

When recorded return to:
 Zions First National Bank
 Loan Servicing Group 863-C
 2460 South 3270 West
 West Valley City, UT 84119

8989955
 02/27/2004 01:14 PM 20.00
 Book - 8951 Ps - 591-594
 GARY W. OTT
 RECORDER, SALT LAKE COUNTY, UTAH
 MOUNTAIN VIEW TITLE
 1916 N 700 W STE 120
 LAYTON UT 84041
 BY: ALG, DEPUTY - WJ 4 p.

MODIFICATION OF TRUST DEED

This Modification of Trust Deed (this "Modification") is executed this 20th day of February, 2004, by and between **SALT LAKE CITY JEWISH COMMUNITY CENTER** ("Trustor") and **ZIONS FIRST NATIONAL BANK** ("Lender").

WHEREAS, Trustor executed and delivered to Lender that certain Promissory Note dated July 12, 2001 in the original principal amount of \$2,000,000.00 (the "Note"), which Note evidenced a term loan to Trustor;

WHEREAS, to secure repayment of the Note, Trustor executed and delivered to Lender that certain Deed of Trust dated July 12, 2001 and recorded in the official records of Salt Lake County, State of Utah on July 16, 2001 as Entry No. 7949032 in Book 8479 at Page 3364 (the "Trust Deed"). The Trust Deed covers real property located in Salt Lake County, State of Utah, which real property is more particularly described as follows:

See Exhibit A attached hereto

Tax ID #: 09-33-404-012

WHEREAS, the Trust Deed has previously been modified to reflect an increase in the Note from \$2,000,000.00 to \$2,500,000.00;

WHEREAS, Trustor has requested that Lender further renew the Note and modify its nature from a term loan to a revolving line of credit and Lender has agreed to such modifications provided, among other things, Trustor executes and delivers to Lender this Modification.

WHEREAS, it is the intent of Trustor that the Trust Deed shall continue to secure repayment of the Note, as renewed, amended, and extended.

NOW, THEREFORE, in consideration of the mutual covenants contained herein and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Trust Deed is hereby amended as follows:

1. The following provision is hereby added to the Trust Deed as follows;

REVOLVING LINE OF CREDIT. Specifically, in addition to the amounts specified in the indebtedness definition, and without limitation, this Deed of Trust secures a revolving line of credit, which obligates Lender to make advances to Borrower so long as Borrower complies with all the terms of the Note.

2. Trustor acknowledges that the Trust Deed continues to secure the Note, as renewed, amended, and extended.

3. Except as specifically amended by this Modification, the terms, covenants, and conditions of the Trust Deed, as previously amended, are hereby restated and shall remain in full force and effect.

SALT LAKE CITY JEWISH COMMUNITY CENTER

By: [Signature]
Stuart Wachs, Executive Director

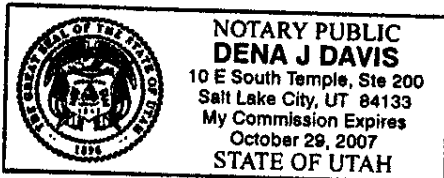
By: [Signature]
Alan Baggett, CFO

ZIONS FIRST NATIONAL FIRST BANK

By: [Signature]
Title: Vice President

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

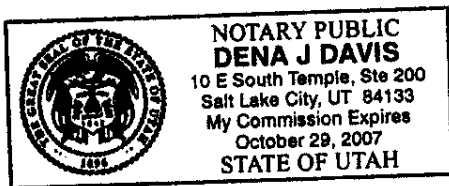
On the 26th day of February, 2004, personally appeared before me Stuart Wachs, who being by me duly sworn did acknowledge that he/she executed the foregoing document in his/her capacity as Executive Director of SALT LAKE CITY JEWISH COMMUNITY CENTER.



[Signature]
NOTARY PUBLIC
My commission expires: 10/29/2007

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

On the 26th day of February, 2004, personally appeared before me Kathryn A. King, who being by me duly sworn did acknowledge that he/she executed the foregoing document in his/her capacity as Vice President of ZIONS FIRST NATIONAL BANK.



[Signature]
NOTARY PUBLIC
My commission expires: 10/29/2007

EXHIBIT "A"

PARCEL 1
 BEGINNING AT A POINT WHICH IS NORTH 89 DEG. 58 MIN. 03 SEC. EAST 1757.44 FEET
 AND NORTH 0 DEG. 01 MIN. 18 SEC. EAST 661.64 FEET AND NORTH 89 DEG. 58 MIN. 03
 SEC. EAST 1115.74 FEET FROM THE SOUTHEAST CORNER OF LOT 12, BLOCK 8, POPPERTON
 PLACE, A SUBDIVISION OF SALT LAKE CITY, UTAH, AND RUNNING THENCE NORTH 36 DEG.
 50 MIN. 15 SEC. EAST 250.0 FEET; THENCE NORTH 89 DEG. 58 MIN. 03 SEC. EAST 50
 FEET TO THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF
 SECTION 33, TOWNSHIP 1 NORTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, SAID
 POINT BEING SITUATED ON THE BOUNDARY OF THE UNITED STATES MILITARY RESERVATION
 AT A POINT 200.0 FEET NORTH OF THE CENTER OF THE SOUTHEAST QUARTER OF SAID
 SECTION; THENCE SOUTH 0 DEG. 01 MIN. 57 SEC. EAST 200.00 FEET TO THE CENTER OF
 THE SOUTHEAST QUARTER OF SAID SECTION; THENCE SOUTH 89 DEG. 58 MIN. 03 SEC.
 WEST 200.00 FEET TO THE POINT OF BEGINNING, THE SAME BEING IN AND A PART OF THE
 NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 33

PARCEL 2
 BEGINNING AT A POINT WHICH BEARS NORTH 89 DEG. 58 MIN. 03 SEC. EAST 1757.44
 FEET AND NORTH 0 DEG. 01 MIN. 18 SEC. EAST 661.64 FEET AND NORTH 89 DEG. 58
 MIN. 03 SEC. EAST 1015.74 FEET FROM THE SOUTHEAST CORNER OF LOT 12, BLOCK 8,
 POPPERTON PLACE, A SUBDIVISION IN SALT LAKE CITY, UTAH, AND RUNNING THENCE
 NORTH 146.63 FEET; THENCE NORTH 77 DEG. 54 MIN. 47 SEC. EAST 255.55 FEET;
 THENCE SOUTH 36 DEG. 50 MIN. 15 SEC. WEST 250.0 FEET; THENCE SOUTH 89 DEG. 58
 MIN. 03 SEC. WEST 100.0 FEET TO THE POINT OF BEGINNING.

PARCEL 3
 BEGINNING AT A POINT WHICH BEARS NORTH 89 DEG. 58 MIN. 03 SEC. EAST 1757.44
 FEET AND NORTH 0 DEG. 01 MIN. 18 SEC. EAST 661.64 FEET AND NORTH 89 DEG. 58
 MIN. 03 SEC. EAST 965.74 FEET FROM THE SOUTHEAST CORNER OF LOT 12, BLOCK 8,
 POPPERTON PLACE, A SUBDIVISION IN SALT LAKE CITY, UTAH, AND PART OF SECTION 33,
 TOWNSHIP 1 NORTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE
 NORTH 0 DEG. 01 MIN. 57 SEC. WEST 200.00 FEET; THENCE NORTH 89 DEG. 58 MIN. 03
 SEC. EAST 300.00 FEET; THENCE SOUTH 77 DEG. 54 MIN. 47 SEC. WEST 255.55 FEET;
 THENCE SOUTH 146.63 FEET; THENCE SOUTH 89 DEG. 58 MIN. 03 SEC. WEST 50.00 FEET
 TO THE POINT OF BEGINNING.

PARCEL 4
 BEGINNING AT A POINT WHICH BEARS NORTH 89 DEG. 58 MIN. 03 SEC. EAST 1757.44
 FEET AND NORTH 0 DEG. 01 MIN. 18 SEC. EAST 661.64 FEET AND NORTH 89 DEG. 58
 MIN. 03 SEC. EAST 865.74 FEET FROM THE SOUTHEAST CORNER OF LOT 12, BLOCK 8,
 POPPERTON PLACE, A SUBDIVISION IN SALT LAKE CITY, UTAH, AND RUNNING THENCE
 NORTH 0 DEG. 01 MIN. 18 SEC. WEST 456.70 FEET; THENCE NORTH 89 DEG. 58 MIN. 03
 SEC. EAST 450.00 FEET; THENCE SOUTH 0 DEG. 01 MIN. 57 SEC. EAST 256.70 FEET;
 THENCE SOUTH 89 DEG. 58 MIN. 03 SEC. WEST 350.00 FEET; THENCE SOUTH 0 DEG. 01
 MIN. 57 SEC. EAST 200.00 FEET; THENCE SOUTH 89 DEG. 58 MIN. 03 SEC. WEST 100.00
 FEET TO THE POINT OF BEGINNING.

- PUGH COPY -
 CO. F. CORDER

EXHIBIT "A"

Continued

PARCEL 5

A NON-EXCLUSIVE RIGHT OF WAY FOR A ROADWAY FOR INGRESS AND EGRESS PURPOSES, AS GRANTED BY EASEMENT FOR RIGHT OF WAY, RECORDED AS ENTRY NO. 2114628, IN BOOK 2382, AT PAGE 654, DESCRIBED AS FOLLOWS: BEGINNING AT U.S. GOVERNMENT MONUMENT NO. 11; (MONUMENT NO. 11 IS A 2 1/2 INCH BRASS DISC IN A RAISED CONCRETE CONE 3,937.77 FEET EAST AND 1335.41 FEET NORTH OF THE THEORETICAL NORTHWEST CORNER OF SECTION NO. 4, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN); THENCE SOUTH 89 DEG. 57 MIN. 53 SEC. WEST 78.0 FEET; THENCE SOUTH 0 DEG. 02 MIN. 07 SEC. EAST 30.0 FEET; THENCE NORTH 89 DEG 57 MIN. 53 SEC. EAST 101.84 FEET; THENCE SOUTH 38 DEG. 31 MIN. EAST 160.18 FEET, MORE OR LESS, TO THE EXISTING NORTH CURB LINE OF THE MEDICAL CENTER PARKING LOT ROAD; THENCE NORTH 51 DEG. 29 MIN. EAST 180.0 FEET; THENCE NORTH 38 DEG. 31 MIN. WEST 307.01 FEET; THENCE SOUTH 89 DEG. 57 MIN. 53 SEC. WEST 73.41 FEET; THENCE SOUTH 0 DEG. 02 MIN. 37 SEC. EAST 197.0 FEET TO THE POINT OF BEGINNING.

- POOR COPY -
NO. RECORDER