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RETURNED

WHEN RECORDED RETURN TO: FEB 19 1998

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JAMES ASHAUER, DAVIS CNTY RECORDER
1998 FEB 19 8:32 AM FEE 17.00 DEP AC
REC'D FOR RAY, QUINNEY & NEBEKER

Stephen C. Tingey
RAY, QUINNEY & NEBEKER
79 South Main Street
P. O. Box 45385
Salt Lake City, Utah 84145-0385

SE 21 4n - 14

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SUBSTITUTION OF TRUSTEE

First Security Bank, N.A. a national banking association authorized to do business in the State of Utah, 79 South Main, Salt Lake City, Utah 84111, is hereby appointed successor Trustee under that certain Trust Deed With Assignment of Rents, executed by Kathleen W. Mahas, as Trustor in which Security Title Company is named Trustee and First Security Bank of Utah, N.A. (now known as First Security Bank, N.A.) is named Beneficiary, dated as of January 31, 1991 and was filed for record February 6, 1991, as Entry No. 917311, in Book 1395 at Page 21 et seq. and re-recorded on February 12, 1991, as Entry No. 917787 in Book 1395 at Page 910 et seq. in the official records of the County Recorder, Davis County, Utah, and amended by that Amendment to Deed of Trust dated April 30, 1997 and recorded May 6, 1997 as Entry No. 1321187 in Book 2127 at Page 222 et seq. affecting the hereafter described real property:

See Exhibit A attached hereto and incorporated herein

Dated: January 28, 1998.

FIRST SECURITY BANK, N.A., formerly known as First Security Bank of Utah, N.A.

By: [Signature]

Its: [Signature]

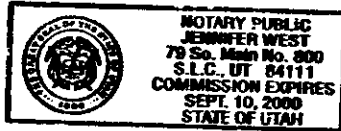
STATE OF UTAH)
 : ss.
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me
this 28 day of January, 1998 by Chris Dawson
the A.V.P. of First Security Bank, N.A.

Jennifer West
Notary Public
Residing at: Salt Lake

My Commission Expires:
9/10/00

0264491.01/sct



Beginning at a point South 89°19' East 833.76 feet along the Section line and North 2°29'33" West 464.86 feet from the South Quarter corner of Section 21, Township 4 North, Range 1 West, Salt Lake Meridian, in the City of Layton, and running thence North 2°29'33" West 381.2 feet, more or less, to a point 851.16 feet North of the North line of Gentile Street; thence South 89°29' East 194.07 feet; thence South 4°45' East 360.12 feet to a point North 84°26' East of the point of beginning; thence South 84°26' West 208.29 feet to the point of beginning.

TOGETHER WITH AND SUBJECT TO a right of way 25.0 feet wide, 12.5 feet on each side of the following described centerline: Beginning on the North line of a street at a point South 89°19' East 833.76 feet along the Section line and North 2°29'33" West 33.05 feet to the North line of said street and South 89°19' East 108.44 feet along the North line of said street from the South Quarter corner of said Section 21; and running thence North 3°48' West 168.93 feet to the point of tangency with a 464.11 foot radius curve to the right; thence Northerly 49.95 feet along the arc of said curve to the point of tangency with a 478.36 foot radius curve to the left; thence Northerly 49.96 feet along the arc of said curve; thence North 3°37' West 583.54 feet.

TOGETHER WITH A 30 foot right of way for vehicular and pedestrian traffic to and from Fort Lane Street, upon, over and across the following described property: Beginning at a point North 28.16 feet and East 486.08 feet and South 89°19' East along the North line of a street 346.20 feet to an old fence line and North 2°29'33" West along said old fence line 821.97 feet from the South west corner of the Southeast Quarter of said Section 21, and running thence North 89°19' West 101.0 feet; thence North 84°13'47" West 13.37 feet; thence North 89°06'54" West approximately 185.80 feet to a point on the East line of Fort Lane; thence North 0°36'32" East along said East line of Fort Lane 30.0 feet; thence South 89°06'54" East along an old fence line 185.80 feet; thence South 84°13'47" East along said fence line 13.37 feet; thence South 89°19' East along said fence line 101.0 feet; thence South 2°29'33" East 30.0 feet to the point of beginning.

TOGETHER WITH A right of way for ingress and egress over and across the following described property: Beginning at a point on the East line of Fort Lane Street, said point also being North 507.92 feet and East 490.54 feet from the Southwest corner of the Southeast Quarter of said Section 21, and running thence North 00°36'32" East 32.0 feet along said East line; thence South 89°19' East 318.47 feet to an old fence line; thence South 2°29'33" East 32.05 feet along said fence line; thence North 89°19' West 320.202 feet to the point of beginning.