

Tax Serial Number:
03-004-0030

WHEN RECORDED MAIL TO:

Cache Valley Bank
Logan Main Office
101 North Main
P.O. Box 3227
Logan, UT 84323

SEND TAX NOTICES TO:

MATTHEW MAURER PAYNE
255 WEST 2600 SOUTH
NIBLEY, UT 84321

CTC 64881

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated November 14, 2023, is made and executed between MATTHEW MAURER PAYNE, whose address is 255 WEST 2600 SOUTH, NIBLEY, UT 84321 ("Trustor") and Cache Valley Bank, whose address is Logan Main Office, 101 North Main, P.O. Box 3227, Logan, UT 84323 ("Lender").

DEED OF TRUST. Lender and Trustor have entered into a Deed of Trust dated May 31, 2022 (the "Deed of Trust") which has been recorded in CACHE County, State of Utah, as follows:

ENT 1323207 BK 2347 PG 1517 RECORDED 01-JUL-2022 CACHE COUNTY .

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in CACHE County, State of Utah:

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 255 WEST 2600 SOUTH, NIBLEY, UT 84321. The Real Property tax identification number is 03-004-0030.

MODIFICATION. Lender and Trustor hereby modify the Deed of Trust as follows:

THE PRINCIPAL AMOUNT OF SAID DEED OF TRUST IS HEREBY INCREASED BY \$150,000.00 FROM \$50,000.00 TO \$200,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents


**MODIFICATION OF DEED OF TRUST
(Continued)**

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to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

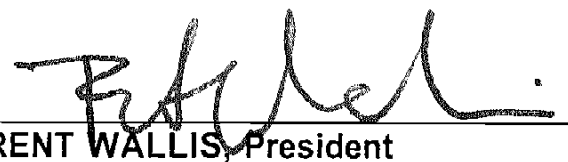
TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND TRUSTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED NOVEMBER 14, 2023.

TRUSTOR:

X 
MATTHEW MAURER PAYNE

LENDER:

CACHE VALLEY BANK

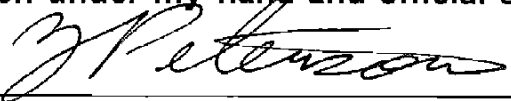
X 
BRENT WALLIS, President

INDIVIDUAL ACKNOWLEDGMENT

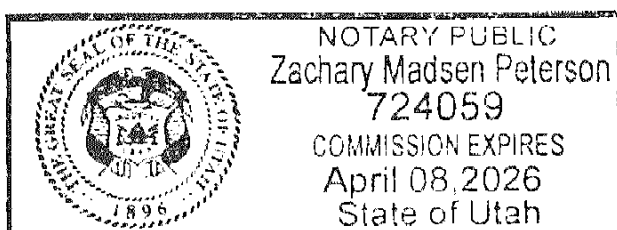
STATE OF Utah)
) SS
COUNTY OF Washington)

On this day before me, the undersigned Notary Public, personally appeared **MATTHEW MAURER PAYNE**, to me known to be the individual described in and who executed the Modification of Deed of Trust, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14th day of November, 2023.

By  Residing at St George, Ut

Notary Public in and for the State of Ut My commission expires April 8, 2026



**MODIFICATION OF DEED OF TRUST
(Continued)**

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LENDER ACKNOWLEDGMENT

STATE OF Utah)
) SS
COUNTY OF Cache)

On this 16th day of November, 2023, before me, the undersigned Notary Public, personally appeared **BRENT WALLIS** and known to me to be the **President**, authorized agent for **Cache Valley Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Cache Valley Bank**, duly authorized by **Cache Valley Bank** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **Cache Valley Bank**.

By Anita Porath
Notary Public in and for the State of Utah

Residing at Mendon
My commission expires 8-16-26

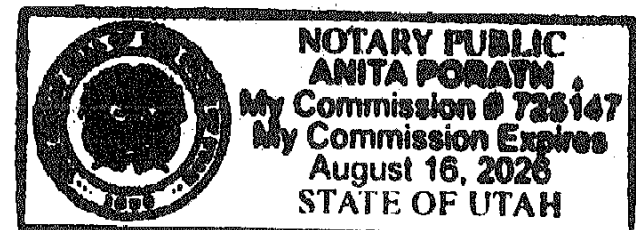


EXHIBIT A

Part of the Salt Lake Base and Meridian and a part of Lot 1 of Payne Landing Subdivision, Entry Number 1123715. Beginning at the Southeast Corner of said Lot 1 at a point located 858.40 feet South 89°42'49" East (South 89°56'36" East by Record) along the South line of said Southeast Quarter and 23.50 feet North 00°17'11" East (North 00°03'24" East by record) from the Southwest corner of said Southeast Quarter and running thence North 89°42'29" West (North 89°56'36" West by record) 125.00 feet along the South line of said Lot 1; thence North 00°17'11" East 233.00 feet; thence South 89°42'49" East 125.00 feet; thence South 00°17'11" West (South 00°03'24" West by record) 233.00 feet to the point of beginning.

Less and Excepting: The following described parcel lot 1; PAYNE LANDING SUBDIVISION, as shown by the official plat thereof, filed April 17, 2015, as Filing No. 1123715 in the office of the Recorder of CACHE County, Utah.

Also: Lot 1, PAYNE LANDING SUBDIVISION, as shown by the official plat thereof, filed April 17, 2015, as Filing No. 1123715 in the office of the Recorder of CACHE County, Utah.