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Book - 10287 Pg - 8935-8954  
GARY W. OTT  
RECORDER, SALT LAKE COUNTY, UTAH  
SL CITY REDEVELOPMENT AGENCY  
P.O. BOX 145518  
SLC UT 84114  
BY: SMP, DEPUTY - MA 20 P.

Upon recordation, return to:

Redevelopment Agency of Salt Lake City  
Attn: Executive Director  
451 South State Street, Room 418  
P.O. Box 145518  
Salt Lake City, UT 84114-5518

19

**FIFTH AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS,  
RESTRICTIONS AND EASEMENTS PERTAINING TO A PORTION OF THE  
SURFACE OF BLOCK 57, SALT LAKE CITY, UTAH**

THIS FIFTH AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS PERTAINING TO A PORTION OF THE SURFACE OF BLOCK 57, SALT LAKE CITY, UTAH (this "Amendment") is made and entered into this 19 day of December, 2014, by and among REDEVELOPMENT AGENCY OF SALT LAKE CITY, a public agency ("Agency"), CELTIC BANK CORPORATION, a Utah state chartered bank ("Celtic"), WASATCH PLAZA HOLDINGS, LLC, a Utah limited liability company ("Wasatch"), and OCEAN PROPERTIES, LTD., a Maine corporation, MARPALM OF FLORIDA, INC., a Florida corporation, SABLE OAKS, LTD., a Maine corporation, and WALBOYN DEVELOPMENT CORP., a Maine corporation (collectively, "Marriott Owners"), all of whom are sometimes referred to collectively as the "Parties" and individually as a "Party".

RECITALS

WHEREAS, Agency owns that certain real property more particularly described on Exhibit A-1 attached hereto (the "Agency Property"); and

WHEREAS, Celtic, together with those parties listed on Exhibit B attached hereto, collectively own that certain real property more particularly described on Exhibit A-2 attached hereto (the "Celtic Property"); and

WHEREAS, Wasatch owns that certain real property more particularly described on Exhibit A-3 attached hereto (the "Wasatch Property"); and

WHEREAS, Marriott Owners own that certain real property more particularly described on Exhibit A-4 attached hereto (the "Marriott Owners Property", and together with the Agency Property, the Celtic Property, and the Wasatch Property, collectively, the "Property"); and

WHEREAS, the Property is subject to that certain Declaration of Covenants, Conditions, Restrictions and Easements Pertaining to a Portion of the Surface of Block 57, Salt Lake City, Utah dated June 30, 1995 and recorded July 3, 1995, as Entry No. 6113370 in the Official Records of the Salt Lake County Recorder, as amended by

- (i) that certain First Amendment of the Declaration of Covenants, Conditions, Restrictions and Easements Pertaining to a Portion of the Surface of Block 57, Salt Lake City, Utah dated December 20, 1996 and recorded January 17, 1997, as Entry No. 6551315 in the Official Records of the Salt Lake County Recorder;
- (ii) that certain Amendment of Declaration of Covenants, Conditions, Restrictions and Easements Pertaining to a Portion of the Surface of Block 57, Salt Lake City, Utah dated August 1, 1999 and recorded November 10, 1999, as Entry No. 7509878 in the Official Records of the Salt Lake County Recorder;
- (iii) that certain Third Amendment to Declaration of Covenants, Conditions, Restrictions and Easements Pertaining to a Portion of the Surface of Block 57, Salt Lake City, Utah dated March 29, 2001 and recorded April 5, 2001, as Entry No. 7863226 in the Official Records of the Salt Lake County Recorder; and
- (iv) that certain Fourth Amendment to Declaration of Covenants, Conditions, Restrictions and Easements Pertaining to a Portion of the Surface of Block 57, Salt Lake City, Utah dated November 19, 2007 and recorded December 3, 2007, as Entry No. 10290178 in the Official Records of the Salt Lake County Recorder

(collectively, the "Declaration"); and

WHEREAS, Agency, Celtic, Wasatch, and Marriott Owners constitute at least 75% of the Members of the Association and, pursuant to Section 12.7.1 of the Declaration, are permitted to amend the Declaration;

WHEREAS, the Parties desire to amend the Declaration as set forth in this Amendment; and

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree to amend the Declaration as follows:

1. Signs. Section 6.4.12.3 of the Declaration is hereby deleted in its entirety and replaced with the following:

6.4.12.3 All signs must be mounted at either the first floor level or the parapet level and must be either (a) mounted parallel to Building surfaces or (b) a so-called blade sign mounted perpendicular to Building surfaces. No sign shall be placed so as to project above the parapet, canopy, or top of the wall upon which it is mounted or placed. An Occupant may have no more than (i) one (1) sign mounted parallel to Building surfaces and (ii) one (1) so-called blade sign mounted perpendicular to Building surfaces (each, a "Major Sign"). Major Signs may only display the logo and name of such Occupant. In addition, a building owner may install up to two Major Signs bearing the logo developed for the Building as a whole, or the Building name. Mounting a Major Sign on the parapet is discouraged. Major Signs may be mounted on the first floor level; provided, however, that a Major Sign identifying an Occupant may only be mounted on the first floor level if the Occupant or Occupants identified are located in the first floor of a Building.

2. Capitalized Terms. Capitalized terms used in this Amendment without definition shall have the meaning set forth in the Declaration.

3. Full Force and Effect. Except as amended by this Amendment, the Declaration shall continue in full force and effect. In the event of a conflict between the provisions of this Amendment and the Declaration, the provisions of this Amendment shall govern, control and prevail.

4. Counterpart. This Amendment may be signed in any number of counterparts, each of which for all purposes shall be deemed an original and all of which when taken together shall constitute one instrument.

5. Compliance with Ethics Laws. Each Party represents and warrants that neither it, nor to such Party's knowledge, any of its members, managers, employees or officers has: (1) provided an illegal gift or payoff to Salt Lake City ("City") or an Agency officer or employee or a former City or Agency officer or employee, or his or her relative or business entity; (2) retained any person to solicit or secure this contract upon an agreement or understanding for a commission, percentage, brokerage or contingent fee, other than bona fide employees or bona fide commercial selling agencies for the purpose of securing business; (3) knowingly breached any of the ethical standards set forth in the City's conflict of interest ordinance, Chapter 2.44, Salt Lake City Code; or (4) knowingly influenced, and hereby promised that it will not knowingly influence, a City officer or employee or former City officer or employee to breach any of the ethical standards set forth in the City's conflict of interest ordinance, Chapter 2.44, Salt Lake City Code.

6. Governmental Immunity. The parties hereto acknowledge that Agency is an agency of the State of Utah and as such is subject to and bound by the provisions of the Utah Governmental Immunity Act, Utah Code Section 63-30-1 et seq. (the "Act"). No covenant, provision, or agreement contained in this Amendment shall be deemed to be a waiver of any of the rights of Agency under the Act. Notwithstanding the foregoing, Agency hereby waives such provisions of the Act that may invalidate in any way (i) the obligations, duties and/or responsibilities of Agency to the other Parties and their successors and assigns under this Amendment, or (ii) any express rights or remedies of Celtic, Wasatch, and Marriott Owners or their successors and assigns hereunder.

*[Signature Pages Follow]*

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IN WITNESS WHEREOF, Agency, Celtic, Wasatch, and Marriott Owners have executed this Amendment as of the date first written above.

REDEVELOPMENT AGENCY OF SALT LAKE CITY

By: [Signature]  
Ralph Becker  
Its Chief Administrative Officer

By: [Signature]  
D.J. Baxter  
Its Executive Director

Approved as to legal form:  
By: Jones Wald, Holbrook and McDonough, P.C.

By: [Signature]

STATE OF UTAH )  
: ss  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 7<sup>th</sup> day of JANUARY, 2014,<sup>2015</sup>  
by Ralph Becker, the Chief Administrative Officer of Redevelopment Agency of Salt Lake City, a public body.

[Signature]  
NOTARY PUBLIC  
Residing at SALT LAKE COUNTY

My Commission Expires:

STATE OF UTAH )  
: ss  
COUNTY OF SALT LAKE )



The foregoing instrument was acknowledged before me this 5<sup>th</sup> day of Jan, 2014,<sup>2015</sup>  
by D.J. Baxter, the Executive Director of Redevelopment Agency of Salt Lake City, a public body.

[Signature]  
NOTARY PUBLIC  
Residing at SALT LAKE COUNTY

My Commission Expires:  
4/17/17



**CELTIC BANK CORPORATION,**  
a Utah state chartered bank

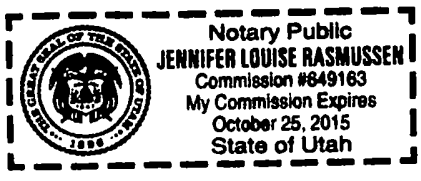
By: *Jacob Barney*  
Name: Jacob Barney  
Title: CFO

STATE OF UTAH                    )  
  :  ss  
COUNTY OF SALT LAKE        )

The foregoing instrument was acknowledged before me this 23 day of September, 2014,  
by Jacob Barney, the CFO of Celtic Bank Corporation, a  
Utah state chartered bank.

*Jennifer Louise Rasmussen*  
NOTARY PUBLIC  
Residing at Salt Lake City, Ut

My Commission Expires: 10/15/2015





OCEAN PROPERTIES, LTD.,  
a Maine corporation

By: *Richard C. Ade*

Name: Richard C. Ade  
Title: Executive Vice President

STATE OF New Hampshire  
COUNTY OF Rockingham ) ss

The foregoing instrument was acknowledged before me this 24<sup>th</sup> day of September, 2014,  
by Richard C. Ade, the Executive Vice Pres. of Ocean Properties, Ltd., a Main  
corporation.

*Kimberley J. Faragi*  
NOTARY PUBLIC  
Residing at Portsmouth, NH

KIMBERLEY J. FARAGI  
NOTARY PUBLIC  
STATE OF NEW HAMPSHIRE  
My commission expires Feb. 22, 2017



Commission Expires:

MARPALM OF FLORIDA, INC.,  
a Florida corporation

By: *Richard C. Ade*  
Name: Richard C. Ade  
Title: Executive Vice President

STATE OF New Hampshire  
COUNTY OF Rockingham : ss

The foregoing instrument was acknowledged before me this 24<sup>th</sup> day of September, 2014,  
by Richard C. Ade, the Executive Vice President of Marpalm of Florida, Inc., a  
Florida corporation.

*Kimberley J. Faragi*  
NOTARY PUBLIC  
Residing at Portsmouth, NH

My Commission Expires:

KIMBERLEY J. FARAGI  
NOTARY PUBLIC  
STATE OF NEW HAMPSHIRE  
My commission expires Feb. 22, 2017









**EXHIBIT A-1**

**Agency Property Legal Description**

ALL THAT CERTAIN REAL PROPERTY LOCATED IN SALT LAKE COUNTY, UTAH, DESCRIBED AS FOLLOWS:

BEGINNING NORTH 0°09'09" EAST 326.84 FEET FROM THE SOUTHWEST CORNER OF BLOCK 57, PLAT A, SALT LAKE CITY SURVEY; THENCE NORTH 89°59'26" EAST 149.95 FEET; THENCE NORTH 0°00'33" WEST 104.15 FEET; THENCE NORTH 89°52'32" WEST 75.29 FEET; THENCE NORTH 50°04'12" WEST 31.22 FEET; THENCE NORTH 89°52'32" WEST 50.25 FEET; THENCE SOUTH 0°09'09" WEST 124.54 FEET TO THE POINT OF BEGINNING.

TAX PARCEL NO.: 16-06-152-072

BEGINNING SOUTH 89°51'35" EAST 150.75 FEET FROM THE NORTHWEST CORNER OF BLOCK 57, PLAT A, SALT LAKE CITY SURVEY; THENCE SOUTH 89°51'35" EAST 364.45 FEET; THENCE SOUTH 0°08'14" WEST 359.33 FEET; THENCE NORTH 89°51'35" WEST 365.35 FEET; THENCE NORTH 0°00'33" WEST 130.65 FEET; THENCE SOUTH 89°52'32" EAST 1.21 FEET; THENCE NORTH 0°07'28" EAST 228.79 FEET TO THE POINT OF BEGINNING. 7180-1493

TAX PARCEL NO.: 16-06-152-077-2000

PRIVILEGE TAX ON THE FOLLOWING: BEGINNING SOUTH 89°51'35" EAST 150.75 FEET FROM THE NORTHWEST CORNER OF BLOCK 57, PLAT A, SALT LAKE CITY SURVEY; THENCE SOUTH 89°51'35" EAST 364.45 FEET; THENCE SOUTH 0°08'14" WEST 359.33 FEET; THENCE NORTH 89°51'35" WEST 365.35 FEET; THENCE NORTH 0°00'33" WEST 130.65 FEET; THENCE SOUTH 89°52'32" EAST 1.21 FEET; THENCE NORTH 0°07'28" EAST 228.79 FEET TO THE POINT OF BEGINNING. (PARKING STRUCTURE) 7180-1493 8053-2964

TAX PARCEL NO.: 16-06-152-077-6001

BEGINNING SOUTH 0°08'14" WEST 385.99 FEET AND NORTH 89°57'13" WEST 145.12 FEET FROM THE NORTHEAST CORNER OF BLOCK 57, PLAT A, SALT LAKE CITY SURVEY; THENCE SOUTH 0°08'14" WEST 3.9 FEET; THENCE NORTH 89°57'13" WEST 365.32 FEET; THENCE NORTH 0°00'33" WEST 31.43 FEET; THENCE SOUTH 89°51'35" EAST 365.35 FEET; THENCE SOUTH 0°08'14" WEST 26.94 FEET TO THE POINT OF BEGINNING. 7180-1493 8053-2964

TAX PARCEL NO.: 16-06-152-079-2000

IMPS ON: BEGINNING SOUTH 0°08'14" WEST 385.99 FEET AND NORTH 89°57'13" WEST 145.12 FEET FROM THE NORTHEAST CORNER OF BLOCK 57, PLAT A, SALT LAKE CITY SURVEY; THENCE SOUTH 0°08'14" WEST 3.9 FEET; THENCE NORTH 89°57'13" WEST 365.32 FEET; THENCE NORTH 0°00'33" WEST 31.43 FEET; THENCE

Exhibit A-1

SOUTH 89°51'35" EAST 365.35 FEET; THENCE SOUTH 0°08'14" WEST 26.94 FEET TO  
THE POINT OF BEGINNING. 7180-1493 8053-2964

TAX PARCEL NO.: 16-06-152-079-6001

**EXHIBIT A-2**

**Celtic Property Legal Description**

ALL THAT CERTAIN REAL PROPERTY LOCATED IN SALT LAKE COUNTY, UTAH, DESCRIBED AS FOLLOWS:

UNIT NOS. C-1, C-2, C-3, 410, 411, 412, 413, 414, 415, 416, 417, 418, S-1, S-2, S-3, S-4, P-1, P-2, P-3, P-4, P-5, P-6, P-7, P-8, P-9, P-10, P-11, P-12, P-13, P-14, P-15, P-16, P-17, P-18, P-19, P-20, P-21, P-22, P-23, P-24, P-25, P-26, P-27, P-28, P-29, P-30, P-31, P-32, P-33, P-34, P-35, P-36, P-37, P-38, P-39, P-40, P-41, P-42, P-43, P-44, P-45, P-46, P-47, P-48, P-49, P-50, P-51, P-52, P-53, AND P-54, APLHAGRAPHS BUILDING CONDOMINIUMS, A UTAH CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE DECLARATION OF CONDOMINIUM AND BYLAWS, DATED JUNE 24, 2002 AND RECORDED JUNE 26, 2002 AS ENTRY NO. 8275535 IN BOOK 8613 AT PAGE 2047 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER (AS SAID DECLARATION MAY HERETOFORE HAVE BEEN AMENDED OR SUPPLEMENTED), AND IN THE RECORD OF SURVEY MAP, DATED JUNE 26, 2002 AND RECORDED JUNE 19, 2002 AS ENTRY NO. 8275534 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER (AS SAID RECORD OF SURVEY MAP MAY HERETOFORE HAVE BEEN AMENDED OR SUPPLEMENTED); TOGETHER WITH THE LIMITED COMMON AREAS, IF ANY AND AN UNDIVIDED INTEREST IN THE COMMON AREAS APPURTENANT TO SUCH UNIT, AS MORE PARTICULARLY DESCRIBED IN SAID DECLARATION. SAID DECLARATION COVERS, AMONG OTHER THINGS, CERTAIN REAL PROPERTY LOCATED IN SALT LAKE COUNTY, UTAH, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF BLOCK 57, PLAT "A", SALT LAKE CITY SURVEY, AND RUNNING THENCE NORTH 89°50'34" WEST ALONG THE SOUTH LINE OF BLOCK 57 A DISTANCE OF 145.12 FEET TO THE EAST LINE OF THE PARCEL OF LAND CONVEYED TO AMERICAN STORES PROPERTIES, INC., A DELAWARE CORPORATION, IN THAT CERTAIN FULLY RESTATED SPECIAL WARRANTY DEED WITH FINAL EASEMENT DESCRIPTION, RECORDED NOVEMBER 10, 1999, AS ENTRY NO. 7509877, IN BOOK 8322, AT PAGE 1621, OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER; THENCE NORTH 0°08'14" EAST ALONG SAID EAST LINE OF THE AMERICAN STORES PARCEL A DISTANCE OF 211.56 FEET TO THE SOUTH LINE OF GALLIVAN AVENUE; THENCE SOUTH 89°57'13" EAST ALONG SAID SOUTH LINE OF GALLIVAN AVENUE, A DISTANCE OF 145.12 FEET TO THE EAST LINE OF BLOCK 57 A DISTANCE OF 211.84 FEET TO THE POINT OF BEGINNING.

TAX PARCEL NO.'S: 16-06-156-010, 16-06-156-011, 16-06-156-012, 16-06-156-013, 16-06-156-014, 16-06-156-015, 16-06-156-016, 16-06-156-017, 16-06-156-018, 16-06-156-019, 16-06-156-020, 16-06-156-021, 16-06-156-022, 16-06-156-023, 16-06-156-024, 16-06-156-025, 16-06-156-026, 16-06-156-027, 16-06-156-028, 16-06-156-029, 16-06-156-030, 16-06-156-031, 16-06-156-032, 16-06-156-033, 16-06-156-034, 16-06-156-035, 16-06-156-036, 16-06-156-037, 16-06-156-038, 16-06-156-039, 16-06-156-040, 16-06-156-041, 16-06-156-042, 16-06-156-043, 16-06-156-044, 16-06-156-045, 16-06-156-046, 16-06-156-047, 16-06-156-048, 16-06-156-049, 16-06-

Exhibit A-2

156-050, 16-06-156-051, 16-06-156-052, 16-06-156-053, 16-06-156-054, 16-06-156-055, 16-06-156-056, 16-06-156-057, 16-06-156-058, 16-06-156-059, 16-06-156-060, 16-06-156-061, 16-06-156-062, 16-06-156-063, 16-06-156-064, 16-06-156-065, 16-06-156-066, 16-06-156-067, 16-06-156-068, 16-06-156-069, 16-06-156-070, 16-06-156-071, 16-06-156-072, 16-06-156-073, 16-06-156-074, 16-06-156-075, 16-06-156-076, 16-06-156-077, 16-06-156-078, 16-06-156-079 AND 16-06-156-080

**EXHIBIT A-3**

**Wasatch Property Legal Description**

ALL THAT CERTAIN REAL PROPERTY LOCATED IN SALT LAKE COUNTY, UTAH,  
DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF BLOCK 57, PLAT "A", SALT LAKE CITY SURVEY, SAID POINT BEING NORTH 0°00'32" WEST 64.51 FEET PARALLEL TO THE BLOCK MONUMENT LINE AND NORTH 89°59'08" EAST 67.10 FEET PARALLEL TO THE BLOCK MONUMENT LINE FROM THE SALT LAKE CITY BLOCK MONUMENT IN THE INTERSECTION OF MAIN STREET AND 300 SOUTH STREET, AND RUNNING THENCE NORTH 0°09'09" EAST 326.84 FEET ALONG THE WESTERLY LINES OF LOT 2 AND LOT 3 OF SAID BLOCK 57; THENCE NORTH 89°59'26" EAST 149.83 FEET; THENCE SOUTH 0°00'33" EAST 57.93 FEET; THENCE SOUTH 89°57'13" EAST 365.32 FEET; THENCE SOUTH 0°08'14" WEST 270.05 FEET TO THE SOUTH LINE OF LOT 1 OF SAID BLOCK 57; THENCE ALONG THE SOUTH LINE OF LOTS 1 AND 2 OF SAID BLOCK 57, NORTH 89°50'34" WEST 515.38 FEET TO THE POINT OF BEGINNING.

TAX PARCEL NO.: 16-06-152-075

**EXHIBIT A-4**

**Marriott Owner Property Legal Description**

ALL THAT CERTAIN REAL PROPERTY LOCATED IN SALT LAKE COUNTY, UTAH,  
DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF BLOCK 57, PLAT "A", SALT LAKE CITY SURVEY, SAID POINT BEING SOUTH 0°00'59" EAST 70.21 FEET ALONG THE MONUMENT LINE AND SOUTH 89°59'14" WEST 64.81 FEET FROM A SALT LAKE CITY SURVEY MONUMENT IN THE INTERSECTION OF STATE STREET AND 200 SOUTH STREET, AND RUNNING THENCE SOUTH 00°08'14" WEST 385.99 FEET ALONG THE EAST LINE OF SAID BLOCK 57; THENCE NORTH 89°57'13" WEST 145.12 FEET TO THE EXTENSION OF THE EAST LINE OF THE LAND SET FORTH IN THAT CERTAIN FIRST AMENDMENT TO MEMORANDUM OF LEASE AGREEMENT FOR PARKING FACILITIES [REDEVELOPMENT AGENCY OF SALT LAKE CITY/BOYER-BLOCK 57 ASSOCIATES, LTD.] RECORDED MAY 31, 1995 AS ENTRY NO. 6091976 IN BOOK 7161 AT PAGE 247, AND AS ENTRY NO. 6091979 IN BOOK 7176 AT PAGE 260, OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTRY RECORDER (HEREINAFTER THE "BOYER-BLOCK 57 PARKING FACILITIES PROPERTY"), THENCE NORTH 00°08'14" EAST 386.27 FEET TO AND ALONG THE EAST LINE OF SAID BOYER-BLOCK 57 PARKING FACILITIES PROPERTY, TO THE NORTH LINE OF SAID BLOCK 57, THENCE SOUTH 89°50'40" EAST 145.12 FEET ALONG THE NORTH LINE OF SAID BLOCK 57 TO THE POINT OF BEGINNING.

TAX PARCEL NO.: 16-06-152-078



**EXHIBIT B**

**Celtic Bank Property Ownership**

<b><u>UNIT</u></b>	<b><u>OWNERSHIP</u></b>	<b><u>PARCEL NUMBER</u></b>
C-1	268 SOUTH PARTNERS, LLC, A UTAH LIMITED LIABILITY COMPANY	16-06-156-010
C-2	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-011
C-3	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-012
410	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-013
411	GEORGE SPECIALE AND TAMIE SPECIALE, HUSBAND AND WIFE, AS JOINT TENANTS	16-06-156-014
412	JOHN P LEROY AND KERRI L. LEROY, HUSBAND AND WIFE, AS JOINT TENANTS	16-06-156-015
413	ATECREAL ESTATE LLC	16-06-156-016
414	NEIL W. GROTEGUT AND SUSAN S. GROTEGUT, HUSBAND AND WIFE, AS JOINT TENANTS	16-06-156-017
415	TEMKIN CENTER PROPERTIES, LLC	16-06-156-018
416	AHL/UTAH, A UTAH LIMITED PARTNERSHIP	16-06-156-019
417	CINDY DAHLE	16-06-156-020
418	AHL-UTAH, A UTAH LIMITED PARTNERSHIP	16-06-156-021
S-1	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-022
S-2	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-023
S-3	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-024
S-4	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-025
P-1	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-026
P-2	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-027
P-3	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-028
P-4	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-029
P-5	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-030
P-6	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-031
P-7	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-032
P-8	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-033
P-9	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-034

Exhibit B

P-10	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-035
P-11	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-036
P-12	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-037
P-13	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-038
P-14	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-039
P-15	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-040
P-16	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-041
P-17	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-042
P-18	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-043
P-19	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-044
P-20	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-045
P-21	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-046
P-22	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-047
P-23	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-048
P-24	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-049
P-25	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-050
P-26	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-051
P-27	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-052
P-28	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-053
P-29	AHL/UTAH, A UTAH LIMITED PARTNERSHIP	16-06-156-054
P-30	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-055
P-31	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-056
P-32	TEMKIN CENTER PROPERTIES, LLC	16-06-156-057
P-33	CINDY DAHLE	16-06-156-058
P-34	CINDY DAHLE	16-06-156-059
P-35	ATEC REAL ESTATE LLC	16-06-156-060
P-36	ATECREAL ESTATE LLC	16-06-156-061
P-37	CELTIC BANK CORPORATION	16-06-156-062
P-38	JOHN P LEROY AND KERRI L. LEROY, HUSBAND AND WIFE, AS JOINT TENANTS	16-06-156-063

Exhibit B

P-39	NEIL W. GROTEGUT AND SUSAN S. GROTEGUT, HUSBAND AND WIFE, AS JOINT TENANTS	16-06-156-064
P-40	NEIL W. GROTEGUT AND SUSAN S. GROTEGUT, HUSBAND AND WIFE, AS JOINT TENANTS	16-06-156-065
P-41	GEORGE SPECIALE AND TAMIE SPECIALE, HUSBAND AND WIFE, AS JOINT TENANTS	16-06-156-066
P-42	GEORGE SPECIALE AND TAMIE SPECIALE, HUSBAND AND WIFE, AS JOINT TENANTS	16-06-156-067
P-43	AHL-UTAH, A UTAH LIMITED PARTNERSHIP	16-06-156-068
P-44	AHL-UTAH, A UTAH LIMITED PARTNERSHIP	16-06-156-069
P-45	JOHN P LEROY AND KERRI L. LEROY, HUSBAND AND WIFE, AS JOINT TENANTS	16-06-156-070
P-46	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-071
P-47	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-072
P-48	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-073
P-49	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-074
P-50	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-075
P-51	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-076
P-52	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-077
P-53	CELTIC BANK CORPORATION, A UTAH CORPORATION	16-06-156-078
P-54	AHL/UTAH, A UTAH LIMITED PARTNERSHIP	16-06-156-079
COMMON AREAS	PLAZA GARDEN PENTHOUSES AT GALLIVAN CENTER CONDO ASSN INC	16-06-156-080

Exhibit B

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