority or meeting unrestricted use criteria established by a regulatory authority, without subjecting the property to any required controls (for example, property use restrictions, activity and use limitations, institutional controls, or engineering controls).

- GeoStrata did not reveal evidence of recognized historical environmental conditions (HREC's) regarding the Target Property during this Phase I ESA Investigation.

RON'S SERVICE		LUST	U000557842
278 N MAIN ST		UST	N/A
CENTERVILLE, UT 84014			
Site 1 of 2 in cluster A			
LUST:			
Name:	RON'S SERVICE		
Address:	278 N MAIN ST		
City, State, Zip:	CENTERVILLE, UT 84014		
Facility ID:	3000168		
Release Id:	KVZ		
Closed Date:	05/14/1999		
Notification Date:	02/01/1999		
Owner Name:	RONALD T RANDALL		
Owner Address:	1247 N MAIN		
Owner City:	CENTERVILLE		
Owner State:	UT		
Owner Zip:	84014		
Owner City, St, Zip:	CENTERVILLE, UT 84014		
Project Manager:	[Edward Fall]		
UST:			
Name:	RON'S SERVICE		
Address:	278 N MAIN ST		
City, State, Zip:	CENTERVILLE, UT 84014		
Facility ID:	3000168		
Owner Name:	RONALD T RANDALL		
Owner Address:	1247 N MAIN		
Owner City, St, Zip:	CENTERVILLE, UT 84014		
Owner Phone:	(801) 295-3648		
Total Tanks:	4		
Closed Tanks:	4		

A controlled recognized environmental condition (CREC)—a recognized environmental condition resulting from a past release of hazardous substances or petroleum products that has been addressed to the satisfaction of the applicable regulatory authority (for example, as evidenced by the issuance of a no further action letter or equivalent, or meeting risk-based criteria established by regulatory authority), with hazardous substances or petroleum products allowed to remain in place subject to the implementation of required controls (for example, property use restrictions, activity and use limitations, institutional controls, or engineering controls).

- GeoStrata did not reveal any evidence of controlled recognized environmental conditions (CREC's) regarding the Target Property during this Phase I ESA Investigation.

An environmental issue is an observation made of the Target Property through the literature and or interview process and/or during the On-Site Field Investigation that, does not qualify as a REC; however, merits further investigation and delineation.

- GeoStrata did not reveal evidence of possible environmental issues regarding the Target Property during this Phase I ESA Investigation.

NOTE: This summary is not intended to replace the report of which it is part and should not be used separately from the report. The summary omits several details, any one of which could be crucial to the proper application of this report.

7.2 - Conclusions

GeoStrata performed a Phase I Environmental Site Assessment in general conformance with the scope and limitations of ASTM E1527-13 of the Target Property located at 285 N. 100 E., Centerville, UT 84014. Any exceptions to, or deletions from this practice are described in Section 7 of this report.

This assessment has revealed that there are no recognized environmental conditions or signs of environmental issues associated with the Target Property.

7.3 - Recommendations

Further investigation in the form of a Phase II Environmental Site Assessment is not recommended for the Target Property. However, should hazardous materials or impacts to the Target Property be identified at any time during redevelopment, development, and or construction activities, etc., additional investigation would be required.

8.0 Environmental Professional Signatures

This report is based on our review of available historical and environmental records, visual observations of the surface of the Target Property and adjacent properties, and interviews with available persons having knowledge of the Target Property. Sections 1 and 7 of the report are considered summaries and should be reviewed in conjunction with the entire report.

We declare that, to the best of our professional knowledge and belief, we meet the definition of Environmental Professional as defined in 312.10 of 40 CFR 312 and have the specific qualifications based on education, training, and experience to assess a property of the nature, history, and setting of the Target Property. We have developed and performed the all-appropriate inquiries in conformance with the standards and practices set forth in 40 CFR Part 312.

GeoStrata Job No. 349-006



James Sage
Environmental Scientist



Mike Vorkink, P.G.
Senior Geologist

9.0 References

9.1 - General Phase I ESA References

- American Society for Testing and Materials (ASTM). 2013. Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment Process, Designation: E 1527-13, November 2013.
- Environmental Data Resources, Inc. (EDR). 2020a. EDR Radius Map™ Report with GeoCheck®, Inquiry No. 6171685.2, on August 27, 2020.
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- Environmental Data Resources, Inc. (EDR). 2020d. Certified Sanborn® Map Report, Inquiry No. 6171685.3, on August 27, 2020.
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- Google Maps. 2020. <https://www.google.com/maps/>, accessed on September 2020.
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- United States Fish and Wildlife Service (FWS). 2020. National Wetlands Inventory, <https://www.fws.gov/Wetlands/Data/Mapper.html>, accessed on September 2020.

9.2 - State, City, County, and/or Target Property Specific References

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Utah Division of Water Rights (UDWR). 2020. <https://waterrights.utah.gov/>, accessed September 2020.

Utah Division of Water Rights (UDWR). 2020b. <https://waterrights.utah.gov/>, accessed September 2020.

Utah Geologic Survey (UGS). 2020a. <https://geology.utah.gov/>, accessed September 2020.

South Davis Metro Fire (SDMF). 2020. GRAMA Records Request, <https://www.sdmetrofire.org/>, accessed on September 2020.

Davis County Health Department (DCHD). 2020. Parcel Query, <https://www.daviscountyutah.gov/health>, accessed on September 2020.

Davis County Assessor (DCA). 2020. GRAMA Records Request, <https://webportal.daviscountyutah.gov/App/PropertySearch/dashboard/parcel/020990004>, accessed on September 2020.