## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). STATEMENT OF CHANGES IN BENEFICIAL OWNER Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940														Estimated average burden				ו 0.5	
1. Name and Address of Reporting Person* 2. Issuer Name and Ticker or Trading Symbol 5. Relationship of Reporting Person(s) to Issuer															er				
Johnson Stephen Charles														k all applical Director	ble)		10% O\	vner	
														X Officer (give title Other (specify below) below)					
(Last) (First) (Middle) 886 SOUTH ROUECHE LANE				3. Date of Earliest Transaction (Month/Day/Year) 02/02/2018									VP	Mortga	ge Op	erations			
(Street) 4.					4. If Am									6. Individual or Joint/Group Filing (Check Applicable					
KAYSVILLE UT 84037												Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person							
(City) (State) (Zip)					ivative Securities Acquired, Disposed of, or Beneficially Owned														
			able I - Nor			1			Dis					1					
1. Title of Security (Instr. 3)				2. Transaction Date (Month/Day/Ye		ar) 2A. Deemed Execution Date if any (Month/Day/Yea		Code (Instr.		4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4			4 and 5) Securities Beneficiall Owned Fol		у	Form:	Direct	7. Nature of Indirect Beneficial Ownership	
									v	Amount	(A) (D)	(A) or (D) Price		Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)	
Class A Common Stock				02/02/2018				J <sup>(1)</sup>	v	154	D S		\$4.8	3,23	3,230 <sup>(2)</sup>		D		
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned           (e.g., puts, calls, warrants, options, convertible securities)																			
1. Title of 2. 3. Transaction 3A. Deemed 4. 5. Number of 6. Date Exercisable and												and Am		8. Price of	9. Numb		10.	11. Nature	
Derivative Security (Instr. 3)	Conversion or Exercise Price of Derivative Security	Date (Month/Day/Year)	Execution Date if any (Month/Day/Yea	Cod	isaction e (Instr.	Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		Expiration Date (Month/Day/Year)		r)	of Securities Underlying Deri Security (Instr. 3 4)				derivativ Securitie Beneficia Owned Followin Reported	es ally g	or Indirect (I) (Instr. 4	t (Instr. 4)	
				Cod	e V	(A)	(D)	Date Exercisable		Expiration Date	Title		ount or ober of res		Transaction(s) (Instr. 4)				
Employee Stock Option (right to buy)	\$1.15 <sup>(3)</sup>	04/13/2012		A		4,020 <sup>(3)</sup>		07/13/2012	2	04/13/2022	Class A Commo Stock		)20 <sup>(3)</sup>	\$1.15 <sup>(3)</sup>	4,020	J <sup>(3)</sup>	D		
Employee Stock Option (right to buy)	\$3.75 <sup>(4)</sup>	12/06/2013		A		3,829 <sup>(4)</sup>		03/06/2014	t	12/06/2023	Class A Commo Stock	n 3,8	329 <sup>(4)</sup>	\$3.75 <sup>(4)</sup>	3,829 <sup>(4)</sup>		D		
Employee Stock Option (right to buy)	\$3.51 <sup>(5)</sup>	07/02/2014		A		3,647 <sup>(5)</sup>		10/02/2014	1	07/02/2024	Class A Commo Stock	m 3,6	547 <sup>(5)</sup>	\$3.51 <sup>(5)</sup>	3,647 <sup>(5)</sup>		D		
Employee Stock Option (right to buy)	\$4.09 <sup>(6)</sup>	12/05/2014		A		7,293 <sup>(6)</sup>		03/05/201	;	12/05/2024	Class A Commo Stock		293 <sup>(6)</sup>	\$4.09 <sup>(6)</sup>	7,293 <sup>(6)</sup>		D		
Employee Stock Option (right to buy)	\$5.76 <sup>(7)</sup>	12/04/2015		A		11,576 <sup>(7)</sup>		03/04/2016	5	12/04/2025	Class A Commo Stock		576 <sup>(7)</sup>	\$5.76 <sup>(7)</sup>	11,576 <sup>(7)</sup>		D		
Employee Stock Option (right to buy)	\$6.35 <sup>(8)</sup>	12/02/2016		A		5,513 <sup>(8)</sup>		03/02/2017	8)	12/02/2026	Class A Commo Stock	m 5,5	513 <sup>(8)</sup>	\$6.35 <sup>(8)</sup>	5,513	(8)	D		
Employee Stock Option (right to buy)	\$4.8 <sup>(9)</sup>	12/01/2017		A		10,500 <sup>(9)</sup>		03/01/2018	9)	12/01/2027	Class A Commo Stock	n 10,	500 <sup>(9)</sup>	\$4.8 <sup>(9)</sup>	10,50	0(9)	D		
<ol> <li>Received p</li> <li>Owned that</li> <li>This optio</li> <li>Option Plan</li> <li>This optio</li> </ol>	rough a trust by n was granted ( to reflect 5% st n was granted (	ses: ock dividend paid on 7 the reporting person on April 13, 2012 as a tock dividends paid o on December 6, 2013 tock dividends paid o	and his wife. Do an option for 3,00 n February 1, 201 as an option for	es not inc 00 shares o 13, Februa 3,000 shai	of Class A iry 7, 201 res of Cla	Common S 4, February ss A Commo	tock a 6, 201 on Sto	at an exercise 5, February 5 ck at an exerc	price , 201 ise p	of \$1.56 pe 6, February rice of \$4.85	r share, b 3, 2017, a 5 per shar	ut adjuste and Febra e, but adj	ed pursu uary 2, 2	ant to the anti 018.	-dilution p	rovisio	ns of the 200		

4. Oj 5. This option was granted on July 2, 2014 as an option for 3,000 shares of Class A Common Stock at an exercise price of \$4.29 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2015, February 5, 2016, February 2, 2017, and February 2, 2018.

6. This option was granted on December 5, 2014 as an option for 6,000 shares of Class A Common Stock at an exercise price of \$5.02 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2015, February 3, 2016, February 3, 2017, and February 2, 2018.

7. This option was granted on December 4, 2015 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$6.72 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 5, 2016, February 3, 2017, and February 2, 2018.

8. This option was granted on December 2, 2016 as an option for 5,000 shares of Class A Common Stock at an exercise price of \$7.03 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 3, 2017 and February 2, 2018.

9. This option was granted on December 1, 2017 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$5.05 per share, but adjusted pursuant to the anti-dilution provisions in the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 2, 2018. This option vests in four equal quarterly installments of Class A Common Stock, beginning on March 1, 2018, until such shares are fully vested.

 /s/Stephen C. Johnson
 07/02/2018

 \*\* Signature of Reporting Person
 Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.