WHEN RECORDED MAIL TO: American Pension Services, Inc. 4168 West 12600 South Riverton, UT 84065

10773679 8/10/2009 3:04:00 PM \$10.00 Book - 9753 Pg - 7188 Gary W. Ott Recorder, Salt Lake County, UT RICHLAND TITLE INS AGENCY INC BY: eCASH, DEPUTY - EF 1 P.

TRUST DEED

day of August 2009, between Chari Stam, as Trustor THIS TRUST DEED is made this

Richland Title Insurance Agency, Inc., as Trustee,

And American Pension Services, Inc. Administrator for Heather Adair Roth IRA #7756., as Beneficiary

Trustor hereby COVENANTS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property situated in Salt Lake County, Utah:

All of Lot 14, Homestead Estates No. 6, according to the official plat thereof, as recorded in the Salt Lake County Recorder 's Office.

Parcel Number: 33-04-281-012

Together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges and appurtenances thereunto now or hereafter used or enjoyed with said property, or any part thereof;

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the amount of \$67,000.00, payable to the order of Beneficiary at the times, in the manner and with interest as therein

set forth, and payment of any sums expended or advanced by Beneficiary to protect the security hereof.

Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of collection (including Trustee's and attorney's fees in event of default in payment of the indebtedness secured hereby and to pay reasonable Trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

Chari Stam

STATE OF UTAH

: 5\$

COUNTY OF SALT LAKE

day of August, 2009, personally appeared before me Chari Stam, the signer(s) of the foregoing

instrument, who duly acknowledged to me that they executed the same.

Notary Public

