

EXHIBIT A

LOAN #: 4534

First Savings Bank Custodian FBO Dennis Warren Huyck, IRA AS TO AN
UNDIVIDED 0.81% INTEREST.
Preferred Trust Company Custodian FBO Stephen L Heiter, IRA AS TO
AN UNDIVIDED 2.16% INTEREST.
Preferred Trust Company Custodian FBO Hing Yan Ngai, IRA AS TO AN
UNDIVIDED 1.54% INTEREST.
Preferred Trust Company Custodian FBO Erin Lamb, IRA AS TO AN
UNDIVIDED 1.28% INTEREST.
Preferred Trust Company Custodian FBO Selene Massoud, IRA AS TO AN
UNDIVIDED 1.08% INTEREST.
The Duffy Family Trust AS TO AN UNDIVIDED 2.70% INTEREST.
Jackson Friedman Family Trust dated July 14, 1997 AS TO AN
UNDIVIDED 0.81% INTEREST.
Preferred Trust Company, LLC - Client Account AS TO AN UNDIVIDED
89.62% INTEREST.

Exhibit B

ADDRESS: 486 26TH STREET OGDEN UTAH 84401

PART OF LOT 1, BLOCK 17, PLAT A, OGDEN CITY SURVEY, WEBER COUNTY, UTAH: BEGINNING AT THE SOUTHEAST CORNER OF LOT 1, THENCE NORTH 48.5 FEET, THENCE WEST 41.5 FEET, THENCE SOUTH .5 FEET, THENCE WEST 44 FEET, THENCE SOUTH 48 FEET, THENCE EAST 85.5 FEET TO BEGINNING.

TOGETHER WITH AND SUBJECT TO AND RESERVING A RIGHT-OF WAY OVER THE FOLLOWING: BEGINNING AT A POINT 43.88 FEET NORTH OF THE SOUTHEAST CORNER OF SAID LOT AND RUNNING THENCE NORTH 5.88 FEET, THENCE WEST 85.5 FEET, THENCE SOUTH 5.88 FEET, THENCE EAST 85.5 FEET TO THE WEST LINE OF ADAMS AVENUE TO THE POINT OF BEGINNING

TOGETHER WITH AND SUBJECT TO A RIGHT-OF-WAY OVER THE FOLLOWING: BEGINNING AT A POINT 77.5 FEET WEST OF THE SOUTHEAST CORNER OF SAID LOT 1, RUNNING THENCE NORTH 48 FEET, THENCE WEST 8 FEET, THENCE SOUTH 48 FEET, THENCE EAST 8 FEET TO THE PLACE OF BEGINNING.

ADDRESS: 2579 ADAMS AVENUE OGDEN UTAH 84401

PART OF LOT 1, BLOCK 17, PLAT A, OGDEN CITY SURVEY, WEBER COUNTY, UTAH: BEGINNING AT A POINT 48.5 FEET NORTH OF THE SOUTHEAST CORNER OF SAID LOT 1, RUNNING THENCE WEST 41.5 FEET; THENCE SOUTH .5 FOOT; THENCE WEST 44 FEET: THENCE SOUTH 48 FEET TO THE NORTH LINE OF 26TH STREET; THENCE WEST 20 FEET; THENCE NORTH 132 FEET TO THE NORTH LINE OF SAID LOT 1; THENCE EAST 50.5 FEET; THENCE SOUTH 44 FEET; THENCE EAST 55 FEET TO THE WEST LINE OF ADAMS AVENUE; THENCE SOUTH ALONG THE WEST LINE OF ADAMS AVENUE 39.5 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING.

ALSO: PART OF LOT 1, BLOCK 17, PLAT A, OGDEN CITY SURVEY, WEBER COUNTY, UTAH: BEGINNING AT A POINT 88 FEET NORTH AND 52 FEET WEST OF THE SOUTHEAST CORNER OF SAID LOT 1, AND RUNNING THENCE NORTH 11 FEET; THENCE WEST 3 FEET; THENCE SOUTH 11 FEET; THENCE EAST 3 FEET TO THE PLACE OF BEGINNING.

TOGETHER WITH ALL RIGHT, TITLE, AND INTEREST IN AND TO THAT CERTAIN EASEMENT OF RIGHT-OF-WAY OR RIGHT-OF-WAY AGREEMENT MADE BY AND BETWEEN DANIEL P STEPHENS & WIFE MARY STEPHENS, ALSO B STEPHENS AND WIFE LAURA E STEPHENS; SAMUEL L STEPHENS & ASENATH P STEPHENS, HIS WIFE IN HER OWN RIGHT, AND JOSEPH F STEPHENS & WIFE SARAH J STEPHENS, DATED DECEMBER 9, 1926, AND RECORDED DECEMBER 10, 1926, AND RECORDED DECEMBER 10, 1926, IN THE OFFICE OF THE COUNTY RECORDER, WEBER COUNTY, UTAH, IN BOOK R OF LEASES, PAGE 124. ALSO:

ADDRESS: 2573 ADAMS AVENUE OGDEN UTAH 84401

PART OF LOT 1, BLOCK 17, PLAT A, OGDEN CITY SURVEY, WEBER COUNTY, UTAH: BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 1, AND RUNNING THENCE SOUTH 44 FEET, THENCE WEST 52 FEET, THENCE NORTH 11 FEET, THENCE WEST 3 FEET, THENCE NORTH 33 FEET, THENCE EAST 55 FEET TO THE PLACE OF BEGINNING.

ADDRESS: 2565 ADAMS AVENUE OGDEN UTAH 84401

PART OF LOT 10, BLOCK 17, PLAT A, OGDEN CITY SURVEY, WEBER COUNTY, UTAH: BEGINNING AT A POINT ON THE WEST LINE OF ADAMS AVENUE 92 FEET SOUTH OF THE NORTHEAST CORNER OF SAID LOT 10, AND RUNNING THENCE SOUTH ON THE WEST LINE OF ADAMS AVENUE 40 FEET, MORE OR LESS, TO THE SOUTHEAST CORNER OF SAID LOT 10, THENCE WEST 105.5 FEET; THENCE NORTH 40 FEET TO A POINT 92 FEET SOUTH OF THE NORTH LINE OF SAID LOT 10; THENCE EAST 105.5 FEET TO THE PLACE OF BEGINNING.