

# APPRAISAL REPORT

of

3075 W 7500 N

Delta, UT 84624

## As Of:

09/01/2021

## Prepared For:

KLEIN, R WAYNE APP REC  
PO Box 1836  
Salt Lake City, UT 84110

## Prepared By:

Casey W. Hatch  
Hatch Appraisal Service  
PO Box 560153  
Scipio, UT 84656

LAND APPRAISAL REPORT

File No. 15325

Appraisal Report  
 Owner KLEIN, R WAYNE APP REC Census Tract 9743.00 Map Reference \_\_\_\_\_ City \_\_\_\_\_  
 Property Address 3075 W 7500 N  
 City Delta County Millard State UT Zip Code 84624  
 Legal Description See Attached (Parcel# DO-3151)  
 Sale Price \$ N/A Date of Sale N/A Property Rights Appraised  Fee  Leasehold  De Minimis PUD  
 Actual Real Estate Taxes \$ 50 (yr) Loan Charges to be paid by seller \$ \_\_\_\_\_ Other Sales Concessions \_\_\_\_\_  
 Client KLEIN, R WAYNE APP REC Address PO Box 1836, Salt Lake City, UT 84110  
 Occupant Vac Appraiser Casey W. Hatch Instructions to Appraiser Market Value  
 Intended User J KLEIN, R WAYNE APP REC Intended Use \_\_\_\_\_ Market value \_\_\_\_\_

**NEIGHBORHOOD**

Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Good	Avg.	Fair	Poor
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Steady	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Oversupply	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Time	<input checked="" type="checkbox"/> Under 3 Mos.	<input type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Present Land Use	<u>25</u> % Family	<u>0</u> % 2-Family	<u>0</u> % Apts	<u>0</u> % Condo	<u>0</u> % Commercial	<input type="checkbox"/>	<input type="checkbox"/>
	<u>0</u> % Industrial	<u>5</u> % Vacant	<u>70</u> % Ag	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change In Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely(*)	<input type="checkbox"/> Taking Place (*)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	(*) From _____	To _____		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Predominate Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<u>3</u> % Vacant	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Price Range	\$ <u>80,000</u> to \$ <u>600,000</u>	Predominant Value \$ <u>189,000</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Age	<u>1</u> yrs to <u>125</u> yrs.	Predominant Age <u>45</u> yrs	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): The subject lot is located in a rural setting outside of the community of Delta. The immediate neighborhood consists of scattered single family homes of mixed ages and designs with some agricultural use land in the immediate neighborhood. Shopping and other services are available within a reasonable commute to larger communities in the market area. The utility of the property is limited as there are no water rights currently included with property.

**SITE**

Dimensions 332.38 x 1315.8 = 10.04 ac  Corner Lot  
 Zoning Classification Ag/Residential /W1AcMin Present Improvements  do  do not conform to zoning regulations  
 Highest and best use  Present use  Other (specify) Residential  
 Elec.  Public  Other (Describe) \_\_\_\_\_ OFF SITE IMPROVEMENTS  
 Gas  Propane \_\_\_\_\_ Street Access  Public  Private  
 Water  N/A \_\_\_\_\_ Surface  Asphalt  
 San. Sewer  Septic (Typical) \_\_\_\_\_ Maintenance  Public  Private  
 Underground Elect. & Tel. \_\_\_\_\_ Sidewalk \_\_\_\_\_ Street Lights \_\_\_\_\_  
 Topo Gentle slope  
 Size Larger  
 Shape Rectangular  
 View Average  
 Drainage Adequate  
 Is the property located in a HUD identified Special Flood Hazard Area?  No  Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions): There are no known adverse easements or encroachments with the site. Water is not stubbed to the lot nor or there any water rights associated with the home however a well could be drilled on the property if water rights are obtained.

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.  
 For the Market Data Analysis  See grid below  See narrative attachment

	SUBJECT PROPERTY	COMPARABLE NO.1	COMPARABLE NO.2	COMPARABLE NO.3
Address	3075 W 7500 N Delta, UT 84624	4357 N 7000 W Delta, UT 84624	1400 E 3500 S Delta, UT 84624	4205 N 7000 W Delta, UT 84624
Proximity to Subject		1.15 miles SW	12.32 miles SE	1.04 miles SW
Sales Price	\$ N/A	\$ 17,000	\$ 22,900	\$ 17,000
Price /	\$ 0	\$ 1,631	\$ 2,290	\$ 1,619
Data Source		WFRMLS#1690022;DOM 171	WFRMLS#1682189;DOM 96	WFRMLS#1690024;DOM 95
Date of Sale and Time Adjustment	DESCRIPTION N/A	DESCRIPTION 01/29/2021	DESCRIPTION 12/13/2020	DESCRIPTION 11/13/2020
Location	Average	Average	Average	Average
Site/View	10.04 ac/Avg	10.42 ac/Avg	10.00 ac/Avg	10.50 ac/Avg
Elec. Power	Nearby	Nearby	Nearby	Nearby
Other	None	None	None	None
Sales or Financing Concessions	Cash None Noted	Cash None Noted	Cash None Noted	Cash None Noted
Net Adj.(Total)		Plus <input type="checkbox"/> Minus <input checked="" type="checkbox"/> \$ -570	Plus <input checked="" type="checkbox"/> Minus <input type="checkbox"/> \$ 0	Plus <input type="checkbox"/> Minus <input checked="" type="checkbox"/> \$ -690
Indicated Value of Subject	Net=-3% Gross=3% \$ 16,430	Net=0% Gross=0% \$ 22,900	Net=-4% Gross=4% \$ 16,310	

Comments on Market Data Comparable sales are of other vacant properties that are similar size and utility as the subject property.

**RECONCILIATION**

Comments and Conditions of Appraisal: Estimated value is based on normal marketing conditions and terms that exist in the area, with no special or unusual sales concessions.

Final Reconciliation: The market approach together with the overall market situation in the area, gives the final estimation of value. The comparable sales indicate an adjusted range of value of \$16,310 to \$22,900. Sales 1 and 3 are closest in proximity to the subject property and are considered to be the best indicators of subject value.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF 09/01/2021 to be \$ 17,000

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**DEFINITION OF MARKET VALUE:** 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, 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 each acting in what he or she considers his or her own best interest; (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.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. 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 this appraisal report whether any portion of 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.
3. 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, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as 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 research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent deficiencies or adverse conditions of the property (such as, but not limited to, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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, this appraisal report must not be considered as an environmental assessment of the property.

**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the subject property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale of the subject property.
10. I have knowledge and experience in appraising this type of property in this market area.
11. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
12. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
13. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
14. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
15. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
16. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, 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 or on any other basis prohibited by law.
17. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event.
18. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
19. I identified the client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
20. I am aware that any disclosure or distribution of this appraisal report by me or the client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

21. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.


-I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

-The subject has had no known transfers within the last three years. The comparables have not had any known additional one year sales or listings.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature   
 Name Casey W. Hatch  
 Company Name Hatch Appraisal Service  
 Company Address PO Box 560153  
Scipio, UT 84656  
 Telephone Number 435-758-2461  
 Email Address hatchap@outlook.com  
 Date of Signature and Report 09/07/2021  
 Effective Date of Appraisal 09/01/2021  
 State Certification # 5812014-CR00  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State UT  
 Expiration Date of Certification or License 10/31/2021

ADDRESS OF PROPERTY APPRAISED  
3075 W 7500 N  
Delta, UT 84624

APPRAISED VALUE OF SUBJECT PROPERTY \$ 17,000

CLIENT  
 Name \_\_\_\_\_  
 Company Name KLEIN, R WAYNE APP REC  
 Company Address PO Box 1836  
Salt Lake City, UT 84110  
 Email Address wklein@kleinutah.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

SUBJECT PROPERTY

- Did not inspect subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_  
 Did inspect interior and exterior of subject property  
 Date of Inspection \_\_\_\_\_

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

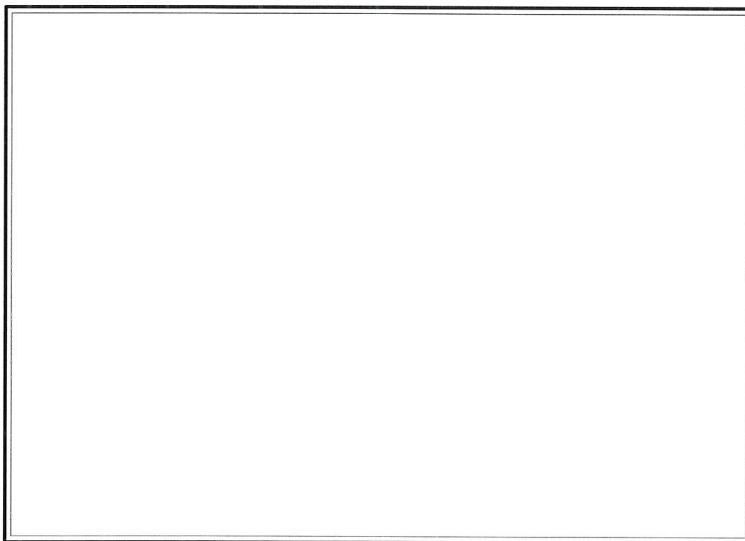
Hatch Appraisal Service  
**SUBJECT PHOTO ADDENDUM**

File No. 15325  
Case No.

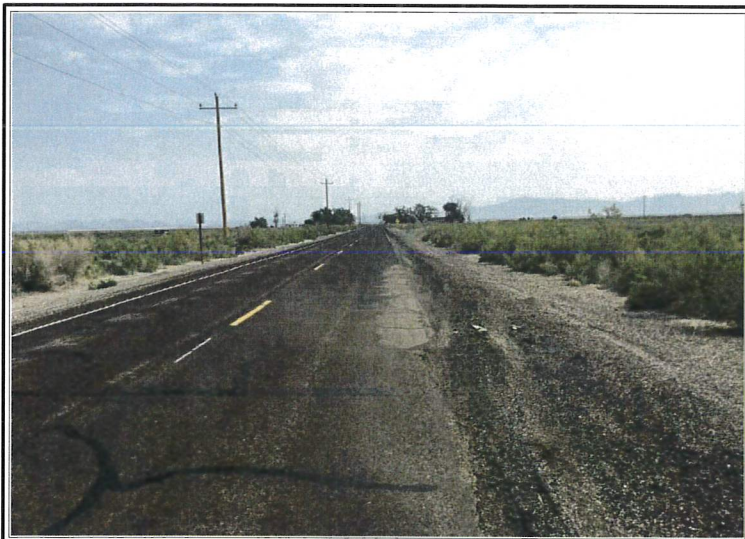
Borrower							
Property Address	3075 W 7500 N						
City	Delta	County	Millard	State	UT	Zip Code	84624
Lender/Client	KLEIN, R WAYNE APP REC		Address	PO Box 1836, Salt Lake City, UT 84110			



**FRONT OF  
SUBJECT PROPERTY**  
3075 W 7500 N  
Delta, UT 84624



**REAR OF  
SUBJECT PROPERTY**



**STREET SCENE**

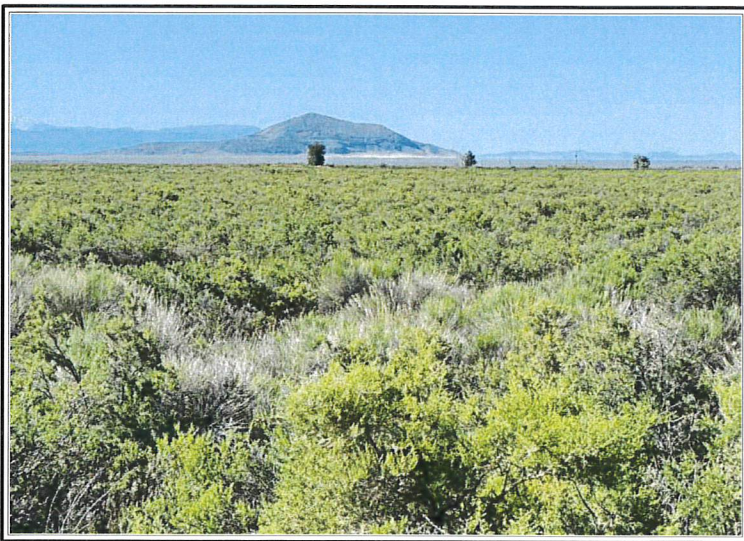
Hatch Appraisal Service  
COMPARABLES 1-2-3

File No. 15325  
Case No.

Borrower							
Property Address		3075 W 7500 N					
City	Delta	County	Millard	State	UT	Zip Code	84624
Lender/Client	KLEIN, R WAYNE APP REC		Address PO Box 1836, Salt Lake City, UT 84110				



**COMPARABLE SALE # 1**  
4357 N 7000 W  
Delta, UT 84624



**COMPARABLE SALE # 2**  
1400 E 3500 S  
Delta, UT 84624

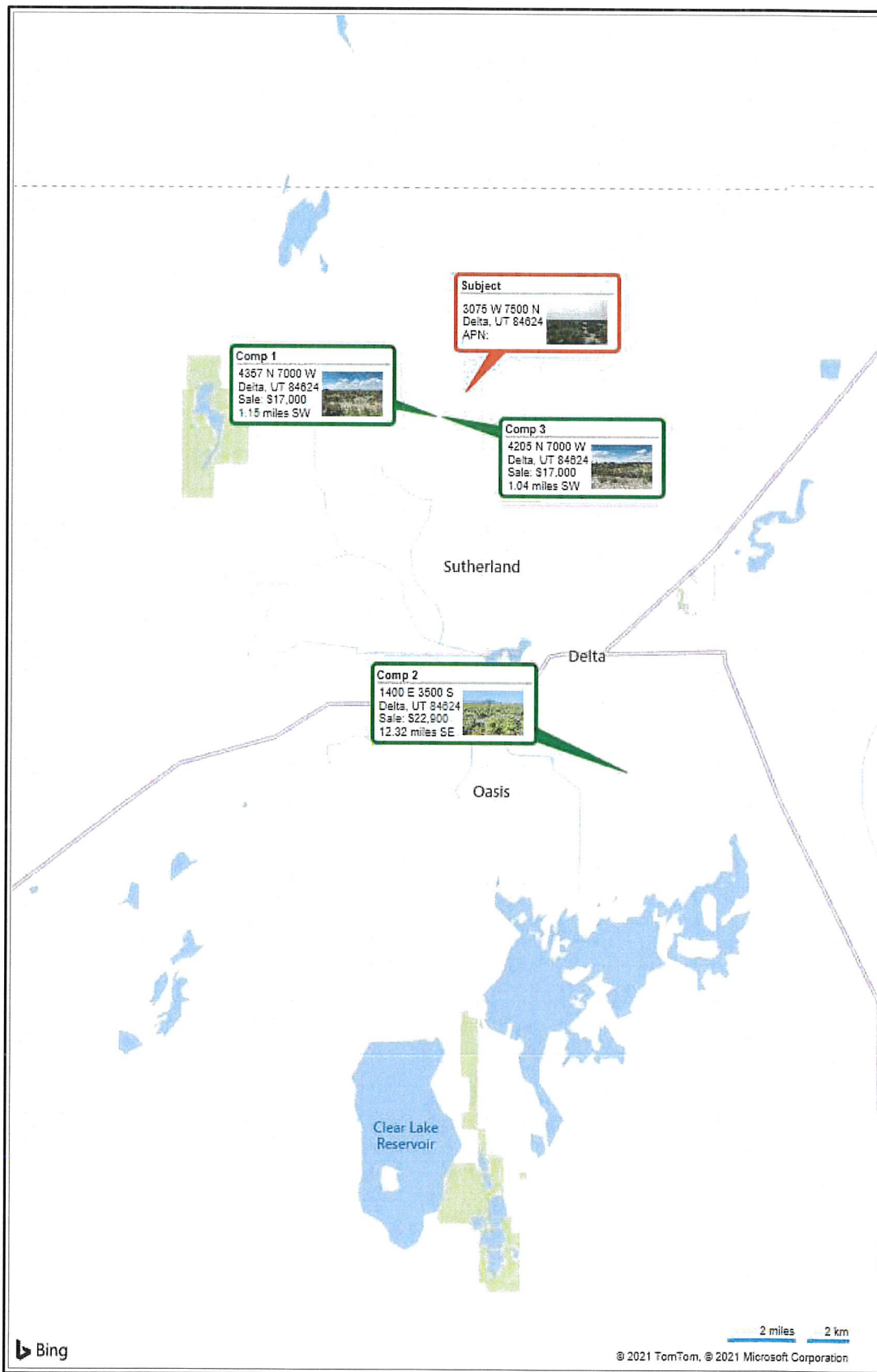


**COMPARABLE SALE # 3**  
4205 N 7000 W  
Delta, UT 84624

Hatch Appraisal Service  
**LOCATION MAP ADDENDUM**

File No. 15325  
Case No.

Borrower						
Property Address 3075 W 7500 N						
City	Delta	County	Millard	State	UT	Zip Code 84624
Lender/Client	KLEIN, R WAYNE APP REC		Address PO Box 1836, Salt Lake City, UT 84110			





Hatch Appraisal Service  
**PLAT MAP**

File No. 15325  
Case No.

Borrower \_\_\_\_\_  
Property Address 3075 W 7500 N \_\_\_\_\_  
City Delta County Millard State UT Zip Code 84624 \_\_\_\_\_  
Lender/Client KLEIN, R WAYNE APP REC Address PO Box 1836, Salt Lake City, UT 84110 \_\_\_\_\_



Borrower  
 Property Address 3075 W 7500 N  
 City Delta County Millard State UT Zip Code 84624  
 Lender/Client KLEIN, R WAYNE APP REC Address P O Box 1836, Salt Lake City, UT 84110

- [SEARCHING](#)
  - [DOCUMENT SEARCH](#)
  - [ACCOUNT SEARCH](#)
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  - [HELP](#)
  - [ABOUT](#)
  - [LOGOUT](#)
- [HELP](#)
- [ABOUT](#)
- [LOGOUT publicweb](#)

**Account 0058710**

<u>Location</u>	<u>Owner</u>	<u>Value</u>	
City	Name KLEIN, R WAYNE APP REC	Market (2021)	\$4,016
Parcel Number DO-3151	C/O: JEFF BALLS Attention: PARR BROWN GEE & LOVELESS	Taxable	\$4,016
Legal COMM W 997.12 FT FR NE COR OF LOT 1, SEC 4, T16S, R7W, SLM, W 332.38 FT M/L TO W BDRY OF SD LOT 1, S 1315.8 FT, E 332.38 FT, N 1315.8 FT TO BEG.	101 S 200 E, STE 700 SALT LAKE CITY, UT 84111-3105	Tax Area: 12	Tax Rate: 0.011683
		Type	Actual Assessed Acres
		04B	\$4,016 \$4,016 10.040

Acres 10.04

Account Number 0058710

Parent Parcels

Tax District 12 - DELTA-OASIS CEMETERY

New Account Tax Year

Child Parcels

Account Number

Parcel Number

Transfers

Doc Description

[Wty Deed](#)

[Wty Deed](#)

[Quit Claim Deed](#)

Tax

Images

<u>Tax Year</u>	<u>Taxes</u>	
*2021	\$50.30	
2020	\$33.07	

\* Estimated

Hatch Appraisal Service  
**AERIAL MAP ADDENDUM**

File No. 15325  
Case No.

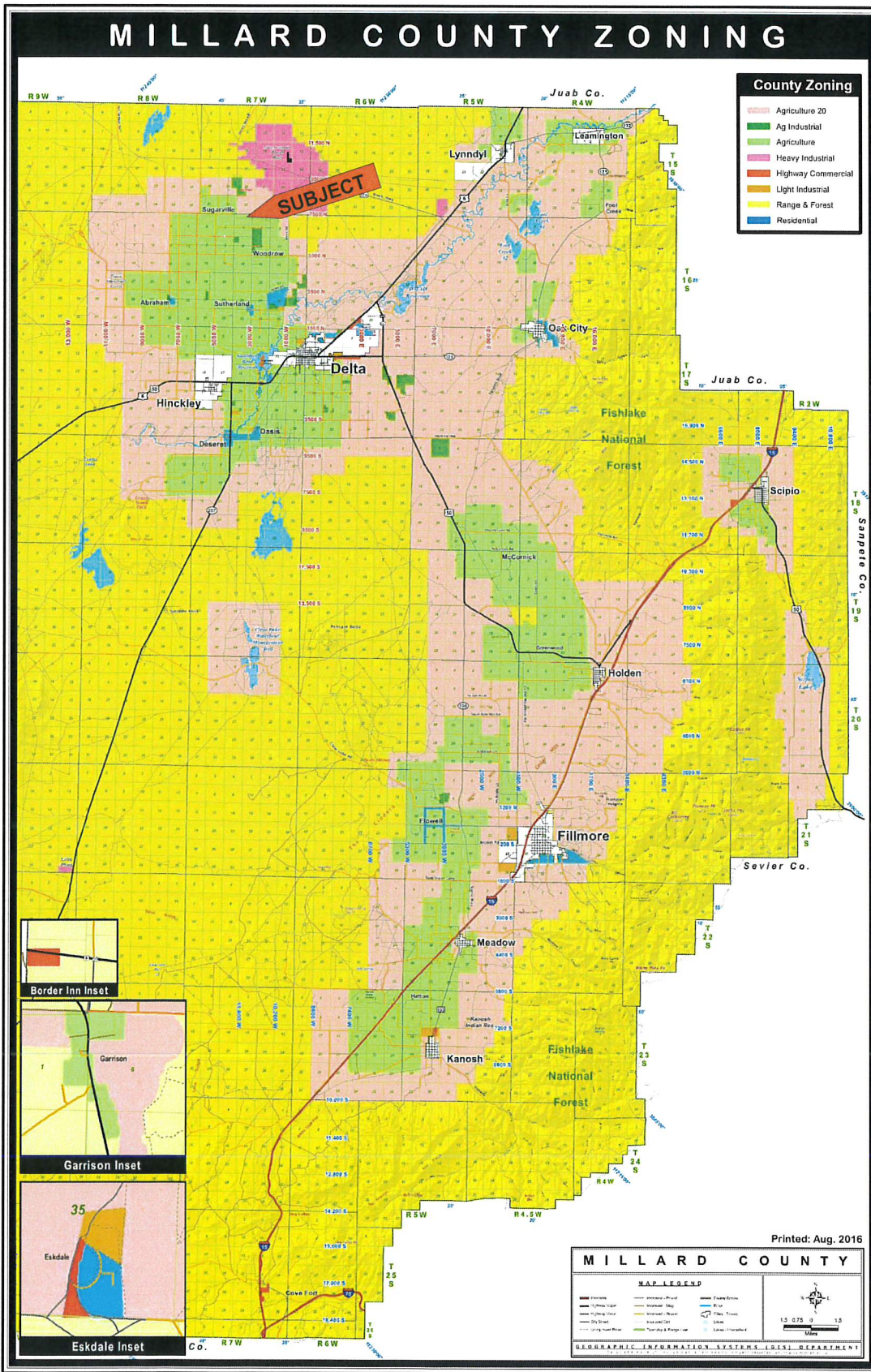
Borrower						
Property Address 3075 W 7500 N						
City	Delta	County	Millard	State	UT	Zip Code 84624
Lender/Client KLEIN, R WAYNE APP REC		Address PO Box 1836, Salt Lake City, UT 84110				



Hatch Appraisal Service  
ZONING LOCATION MAP

File No. 15325  
Case No.

Borrower					
Property Address 3075 W 7500 N					
City	Delta	County	Millard	State	UT
Zip Code		84624			
Lender/Client	KLEIN, R WAYNE APP REC		Address PO Box 1836, Salt Lake City, UT 84110		



Borrower					
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