

Tax Serial Number:
32-10-452-015-0000

RECORDATION REQUESTED BY:

Celtic Bank Corporation
268 S. State Street
Suite 300
Salt Lake City, UT 84111

WHEN RECORDED MAIL TO:

Celtic Bank Corporation
268 S. State Street
Suite 300
Salt Lake City, UT 84111

SEND TAX NOTICES TO:

Celtic Bank Corporation
268 S. State Street
Suite 300
Salt Lake City, UT 84111

13599707
3/16/2021 3:22:00 PM \$40.00
Book - 11137 Pg - 8414-8416
RASHELLE HOBBS
Recorder, Salt Lake County, UT
FIRST AMERICAN NCS
BY: eCASH, DEPUTY - EF 3 P.

FOR RECORDER'S USE ONLY

NC6-937794-JT

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated March 16, 2021, is made and executed between Brenan Gale and Kassie Gale, husband and wife ("Trustor") and Celtic Bank Corporation, whose address is 268 S. State Street, Suite 300, Salt Lake City, UT 84111 ("Lender").

DEED OF TRUST. Lender and Trustor have entered into a Deed of Trust dated December 20, 2018 (the "Deed of Trust") which has been recorded in Salt Lake County, State of Utah, as follows:

Recorded 12/21/2018 1:10:00 PM; Book 10740; Pg 6867-6877.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in Salt Lake 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 6688 W Buck Ridge Drive, Herriman, UT 84096-7023. The Real Property tax identification number is 32-10-452-015-0000.

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

Principal Increase to \$1,478,500.00 and Maturity Date Extended to March 16, 2031.

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 endorser 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 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 MARCH 16, 2021.

TRUSTOR:

X 
Brenan Gale

X 
Kassie Gale

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 15014831

Page 2

LENDER:

CELTIC BANK CORPORATION

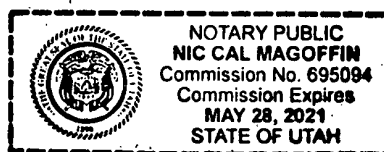
X _____
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Utah

COUNTY OF Salt Lake

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) SS
)



On this day before me, the undersigned Notary Public, personally appeared Brenan Gale and Kassie Gale, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 4 day of March, 2021.

By [Signature]

Residing at 3628 W. 13400 S.

Notary Public in and for the State of Utah

My commission expires May 28, 2021

LENDER ACKNOWLEDGMENT

STATE OF _____

)
) SS
)

COUNTY OF _____

On this _____ day of _____, 20____, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for Celtic Bank Corporation that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Celtic Bank Corporation, duly authorized by Celtic Bank Corporation 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 Celtic Bank Corporation.

By _____

Residing at _____

Notary Public in and for the State of _____

My commission expires _____

Exhibit "A"

Legal Description

Real property in the City of Herriman, County of Salt Lake, State of Utah, described as follows:

LOT 5605, COVE AT HERRIMAN SPRINGS PHASE 5F, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDERS OFFICE.

APN: 32-10-452-015-0000