

Key Bank of Utah
P. O. Box 30815
Salt Lake City, UT 84130-0815
attn: George Redd

5342831
30 SEPTEMBER 92 04:46 PM
KATIE L. DIXON
RECORDER, SALT LAKE COUNTY, UTAH
RELIABLE TITLE
REC BY: DIANE KILPACK, DEPUTY

CROSS-EASEMENT AGREEMENT

This cross-easement agreement is entered into this 28 day of September, 1992 between George E. Hatfield and Snirley L. Hatfield (the "Hatfields") and Charles Dee Pullman and Elaine Pullman (the "Pullmans"); Associated Holding Company, a Utah limited partnership ("Associated"); and Key Bank of Utah ("Bank").

Whereas, the Hatfields and the Pullmans, Associated, and Bank own certain real property adjacent to each other in a shopping center in West Jordan, Utah; and

Whereas, the Hatfields and the Pullmans; Associated and Bank desire to enter into this agreement to provide for certain easements to facilitate access to and from their properties;

Therefore, for good and valuable consideration, the adequacy and receipt of which are hereby acknowledged, the parties agree as follows:

1. Recitals. The above recitals are incorporated herein by reference.

2. Easement to Bank. The Hatfields and the Pullmans hereby grant Bank, as owner of the real property described on Exhibit A hereto (the "Bank Property"), and all tenants, customers, and other licensees of Bank with respect to the Bank Property, an easement at all times, for vehicles and pedestrians, over the real property described on Exhibit B hereto (the "Bank Easement").

3. Easement to Associated. The Hatfields and the Pullmans hereby grant Associated, as owner of the real property described on Exhibit C hereto (the "Associated Property"), and all tenants, customers, and other licensees of Associated with respect to the Associated Property, an easement at all times, for vehicles and pedestrians, over the real property described on Exhibit B hereto (the "Associated Easement").

3. Easement to the Hatfields. Bank hereby grants the Hatfields and the Pullmans, as owners of the real property described on Exhibit D hereto (the "Hatfield/Pullman Property"), and all tenants, customers, and other licensees of the Hatfields and the Pullmans with respect to the Hatfield/Pullman Property, an easement at all times, for vehicles and pedestrians, over the real property described on Exhibit E hereto (the "Hatfield/Pullman Bank Easement").

4. Easement to the Hatfields. Associated hereby grants the Hatfields and the Pullmans, as owners of the real property described on Exhibit D hereto (the "Hatfield/Pullman Property"), and all tenants, customers, and other licensees of the Hatfields and the Pullmans with respect to the Hatfield/Pullman Property,

5342831
general

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an easement at all times, for vehicles and pedestrians, over the real property described on Exhibit F hereto (the "Hatfield/Pullman Associated Easement").

5. Covenants Running with Land. The Bank Easement inures to the benefit of the Bank Property. The Associated Easement inures to the benefit of the Associated Property. The Hatfield/Pullman Bank Easement and the Hatfield/Pullman Associated Easement inure to the benefit of the Hatfield/Pullman Property. The easements granted by this agreement, and the agreements herein contained shall be easements, restrictions, and covenants running with the land and shall inure to the benefit of, and be binding upon, the parties hereto and their respective heirs, successors, and assigns, including without limitation, all subsequent owners of the Bank Property, the Associated Property, or the Hatfield/Pullman Property, and all persons claiming under them.

Dated as of the date first above written.

KEY BANK OF UTAH

By: George E. Redden
Title: Senior Vice President

George E. Hatfield
George E. Hatfield

Shirley L. Hatfield
Shirley L. Hatfield

Charles Dee Pullman
Charles Dee Pullman

Elaine Pullman
Elaine Pullman

Associated Holding Company, a
Utah limited partnership
general

By: John D. Richards
John D. Richards, a general
partner

ACKNOWLEDGMENTS

The undersigned hereby acknowledges and affirms to the below named notary public that (1) he appeared before such notary public, holds the position or title set forth above, and, on behalf of the above named corporation by proper authority, either executed the foregoing document before such notary public or acknowledged to such notary public that the undersigned executed the foregoing document, and that (2) the foregoing document was the act of such corporation for the purpose stated in it.

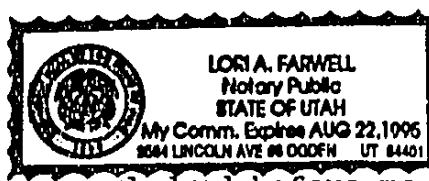
STATE OF UTAH)
 :
 COUNTY OF _____) SS.

The foregoing instrument was acknowledged before me this day of _____, 1992, by _____, the _____ of Key Bank of Utah, a Utah corporation.

Notary Public
Residing at: _____

My commission expires:

STATE OF UTAH)
 :
 COUNTY OF Salt Lake) SS.



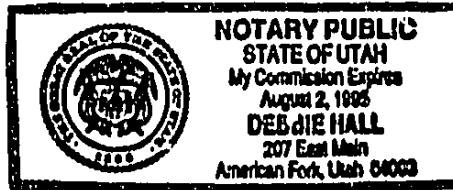
The foregoing instrument was acknowledged before me this 28 day of September, 1992, by George E. Hatfield.

Lori A. Farwell
Notary Public
Residing at: 208 W. 1600 N.
Layton, UT 84041

My commission expires:
August 22, 1995

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STATE OF UTAH)
COUNTY OF Utah) : SS.



28th The foregoing instrument was acknowledged before me this day of September, 1992, by Shirley L. Hatfield.

Deb Jie Hall
Notary Public
Residing at: American Fork

My commission expires:

STATE OF UTAH)
COUNTY OF Utah) : SS.

28 The foregoing instrument was acknowledged before me this day of September, 1992, by Charles Dee Pullman.

Susan S. Davis
Notary Public
Residing at: Spanish Fork

My commission expires:
4-13-93

STATE OF UTAH)
COUNTY OF Utah) : SS.

28 The foregoing instrument was acknowledged before me this day of September, 1992, by Elaine Pullman.

Susan S. Davis
Notary Public
Residing at: Spanish Fork

My commission expires:
4-13-93

The undersigned hereby acknowledges and affirms to the below named notary public that (1) he appeared before such notary public, is a general partner of the above named ~~limited~~ *general* partnership, and, as such general partner by proper authority, either executed the foregoing document before such notary public or acknowledged to such notary public that the undersigned executed the foregoing document, and that (2) the foregoing document was the act of such partnership for the purpose stated in it.

John D. Richards

STATE OF UTAH)
COUNTY OF *Salt Lake*) : ss.

The foregoing instrument was acknowledged before me this 29 day of September, 1992, by John D. Richards, a general partner of Associated Holding Company, a Utah ~~limited~~ *general* partnership.

Gene A. Peaden
Notary Public
Residing at: *Salt Lake Co*

My commission expires:

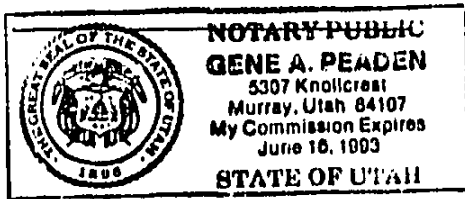


EXHIBIT "A"

PROPERTY DESCRIPTION

Beginning at a point on the south line of 9000 South Street, said point being South 89 degrees 53'45" West 770.28 feet along the monument line and South 0 degrees 00'50" East 33.13 feet from the East Quarter Corner of Section 3, Township 3 South, Range 1 West, Salt Lake Base and Meridian and running;

thence South 0 degrees 00'50" East 196.27 feet;
thence South 89 degrees 53'45" West 200.00 feet;
thence North 0 degrees 00'50" West 193.56 feet to the

south line of said 9000 South Street;

thence easterly 200.03 feet along the arc of a 11,406.16 foot radius curve to the right, (center bears South 1 degree 22'57" East and long chord bears North 89 degrees 07'11" East 220.02 feet, with a central angle of 1 degree 00'17") along the south line of said 9000 South Street to the point of beginning.

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EXHIBIT "B"

PROPERTY DESCRIPTION

Beginning at a point on the South line of 9000 South Street, said point being South 89 degrees 53'45" West 765.28 feet along the monument line and South 0 degrees 00'50" East 33.11 feet from the East Quarter Corner of Section 3, Township 3 South, Range 1 West, Salt Lake Base and Meridian and running;

thence easterly 35.00 feet along the arc of a 11,406.16 foot radius curve to the right, (center bears South 0 degrees 21'10" East and long chord bears North 89 degrees 44'07" East 35.00 feet, with a central angle of 0 degrees 10'33") along the south line of said 9000 South Street;

thence South 0 degrees 00'50" East 208.39 feet;
thence South 89 degrees 53'45" West 40.00 feet;
thence North 0 degrees 00'50" West 24.00 feet;
thence North 89 degrees 53'45" East 5.00 feet;
thence North 0 degrees 00'50" West 184.29 feet to the point of beginning.

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EXHIBIT "C"

PROPERTY DESCRIPTION

Beginning at a point South 89 degrees 53'45" West 770.28 feet along the monument line and South 0 degrees 00'50" East 229.40 feet from the East Quarter Corner of Section 3, Township 3 South, Range 1 West, Salt Lake Base and Meridian and running;

thence South 0 degrees 00'50" East 208.14 feet;
thence South 89 degrees 55'48" West 200.00 feet;
thence North 0 degrees 00'50" West 208.02 feet;
thence North 89 degrees 53'45" East 200.00 feet to the point of beginning.

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EXHIBIT "D"

PROPERTY DESCRIPTION

Beginning at a point South 89 degrees 53'45" West 451.355 feet along the quarter section line and South 0 degrees 00'50" East 241.71 feet from the East Quarter Corner of Section 3, Township 3 South, Range 1 West, Salt Lake Base and Meridian and running;

thence South 0 degrees 00'50" East 140.75 feet;

thence South 89 degrees 55'28" West 318.94 feet;

thence North 0 degrees 00'50" West 349.17 feet to the south line of 9000 South Street

thence Easterly 53.36 feet along the arc of a 11,406.16 foot radius curve to the right, (center bears South 0 degrees 22'24" East and long chord bears North 89 degrees 45'41" East 53.56 feet) along said south line;

thence North 89 degrees 53'45" East 56.67 feet along said south line;

thence South 0 degrees 00'50" East 208.61 feet;

thence North 89 degrees 55'28" East 208.71 feet to the point of beginning.

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EXHIBIT "E"

PROPERTY DESCRIPTION

Beginning at a point South 89 degrees 53'45" West 770.28 feet along the monument line and South 0 degrees 00'50" East 217.40 feet from the East Quarter Corner of Section 3, Township 3 South, Range 1 West, Salt Lake Base and Meridian and running;

thence South 0 degrees 00'50" East 12 feet;
thence South 89 degrees 53'45" West 200.00 feet;
thence North 0 degrees 00'50" West 12 feet;
thence North 89 degrees 53'45" East 200.00 feet to the
point of beginning.

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EXHIBIT "F"

PROPERTY DESCRIPTION

Beginning at a point South 89 degrees 53'45" West 770.28 feet along the monument line and South 0 degrees 00'50" East 229.40 feet from the East Quarter Corner of Section 3, Township 3 South, Range 1 West, Salt Lake Base and Meridian and running;

thence South 0 degrees 00'50" East 12 feet;
thence South 89 degrees 53'45" West 200.00 feet;
thence North 0 degrees 00'50" West 12 feet;
thence North 89 degrees 53'45" East 200.00 feet to the point of beginning.

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BK 6528 PG 2843