

WHEN RECORDED, MAIL TO:  
Goldenwest Credit Union 5025 S. Adams Ave.  
Ogden, UT 84403

13568418  
2/16/2021 2:47:00 PM \$40.00  
Book - 11119 Pg - 2424-2427  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
FIRST AMERICAN TITLE  
BY: eCASH, DEPUTY - EF 4 P.

(Space above this line for recorder's use)

REVOLVING CREDIT DEED OF TRUST MODIFICATION

WHEREAS, on or about 08/19/2020, Tiffany Sadler

(hereinafter "Borrower") executed and delivered to Goldenwest Credit Union (hereinafter "Credit Union") a Trust Deed and Trust Deed Note, recorded as entry No 13370917  
In Book 11004, Page 7498, on the 24th day of August 2020 in the office  
of the Salt Lake County Recorder. Said Trust Deed is secured by the property described below  
with a credit limit of \$ 40,000 and

WHEREAS, the parties are desirous of increasing the credit limit from \$ 40,000 to  
\$ 65,000.00.

NOW, THEREFORE, in exchange for the promises contained herein, the parties agree as follows:

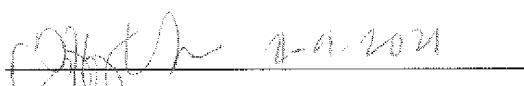
1. The credit union shall increase the Borrower's limit from \$ 40,000  
to \$ 65,000.00. The increase in the credit limit shall become effective on the  
16th day of February.

Except as modified herein, all of the remaining terms and conditions set forth in the Trust Deed Note, or  
Guaranty and any other document used for the original loan shall remain unchanged and in full force and effect.

2. The property securing this increase in credit limit is described as follows:

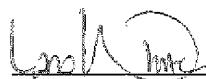
See Attached Schedule A

33-07-451-050-0000

  
Tiffany Farrell Sadler

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

On the 9th day of February personally appeared before me  
Tiffany Sadler  
the Borrower, who duly acknowledged to me that she executed the same.

  
NOTARY Signature and Seal



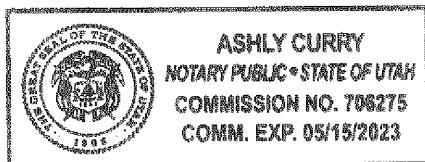
The undersigned hereby acknowledges and affirms to the below named notary public that (1) Tiffany Sadler appeared before such notary public, holds the position or title set forth above, and, on behalf of the above named corporation by proper authority, either executed the foregoing document before such 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.

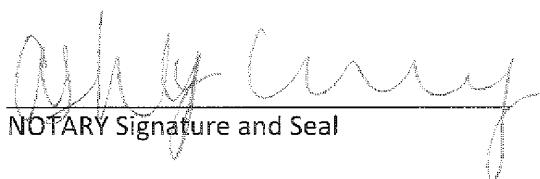
BY:   
GOLDENWEST CREDIT UNION

BY: Lana White

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

The foregoing instrument was acknowledged before me this 9th day of  
February by, Lana White  
Loan Office of Goldenwest Credit Union, a corporation,  
on behalf of said corporation.



  
NOTARY Signature and Seal

## NOTICE AND AGREEMENT WITH BORROWER

WHEREAS, Borrower(s) and Goldenwest Credit Union, hereinafter "Credit Union", have entered into a Modification Agreement whereby the amount of Borrower's Line of Credit has been increased; and

WHEREAS, the Credit Union and Borrower(s) agree that the increase in the line of credit will be a lien on the property in the same position as the original line of credit trust deed; and

WHEREAS, Borrower(s) have represented that there are no intervening liens, encumbrances or mortgages on the property; and

WHEREAS, in the event that there are intervening liens, encumbrances or mortgages on the property, the parties agree as follows:

1. The credit union is not obligated to complete the increase in the line of credit in the event at recording, there are intervening liens, encumbrances or mortgages, all documents are null and void and the credit union has no obligation to grant or complete the increase in Borrower(s) line of credit.

DATED 2-9-2021

  
\_\_\_\_\_  
Tiffany Farrell Sadler

**EXHIBIT "A "**

Escrow No. **023-6110364 (CP)**  
A.P.N.: **33-07-451-050**

LOT SKY-50-214, SKY RIDGE TOWNHOMES SUBDIVISION, PHASE 3, AMENDING LOT L, SOUTH HERRIMAN, HERRIMAN, UTAH, AS THE SAME IS IDENTIFIED IN THE SURVEY PLAT RECORDED IN SALT LAKE COUNTY ON MARCH 8, 2018 AS ENTRY NO. 12729833, IN BOOK 2018P, AT PAGE 133 OF OFFICIAL RECORDS.

TOGETHER WITH A NONEXCLUSIVE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AND LIMITED COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID PLAT AND DECLARATION(S) OF COVENANTS, CONDITIONS, AND RESTRICTIONS. SUBJECT TO SUCH PERPETUAL EASEMENTS AND RIGHT OF INGRESS AND EGRESS ON, OVER, UNDER, THROUGH AND ACROSS THE LOT WHICH ARE ASSOCIATED WITH THE UTILITIES AND PRIVATE STREETS IN SAID DEVELOPMENT.