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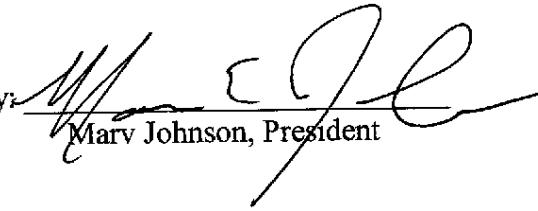
AFFIDAVIT RE MORTGAGEE CONSENTS TO DECLARATION AMENDMENT & MERGER

We, the undersigned Marv Johnson, President of Shonto Point Homeowners Association, James Craig, past President of Kwavasa and Posovi Homeowners Association, hereby represent that attached hereto and incorporated herewith are true and correct original signatures of the Mortgagee's consents to that certain Amended and Restated Declaration of Covenants, Conditions, Restrictions, and Reservation of Easements for Shonto Point recorded in the records of Washington County, Utah on January 12, 2009, Doc #20090001053, Page 1 to 91.

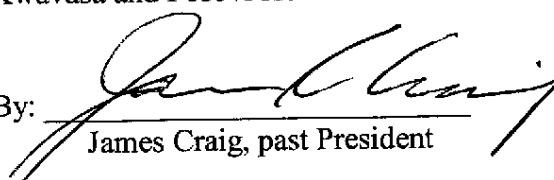
This Affidavit affects the following property located in Washington County, State of Utah as attached herewith as Exhibit A.

DATED this 13th day of February, 2009.

Shonto Point Homeowners Association

By: 
Marv Johnson, President

Kwavasa and Posovi Homeowners Association

By: 
James Craig, past President

STATE OF UTAH)
: SS
County of Washington)

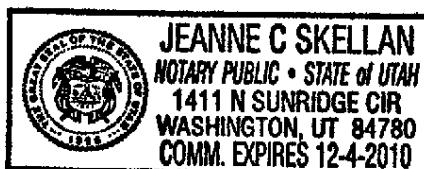
DOC # 20090005786

Amended Restrictive Covenants
Russell Shirts Washington County Recorder
02/19/2009 08:03:36 AM Fee \$ 279.00
By JENKINS & JENSEN

Page 1 of 123



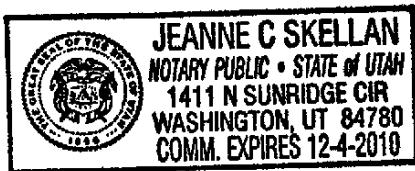
On this 13th day of February, 2009, before me personally appeared Marv Johnson, whose identity is personally known to or proved to me on the basis of satisfactory evidence, and who, being by me duly sworn (or affirmed) did say that he is the President of Shonto Point Homeowners Association and that the foregoing document was signed by him for its stated purpose.




Jeanne C. Skellan
Notary Public

STATE OF UTAH)
: SS
County of Washington)

On this 12th day of February, 2009, before me personally appeared James Craig, whose identity is personally known to or proved to me on the basis of satisfactory evidence, and who, being by me duly sworn (or affirmed) did say that he is the President of Kwavasa and Posovi Homeowners Association and that the foregoing document was signed by him for its stated purpose.



Jeanne C. Skellan
Notary Public

EXHIBIT A

This Affidavit for Shonto Point affects the following real property located in Washington County, State of Utah:

Shonto Point - Amended

All of Lots 1 through 19, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point - Amended plat map Recorded on December 12, 1994, as Entry No. 486628, in Book 871, at Page 665.

TAX ID NO: 1-SHO-1-A through 1-SHO-19

Shonto Point I-A

All of Lot 1, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point I-A plat map Recorded on December 12, 1994, as Entry No. 486630, in Book 871, at Page 669.

TAX ID NO: 1-SHO-1-A-1

Shonto Point II

All of Lots 1 through 8, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point II plat map Recorded on September 25, 1987, as Entry No. 321315, in Book 464, at Page 928.

TAX ID NO: 1-SHO-2-1 through 1-SHO-2-8

Shonto Point III

All of Lots 101 through 109, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point III plat map Recorded on October 11, 1988, as Entry No. 338915, in Book 500, at Page 362.

TAX ID NO: 1-SHO-3-101-A through 1-SHO-3-109

Shonto Point IV

All of Lots 9 through 48 and Lot 17A, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point IV plat maps Recorded on October 6, 1988, as Entry No. 338767, in Book 500, at Page 112.

TAX ID NO: 1-SHO-4-9 through 1-SHO-4-48

Shonto Point V

All of Lots 1 to 3, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point V plat map Recorded on March 17,, 1989, as Entry No. 345454, in Book 515, at Page 661.

TAX ID NO: 1-SHO-5-1 through 1-SHO-5-3

Shonto Point VI-A

All of Lots 120 through 130, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point VI-A plat map Recorded on October 26, 1989, as Entry No. 355932, in Book 539, at Page 241.

*TAX ID NO: 1-SHO-6-A-120 through 1-SHO-6-A-130

Shonto Point VI-B

All of Lots 133 through 138, including any and all Common Area, easements and all open, Open Area, Open Space, as shown on Shonto Point VI-B plat map Recorded on May 23, 1994, as Entry No. 468OS2, in Book 822, at Page 236.

TAX ID NO: 1-SHO-6-B-133 through 1-SHO-6-B-138

Shonto Point VII

All of Lots 209 through 220, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point VII plat map Recorded on November 26, 1990, as Entry No. 374699, at Book 581, at Page 283.

TAX ID NO: 1-SHO-7-209 through 1-SHO-7-222

Shonto Point VIII

All of Lots 231 through 233, including any and all Common Area, easements and all open, Open Area, Open Space, as shown on Shonto Point VIII plat map Recorded on October 1, 1992, as Entry No. 416228, in Book 683, at Page 157.

TAX ID NO: 1-SHO-8-231 through 1-SHO-8-233

Shonto Point VIII-B

All of Lots 234 through 237, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point VIII-B plat map Recorded on May 23, 1994, as Entry No. 468054, in Book 822, at Page 238.

TAX ID NO: 1-SHO-8-B-234 through 1-SHO-8-B-237

Shonto Point IX

All of Lots 49 and 50, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point IX plat map Recorded on November 6, 1991, as Entry No. 393967, in Book 627, at Page 115.

TAX ID NO: 1-SO-9-49 through 1-SO-9-50

Tuweap-Shonto X

All of Lots 301 through 313 and Lots 401 through 411, including any and all Common Area, easements and all open, Open Area, Open Space, as shown on Tuweap-Shonto X plat map as Recorded on November 6, 1991, as Entry No. 393970, in Book 627, at Page 126.

TAX ID NO: 1-SHO-10-301 through 1-SHO-10-313
and 1-SHO-10-401 through 1-SHO-10-411

Shonto Point X-B

All of Lots 417 and 418, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point X-B plat map as Recorded on May 23, 1994, as Entry No. 468055, in Book 822, at Page 239.

TAX ID NO: 1-SHO-10-B-417 through 1-SHO-10-B-418

Tuweap-Shonto XI

All of Lots 314 through 332 and Lots 412 through 415, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Tuweap-Shonto XI plat map as Recorded on October 1, 1991, as Entry No. 416224, in Book 683, at Page 152.

TAX ID NO: 1-SHO-11-314 through 1-SHO-11-332
and 1-SHO-11-412 through 1-SHO-11-415

Tuweap-Shonto XII

All of Lots 51 through 62, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Tuweap-Shonto XII plat map as Recorded on October 1, 1992, as Entry No. 416225, in Book 683, at Page 153.

TAX ID NO: 1-SHO-12-51 through 1-SHO-12-62

*ACCORDING TO INFORMATION FROM THE WASHINGTON COUNTY RECORDER
THERE IS NO PHASE XIII

Shonto Point XIV

All of Lots 420 through 437, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point XIV plat map as Recorded on May 23, 1994, as Entry No. 468047, in Book 822, at Page 228.

TAX ID NO: 1-SHO-14-420 through 1-SHO-14-437

Shonto Point XIV-B

All of Lots 438 through 441, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point XIV-B plat map as Recorded on June 19, 1996, as Entry No. 535826, in Book 1011, at Page 324.

TAX ID NO: 1-SHO-14-B-438 through 1-SHO-14-B-441

Shonto Point XV

All of Lots 333 through 343 and Lots 347 and 348, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point XV plat map as Recorded on May 23, 1994, as Entry No. 468057, in Book 822, at Page 241.

TAX ID NO: 1-SHO-15-333 through 1-SHO-15-348

Shonto Point XVI

All of Lots 442 through 453 and Lots 493 through 498, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point XVI plat map as Recorded on March 5, 1994, as Entry No. 493662, in Book 890, at Page 259.

TAX ID NO: 1-SHO-16-442 through 1-SHO-16-453
and 1-SHO-16-493 through 1-SHO-16-498

Shonto Point XVII

All of Lots 454 through 459 and Lots 483 through 492, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point XVII plat map as Recorded on October 18, 1995, as Entry No. 512860, in Book 944, at Page 41.

TAX ID NO: 1-SHO-17-454 through 1-SHO-17-459
and 1-SHO-17-483 through 1-SHO-17-492

Shonto Point XVIII

All of Lots 460 through 48.2 and Lots 501 through 505, including any and all Common Area, easements and all Open, Open Area, Open Space, as shown on Shonto Point XVIII plat map as Recorded on June 19, 1996, as Entry No. 535827, in Book 1011, at Page 325.

TAX ID NO: 1-SHO-18-460 through 1-SHO-18-482
and 1-SHO-18-501 through 1-SHO-18-505

Posovi Phase I

All of Lots 506 through 534 of Posovi, Phase I, as shown on the official plat thereof, recorded on June 13, 2001, as Entry No. 724621, in Book 1413, at Page 440, in the Office of the County Recorder of Washington County, State of Utah.

TAX ID NO: 1-POSO-1-506 through 1-POSO-1-534

Kwavasa Phase I

All of Lots 601 through 639 of Kwavasa Phase I, as shown on the official plat thereof, recorded on July 2, 2001, as Entry No. 726792, in Book 1415, at Page 2565, in the Office of the County Recorder of Washington County, State of Utah.

TAX ID NO: 1-KWAV-1-601 THROUGH 1-KWAV-1-639

CitiMortgage, Inc. www.citimortgage.com
P.O. Box 9438
Gaithersburg, MD 20898-9438



CitiMortgage
October 30, 2008

SHONTO POINT HOMEOWNERS ASSOCIATION
AUDREY KIMBROUGH
PO BOX 711
SANTA CLARA UT 84765-0711

RE: Mortgage(s) Name: ROBERT FOGEL
MIKAL FOGEL
Property Address: 1070 NORTH KAYENTA PKWY
IVINS UT 84738

Dear Ms. Kimbrough:

This letter is in response to your request for our signature on the Amendment to Declaration of Covenants, Conditions, Easements and Restrictions.

Enclosed is the executed document you requested.

If you need further assistance regarding this request please contact me at 301-696-4475. When you call or write to us, please refer to our loan number 2709388447. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Debbie Crummitt".

Debbie Crummitt
CitiMortgage, Inc.

Enclosure(s)

MORTGAGEE BALLOT

For the Amendment of the Declaration of Covenants, Conditions and Restrictions.

The undersigned, being a duly authorized representative of the mortgagee of the referenced unit, hereby votes as follows on the attached, proposed amendments to the Condominium Documents.

Yes, I hereby vote in favor of the Proposed Amendments

No, I hereby vote against the Proposed Amendments



Citibank, N.A.

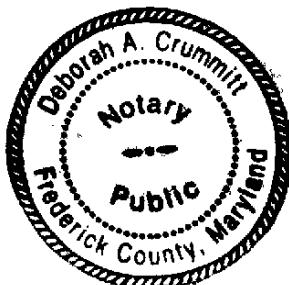
Sherry L. Sheffler, Vice President

STATE OF MARYLAND

COUNTY OF FREDERICK

On this 30th day of October, 2008

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.



Notary Public - Deborah A. Crummitt
My Commission Expires: May 5, 2012

CitiMortgage, Inc. www.citimortgage.com
P.O. Box 9438
Gaithersburg, MD 20898-9438



CitiMortgage

October 28, 2008

SHONTO POINT HOMEOWNERS ASSOCIATION
AUDREY KIMBROUGH
PO BOX 711
SANTA CLARA UT 84765-0711

RE: Mortgage(s) Name: JERRY GREENLEAF
LYNNE GREENLEAF
Property Address: 964 N CHAVANO DRIVE
IVINS UT 84738

Dear Ms. Kimbrough:

This letter is in response to your request for our signature on the Amendment to Declaration of Covenants, Conditions, Easements and Restrictions.

Enclosed is the executed document you requested.

If you need further assistance regarding this request please contact me at 301-696-4475. When you call or write to us, please refer to our loan number 0641095913. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Debbie Crummitt".

Debbie Crummitt
CitiMortgage, Inc.

Enclosure(s)

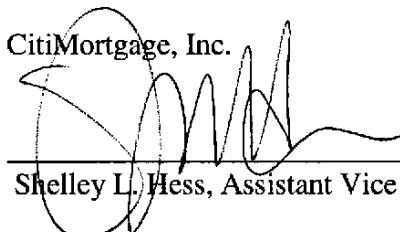
MORTGAGEE BALLOT

For the Amendment of the Declaration of Covenants, Conditions and Restrictions.

The undersigned, being a duly authorized representative of the mortgagee of the referenced unit, hereby votes as follows on the attached, proposed amendments to the Condominium Documents.

Yes, I hereby vote in favor of the Proposed Amendments

No, I hereby vote against the Proposed Amendments

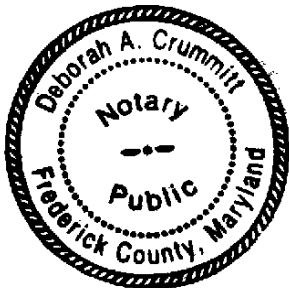
CitiMortgage, Inc.

Shelley L. Hess, Assistant Vice President

STATE OF MARYLAND

COUNTY OF FREDERICK

On this 28th day of October, 2008

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.




Notary Public - Deborah A. Crummitt
My Commission Expires: May 5, 2012

CitiMortgage, Inc. www.citimortgage.com
P.O. Box 9438
Gaithersburg, MD 20898-9438



CitiMortgage

October 27, 2008

SHONTO POINT HOMEOWNERS ASSOCIATION
AUDREY KIMBROUGH
PO BOX 711
SANTA CLARA UT 84738-6380

RE: Mortgage(s) Name: ROGER HEAD
BONNIE HEAD
Property Address: 1310 NORTH TUWEAP DRIVE
IVINS UT 84738

Dear Ms. Kimbrough:

This letter is in response to your request for our consent on the Amendment to Declaration of Covenants, Conditions, Easements and Restrictions.

Enclosed is the executed document you requested.

If you need further assistance regarding this request please contact me at 301-696-4475. When you call or write to us, please refer to our loan number 2004446877. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Debbie Crummitt".

Debbie Crummitt
CitiMortgage, Inc.

Enclosure(s)

MORTGAGEE BALLOT

For the Amendment of the Declaration of Covenants, Conditions and Restrictions.

The undersigned, being a duly authorized representative of the mortgagee of the referenced unit, hereby votes as follows on the attached, proposed amendments to the Condominium Documents.

Yes, I hereby vote in favor of the Proposed Amendments

No, I hereby vote against the Proposed Amendments



CitiMortgage, Inc.

Shelley L. Hess, Assistant Vice President

A handwritten signature of Shelley L. Hess.

STATE OF MARYLAND

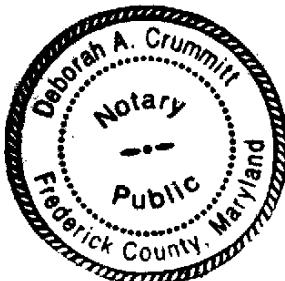
COUNTY OF FREDERICK

On this 27th day of October, 2008

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.

A handwritten signature of Deborah A. Crummitt.

Notary Public - Deborah A. Crummitt
My Commission Expires: May 5, 2012



CitiMortgage, Inc. www.citimortgage.com
P.O. Box 9438
Gaithersburg, MD 20898-9438



CitiMortgage
October 24, 2008

SHONTO POINT HOMEOWNERS ASSOCIATION
AUDREY KIMBROUGH
PO BOX 711
SANTA CLARA UT 84765-0711

RE: Mortgage(s) Name: JAY G LEE
DEANNE MCBRIEN-LEE
Property Address: 980 TWO MOONS WAY
IVINS UT 84738

Dear Ms. Kimbrough:

This letter is in response to your request for our signature on the Amendment to Declaration of Covenants, Conditions, Easements and Restrictions.

Enclosed is the executed document you requested.

If you need further assistance regarding this request please contact me at 301-696-4475. When you call or write to us, please refer to our loan number 0656731879. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Debbie Crummitt".

Debbie Crummitt
CitiMortgage, Inc.

Enclosure(s)

MORTGAGEE BALLOT

For the Amendment of the Declaration of Covenants, Conditions and Restrictions.

The undersigned, being a duly authorized representative of the mortgagee of the referenced unit, hereby votes as follows on the attached, proposed amendments to the Condominium Documents.

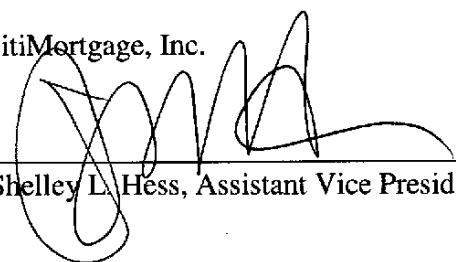
Yes, I hereby vote in favor of the Proposed Amendments

No, I hereby vote against the Proposed Amendments



CitiMortgage, Inc.

Shelley L. Hess, Assistant Vice President

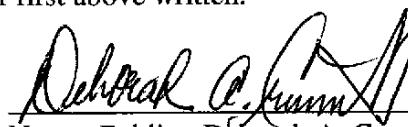
A handwritten signature in black ink, appearing to read "Shelley L. Hess".

STATE OF MARYLAND

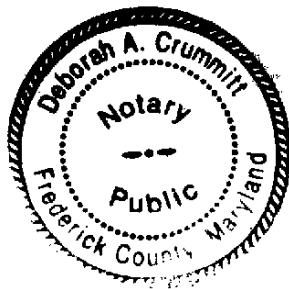
COUNTY OF FREDERICK

On this 24th day of October, 2008

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.



Notary Public - Deborah A. Crummitt
My Commission Expires: May 5, 2012



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P.O. Box 9438
Gaithersburg, MD 20898-9438



CitiMortgage

October 24, 2008

SHONTO POINT HOMEOWNERS ASSOCIATION
AUDREY KIMBROUGH
PO BOX 711
SANTA CLARA UT 84765-0711

RE: Mortgage(s) Name: JOHN J REIKES
URSULA REIKES
Property Address: 878 TIMPE DRIVE
IVINS UT 84738

Dear Ms. Kimbrough:

This letter is in response to your request for our signature on the Amendment to Declaration of Covenants, Conditions, Easements and Restrictions.

Enclosed is the executed document you requested.

If you need further assistance regarding this request please contact me at 301-696-4475. When you call or write to us, please refer to our loan number 0401114256. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Debbie Crummitt".

Debbie Crummitt
CitiMortgage, Inc.

Enclosure(s)

MORTGAGEE BALLOT

For the Amendment of the Declaration of Covenants, Conditions and Restrictions.

The undersigned, being a duly authorized representative of the mortgagee of the referenced unit, hereby votes as follows on the attached, proposed amendments to the Condominium Documents.

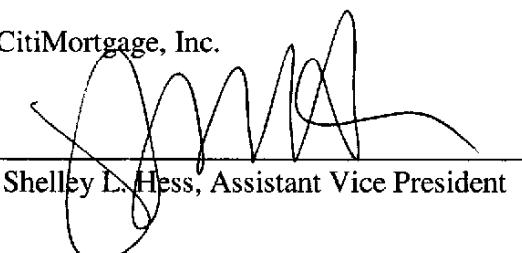
Yes, I hereby vote in favor of the Proposed Amendments

No, I hereby vote against the Proposed Amendments



CitiMortgage, Inc.

Shelley L. Hess, Assistant Vice President

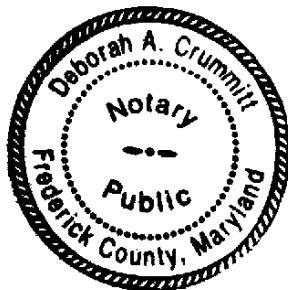
A handwritten signature in black ink, appearing to read "Shelley L. Hess". It is written over a horizontal line and includes a stylized flourish at the end.

STATE OF MARYLAND

COUNTY OF FREDERICK

On this 24th day of October, 2008

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.





Notary Public - Deborah A. Crummitt
My Commission Expires: May 5, 2012

CitiMortgage, Inc. www.citimortgage.com
P.O. Box 9438
Gaithersburg, MD 20898-9438



CitiMortgage

October 24, 2008

SHONTO POINT HOMEOWNERS ASSOCIATION
AUDREY KIMBROUGH
PO BOX 711
SANTA CLARA UT 84765-0711

RE: Mortgage(s) Name: JAMES L SHUMATE
CHERIE N SHUMATE
Property Address: 280 S 300 WEST #3
SAINT GEORGE UT 84770

Dear Ms. Kimbrough:

This letter is in response to your request for our signature on the Amendment to Declaration of Covenants, Conditions, Easements and Restrictions.

Enclosed is the executed document you requested.

If you need further assistance regarding this request please contact me at 301-696-4475. When you call or write to us, please refer to our loan number 0645730900. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Debbie Grummitt".

Debbie Grummitt
CitiMortgage, Inc.

Enclosure(s)

MORTGAGEE BALLOT

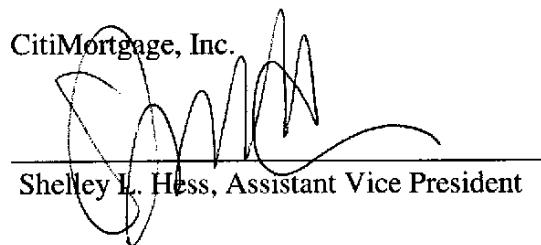
For the Amendment of the Declaration of Covenants, Conditions and Restrictions.

The undersigned, being a duly authorized representative of the mortgagee of the referenced unit, hereby votes as follows on the attached, proposed amendments to the Condominium Documents.

Yes, I hereby vote in favor of the Proposed Amendments

No, I hereby vote against the Proposed Amendments



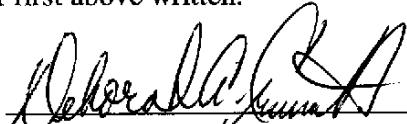
CitiMortgage, Inc.

Shelley L. Hess, Assistant Vice President

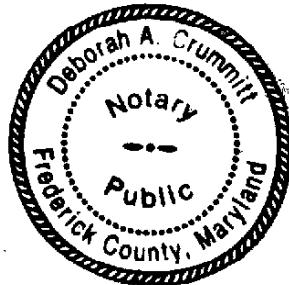
STATE OF MARYLAND

COUNTY OF FREDERICK

On this 24th day of October, 2008

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.


Notary Public - Deborah A. Crummitt
My Commission Expires: May 5, 2012



CitiMortgage, Inc. www.citimortgage.com
P.O. Box 9438
Gaithersburg, MD 20898-9438



CitiMortgage
October 28, 2008

SHONTO POINT HOMEOWNERS ASSOCIATION
AUDREY KIMBROUGH
PO BOX 711
SANTA CLARA UT 84765-0711

RE: Mortgage(s) Name: TERRE R WILSON
VICKI R WILSON
Property Address: 1576 SUTAVA DR
IVINS UT 84738-6440

Dear Ms. Kimbrough:

This letter is in response to your request for our signature on the Amendment to Declaration of Covenants, Conditions, Easements and Restrictions.

Enclosed is the executed document you requested.

If you need further assistance regarding this request please contact me at 301-696-4475. When you call or write to us, please refer to our loan number 0770138108. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Debbie Crummitt".

Debbie Crummitt
CitiMortgage, Inc.

Enclosure(s)

MORTGAGEE BALLOT

For the Amendment of the Declaration of Covenants, Conditions and Restrictions.

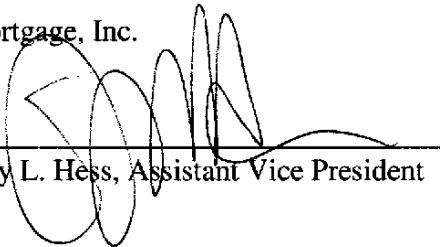
The undersigned, being a duly authorized representative of the mortgagee of the referenced unit, hereby votes as follows on the attached, proposed amendments to the Condominium Documents.

Yes, I hereby vote in favor of the Proposed Amendments

No, I hereby vote against the Proposed Amendments



CitiMortgage, Inc.
Shelley L. Hess, Assistant Vice President

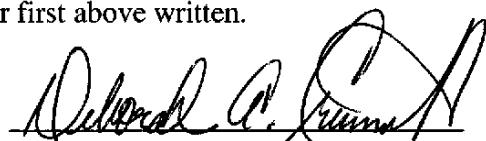
A handwritten signature in black ink, appearing to read "Shelley L. Hess".

STATE OF MARYLAND

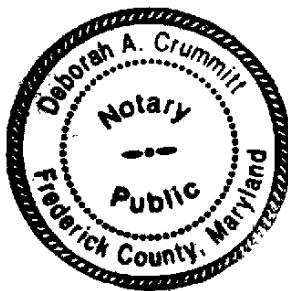
COUNTY OF FREDERICK

On this 28th day of October, 2008

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.



Deborah A. Crummitt
Notary Public - Deborah A. Crummitt
My Commission Expires: May 5, 2012



FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

America First Federal Credit Union
Attn: Jeanette Fowers, Construction Loan Dept

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Bowers, Ken G. & Jillinda
Mailing Addr: 2868 Dimple Dell Rd
Sandy, UT84092-4917

Lot Address: 922 Kwavasa Dr
Ivins, UT 84738

Subdivision: I-KWAV

Phase/Lot #: 1-626

MIN No: N/A

Loan No: N/A

Borrower(s): Aikens, James and Barbara
Mailing Addr: 1184 N. Mojave Ct
Ivins, UT84738

Lot Address: 1184 Mojave Ct
Ivins, UT 84738

Subdivision: I-SHO

Phase/Lot #: 1-19

MIN No: N/A

Loan No: N/A

Borrower(s): Goff, Steven L & Eugenia H
Mailing Addr: 5564 S. Hunt Rd
Salt Lake City, UT84117

Lot Address: 1380 Mochini Cir
Ivins, UT 84738

Subdivision: I-KWAV

Phase/Lot #: 1-607

MIN No: N/A

Loan No: N/A

Borrower(s): Church, Dallas and Mary
Mailing Addr: POBox 87
Santa Clara, UT84765

Lot Address: 1168 Shonto Drive
Ivins, UT 84738

Subdivision: I-SHO

Phase/Lot #: 1-15

MIN No: N/A

Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21st day of Aug, 2008.

First Mortgagee's Name: America First Credit Union

By: Jany Kans

Its: MORTGAGE SERVICING MANAGER

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Bank of America, N.A.
Attn: Ms Toinette Cole

Borrower(s): Block, Kenneth L & Janice Behr
Mailing Addr: 941 W Sipala Trail
Ivins, UT 84738
Lot Address: 941 W Sipala Trail
Ivins, UT 84738
Subdivision: I-POSO
Phase/Lot#: 1-5 1/4
MIN No: N/A
Loan No: N/A

Borrower(s): Davis, Don and Elaine
Mailing Addr: 966 Wintook Drive
Ivins, UT 84738
Lot Address: 966 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 18-481A
MIN No: N/A
Loan No: 6334931257

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 24 day of September, 2008.

First Mortgagee's Name: Bank of America, N.A.

By: Michele Holtz

Its: Michele Holtz
Assistant Vice President

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Cook, Leslie E & Jan S Zwalk
Mailing Addr: 3040 Via Della Amore
Henderson, NV 89052
Lot Address: 1274 Evening Star Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-639
MIN No: N/A
Loan No: 01-508966

Borrower(s): Harrington, Emmett & Bonnie J
Mailing Addr: 1346 W. Pachua Cir
Ivins, UT 84738
Lot Address: 1346 W. Pachua Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-616
MIN No: N/A
Loan No: 01-508799

Borrower(s): Warble, David & Joyce
Mailing Addr: 1349 W. Pachua Cir
Ivins, UT 84738
Lot Address: 1349 W. Pachua Cir
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-625
MIN No: N/A
Loan No: N/A

Heritage Bank
Attn: Mr. Mike Wittwer, Loan Officer

Borrower(s): Geritz, Gordon & Joan
Mailing Addr: 1101 N. Tuweap Dr
Ivins, UT 84738
Lot Address: 1101 N. Tuweap Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-631
MIN No: N/A
Loan No: N/A

Borrower(s): Warble, David & Joyce
Mailing Addr: 1349 W. Pachua Cir
Ivins, UT 84738
Lot Address: 1349 W. Pachua Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-613
MIN No: N/A
Loan No: 01-508836

Borrower(s): Kreeger, Scott C.
Mailing Addr: 308 Highland Mesa Ct
Las Vegas, NV 89144-1526
Lot Address: 1941 Taiowa Ct
Ivins, UT 84738
Subdivision: I-POSO
Phase/Lot #: 1-530
MIN No: N/A
Loan No: 01-508928

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

[] DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 27 day of August, 2008.

First Mortgagee's Name: Heritage Bank
By: Brian D. Chadez
Its: President

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Budd, John and Marjorie
Mailing Addr: P.O. Box 681682
 Park City, UT 84068
Lot Address: 1002 Tuomppian Ct
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-463
MIN No: N/A
Loan No: 01-509343-11

Heritage Bank
Attn: Mr. Mike Wittwer, Loan Officer

Borrower(s): Fitch, Vicki J
Mailing Addr: 1108 Chetro Circle
 Ivins, UT 84738
Lot Address: 1108 Chetro Circle
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 8B-235
MIN No: N/A
Loan No: 01-509116

Borrower(s): Palmer, Sterling K and Kathleen D
Mailing Addr: 1161 Two Moons Circle
 Ivins, UT 84738
Lot Address: 1161 Two Moons Circle
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6A-124
MIN No: N/A
Loan No: 01-509465-13

Borrower(s): Pillar, Thomas and Bobbie W
Mailing Addr: 1865 S. Laguna Vista Drive
 Orem, UT 84058
Lot Address: 1094 Osage Circle
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6A-128
MIN No: N/A
Loan No: 01-509484-18

Borrower(s): Roberts, Gary N and Karan M
Mailing Addr: 270 Vereda Norte
 Palm Springs, CA 92262
Lot Address: 841 Two Moons Way
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 4-35A1
MIN No: N/A
Loan No: 01-509377-13

Borrower(s): Teague, Russell' Zaferes, Pam
Mailing Addr: 1094 Chetro Cir
 Ivins, UT 84738
Lot Address: 1094 Chetro Circle
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 8B-236
MIN No: N/A
Loan No: 01-509149

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

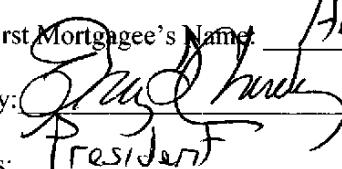
DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 27 day of August, 2008.

First Mortgagee's Name: Heritage Bank
By: 
Its: Brian D. Chadaz
 President

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Heritage Bank
Attn: Mr. Mike Wittwer, Loan Officer

Borrower(s): Trop, Jerry / Bauman, Dianne
Mailing Addr: 1079 N. Shonto Ridge Drive
Ivins, UT 84738
Lot Address: 1079 Shonto Ridge Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 4-12
MIN No: N/A
Loan No: N/A

Borrower(s): Bouton, Floyd and Jacqueline
Mailing Addr: 1063 Wind Dancer Ct
Ivins, UT 84738
Lot Address: 1063 Wind Dancer Ct
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 12-51
MIN No: N/A
Loan No: N/A

Borrower(s): Jacobi, Allen S / Farmer, Mary C
Mailing Addr: 1241 W. Sutava
Ivins, UT 84738
Lot Address: 1241 W. Sutava
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 10-308
MIN No: N/A
Loan No: 01-509209

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 27 day of August, 2008.

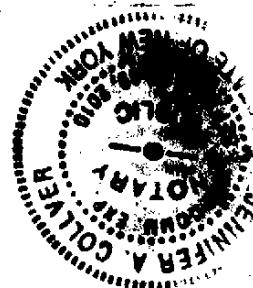
First Mortgagee's Name: Heritage Bank
By Mike Wittwer
Its: President Brian D. Chadez

State of New York }
} SS.:
County of Erie }

On the 24 day of September in the year
before me, the undersigned, a notary public in and for said State, personally
appeared Michelle Holtz, personally known to me or proved to me on
the basis of satisfactory evidence to be the individual(s) whose name(s) is (are)
subscribed to the within instrument and acknowledged to me that he/she/they
executed the same in his/her/their capacity(ies), and that by his/her/their
signature(s) on the instrument, the individual(s), or the person on behalf of which
the individual(s) acted, executed the instrument.

Jennifer A. Collver
Notary Public

JENNIFER A. COLLVER
Notary Public - State of New York
No. 01CO5065592
Qualified In Wyoming County
My Commission Expires September 9, 2010



Bank of America



Bank of America
475 CrossPoint Parkway
PO Box 9000
Getzville, NY 14068-9000

September 29, 2008

Jenkins Ronnow Jensen & Bayles, LLP
Bruce Jenkins
1240 East 100 South, SUite 9
St George, UT 84790

Loan Number 6334931257

Property Address 966 Wintook Dr
Ivins UT 84738

Dear Sir or Madam:

Enclosed is the executed consent.

This document must be recorded in the County Clerk's Office where the property is located.

The original or a copy of the recorded document will need to be returned to our office in order to update the tax payment information.

If we may be of further assistance, please call us at 866.740.7137.

Sincerely,

ASAP RESOLUTION DEPARTMENT ✓

AS856 008 VDC

TC - BA 10/15. LOAN #
doesn't
match pty add.

LHTC - BLOCK 10/15
Emailed " "

TC - IEN - will call his
personal banker

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Bank of the West
Attn: Marcia Whalen

Borrower(s): Moore, Kathleen H.
Mailing Addr: 1124 Tuomppian Ct
Ivins, UT 84738
Lot Address: 1124 Tuomppian Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 18-470
MIN No: 1001040-8800315821-7
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 14th day of August, 2008.

First Mortgagee's Name: Bank of the West

By: Marcia J Whalen

Its: Assistant Vice President

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL: Deseret First Fed Credit Union
Attn: Mike Warner

Borrower(s): Johannessen, David B and Linda K
Mailing Addr: 1628 N. Kayenta Drive
Ivins, UT 84738
Lot Address: 1628 Kayenta Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot#: 10-405
MIN No: N/A
Loan No: N/A

Borrower(s): Stevens, Carol / Wood, Judith
Mailing Addr: 180 N 1100 E
Washington, UT 84780
Lot Address: 1126 Shawnee Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 3-107
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 29 day of August, 2008.

First Mortgagee's Name: Deseret First Federal Credit Union
By: Jan Daper
Its: Executive Vice President

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

GMAC Mortgage, L.L.C.
Attn: Customer Care Correspondence

Borrower(s): Burns, James and Irene
Mailing Addr: 1065 N. Chavano Drive
Ivins, UT 84738
Lot Address: 1065 Chavano Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 2-3
MIN No: 1000375-0600583198-8
Loan No: 600583198

Borrower(s): Nathan, Arnie and Ellen
Mailing Addr: 1060 W. Pahvant Ct
Ivins, UT 84738
Lot Address: 1060 Pahvant Ct
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 12-57
MIN No: 1000375-0654603462-1
Loan No: N/A 654603462

Borrower(s): Ward, Randall and Sandra
Mailing Addr: 1470 N. Wintook
Ivins, UT 84738
Lot Address: 1470 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 16-497
MIN No: 1000375-0591621602-4
Loan No: 591621602

Borrower(s): Wigley, Richard and Senea
Mailing Addr: 1003 Moapa Ct
Ivins, UT 84738
Lot Address: 1003 Moapa Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 4-45
MIN No: 1001355-4000070695-3
Loan No: N/A 7440487361

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 4th day of SEPTEMBER, 2008.



First Mortgagee's Name: Mortgage Electronic Registration Systems, Inc. ("MERS")

By: Jenny Brouwer

JENNY BROUWER

Its: ASSISTANT SECRETARY

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Indymac Fed Savings Bank
Attn: Research Dept

Borrower(s): Ramirez, Ronald E & Lupe V
Mailing Addr: 1354 W. Mochini Cir
Ivins, UT 84738
Lot Address: 1354 W. Mochini Cir
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-608
MIN No: 1000554-0128598418-5
Loan No: 1010762845

Borrower(s): Walsh III, John F
Mailing Addr: 1082 Shell Cross Lake Rd
Middleton, DE 19709
Lot Address: 1739 Cochise Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-501
MIN No: 1000554-0124262298-5
Loan No: 1008554642
8800208608

Borrower(s): Prokay, Zoltan & Niko
Mailing Addr: 1087 W Sipala Trail
Ivins, UT 84738
Lot Address: 1087 W Sipala Trail
Ivins, UT 84738
Subdivision: I-POSO
Phase/Lot #: 1-510
MIN No: 1000554-0128598418-5
Loan No: 126757476-PERM

IndMac Bank is not servicing this loan at the present time

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 20th day of August, 2008.

First Mortgagee's Name: MERS as Nominee for

IndyMac Bank, FSB

By: Darryl N. Williams

Its: MERS Certified Officer

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

Indymac Fed Savings Bank
Attn: Research Dept

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Prokay, Zoltan & Niko
Mailing Addr: 1087 W Sipala Trail
 Ivins, UT 84738
Lot Address: 1087 W Sipala Trail
 Ivins, UT 84738
Subdivision: I-POSO
Phase/Lot #: 1-510
MIN No: 1000554-0128598418-5
Loan No: 126757476-PERM
Time Period: 08/03/07 to 10/03/08
Loan number 1011329321

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to:

Association Counsel at: 435-673-4395

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 17 day of October, 2008.

First Mortgagee's Name: IndyMac Bank, FSB
By: Darryl R Williams
Its: Vice President

Please record and return to:
America's Servicing Company
Attn: SBeam mac x3802-03A
8480 Stagecoach Circle
Frederick, MD 21701

CONSENT OF LIENHOLDER

JPMorgan Chase Bank, N.A. ('Lienholder'), hereby consents to the grant of the foregoing Plan of Merger of Kwavasa and Posovi Homeowners Association and Shonto Point Homeowners Association, and the Amended and Restated Declaration of Covenants, Conditions, Restrictions, and Easements for Shonto Point for Lyle D Hurd Jr. (Mortgagor), solely as Lienholder and hereby does agree that in the event of the foreclosure of said mortgage, or other sale of said property described in said mortgage under judicial or non-judicial proceedings, the same shall be sold subject to said Plan of Merger of Kwavasa and Posovi Homeowners Association and Shonto Point Homeowners Association, and the Amended and Restated Declaration of Covenants, Conditions, Restrictions, and Easements for Shonto Point.

SIGNED AND EXECUTED this 26th day of September, 2008

Wells Fargo Bank, N.A. doing business as America's Servicing Company, as Attorney In Fact for JPMorgan Chase Bank, N.A.

BY:


Lorna L. Slaughter
Vice President

STATE of MARYLAND

COUNTY of Frederick

BEFORE ME, the undersigned authority, on this day personally appeared Lorna L. Slaughter, Vice President Wells Fargo Bank, N.A. known to me to the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that she executed the same for the purposes and consideration therein expressed, in the capacity therein stated, as the act and deed of the said bank.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 26th day of September 2008.




NOTARY PUBLIC Sonia Beam
MY COMMISSION EXPIRES: Sept, 12, 2010



8480 Stagecoach Circle
Frederick, MD 21701

September 29, 2008

Jenkins, Ronnow, Jensen & Bayles LLP
Attn: Shonto Point Assoc.
P.O. Box 711
Santa Clara, UT 84765-0711

RE: Mortgagor: Lyle D Hurd, Jr.
Property: 1280 Shoni Cir

To Whom It May Concern:

We have reviewed your request for our consent to the Plan of Merger of Kwavasa and Posovi Homeowners Association and Shonto Point Homeowners Association, and the Amended and Restated Declaration of Covenants, Conditions, Restrictions, and Easements for Shonto Point. We are pleased to advise we will consent, and have enclosed a signed Consent of Lienholder document.

If you have any questions, please feel free to contact me at the number listed below between the hours of 7:30 AM to 4:00 PM, Monday through Friday, Eastern Standard Time.

Sincerely,

America's Servicing Company
Sonia Beam
Sonia Beam - MAC X3802-03A
Land Transactions & Servicing Support
8480 Stagecoach Circle
Frederick MD 21701
Direct: (240) 586-7514
Fax: (240) 586-8641
Enclosure

FIRST MORTGAGEE'S CONSENT
(*Merger of Associations*)

LIST OF FIRST MORTGAGEE'S COLLATERAL: Kayenta Homesites, Inc.

Borrower(s): Newby, John W. & Lynn A
Mailing Addr: 1873 Cypress Mesa Dr
Henderson, NV 89012-6166
Lot Address: W Sipala?
Ivins, UT 84738
Subdivision: I-POSO
Phase/Lot#: 1-511
MIN No: N/A
Loan No: N/A

Borrower(s): Aikens, James and Barbara
Mailing Addr: 1184 N. Mojave Ct
Ivins, UT 84738
Lot Address: Mojave Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 1-18A
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 20 day of Aug, 2008.

First Mortgagee's Name: RT MARTEN

By: Patricia

Its: Patricia

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL: KeyBank USA National Association
Attn: Client Services

Borrower(s): Ranney, Richard and Marla J
Mailing Addr: 1369 Wintook Drive
Ivins, UT 84738
Lot Address: 1369 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 14-435
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 22nd day of SEPTEMBER 2008.

First Mortgagee's Name: KeyBank

By: M. Miller

Its: Foreclosure & REO Manager

FIRST MORTGAGEE'S CONSENT
(*Merger of Associations*)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Ranney, Richard and Marla J
Mailing Addr: 1369 Wintook Drive
 Ivins, UT 84738
Lot Address: 1369 Wintook Drive
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 14-435
MIN No: N/A
Loan No: N/A

Keybank
Attn: Ms Betty Jarvis

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to: Association Counsel at: 435-673-4395

ALL THAT PARCEL OF LAND IN CITY OF IVANS, WASHINGTON COUNTY,
STATE OF UTAH, AS MORE FULLY DESCRIBED IN DEED BOOK 1313, PAGE 125,
ID# I-SHO-14-435, BEING KNOWN AND DESIGNATED AS LOT 435, SHONTO POINT
XIV SUBDIVISION, FILED IN PLAT BOOK 1313, PAGE 125 RECORDED 02/10/1999.

PPN # I-SHO-14-435

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 29th day of August, 2008.

First Mortgagee's Name: KeyBank National Association

By: Jacqueline Smallridge
Jacqueline Smallridge, AVP

Its: Assistant Vice President

UNIFORM FORM CERTIFICATE OF ACKNOWLEDGMENT

State of: Ohio

County of: Stark) ss:

On the 29th day of August in the year 2008 before me, the undersigned, personally appeared Jacqueline Smallridge, Assistant Vice President, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the City of Canton, Ohio. (Insert the city or other political subdivision and the state or country or other place the acknowledgment was taken.)

Elizabeth S. Jarvis
Notary Public

My commission expires: Sept. 18, 2011

ELIZABETH S. JARVIS
Notary Public, State of Ohio
My Commission Expires Sept. 18, 2011



FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL: Navy Federal Credit Union

Borrower(s): Kittock, Kenneth and Patricia
Mailing Addr: 1006 Crows Wing Way
Ivins, UT 84738
Lot Address: 1006 Crows Wing Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 7-214
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

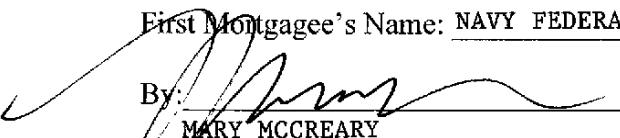
DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 19 day of AUGUST, 2008.



First Mortgagee's Name: NAVY FEDERAL CREDIT UNION

By: 
MARY MCCREARY

Its: ASST. VICE PRESIDENT

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL: Pentagon Federal C.U.
Attn: Mortgage Servicing, 5th Floor

Borrower(s): Rak, Daniel and Margaret
Mailing Addr: POBox 396
Santa Clara, UT 84765
Lot Address: 1121 Two Moons Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 5-1
MIN No: N/A
Loan No: N/A 2266073

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21st day of August, 2008.

First Mortgagee's Name: Pentagon Federal Credit Union
By: Deborah L. Ames-Naylor
Its: Senior Vice-PRESIDENT

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Mintz, Preston and Susan
Mailing Addr: 1134 W. Two Moons Way
Ivins, UT 84738
Lot Address: 1134 Two Moons Circle
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6A-121
MIN No: N/A
Loan No: 32635740

PHH Mortgage Services
Mail Stop SV13

Borrower(s): MacNiece, Tom and Kym
Mailing Addr: 875 Pahrus Ct.
Ivins, UT 84738
Lot Address: 875 Pahrus Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 16-442
MIN No: N/A
Loan No: N/A

0030932917

Borrower(s): Schow, Glorya Garcia
Mailing Addr: 1345 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1345 Tuweap Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 15-342
MIN No: 1000200-0030932917-9
Loan No: 9517100689

Borrower(s): Rich, Craig and Mace
Mailing Addr: 12303 Cypress Point Way
Draper, UT 84020
Lot Address: 1081 Kokopelli Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-217
MIN No: 1000200-7100408124-1
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

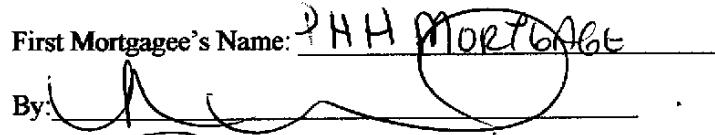
(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 20 day of August, 2008.

First Mortgagee's Name: PHH MORTGAGE

By: 
Its: VICE PRESIDENT NICOLE JOURNE

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Attn: **STATE BANK OF SOUTHERN UTAH**

Borrower(s): R.T. Marten
Mailing Addr: 800 N. Kayenta Parkway
Ivins, UT 84738
Lot Address: 1230 Tonto Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 15-348
MIN No: N/A
Loan No: N/A

Borrower(s): Fablinger, Friday and Cherrie
Mailing Addr: 824 N. Shonto Ridge Drive
Ivins, UT 84738
Lot Address: 824 Shonto Ridge Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 4-20A
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

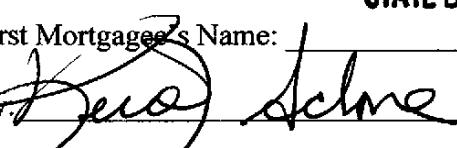
DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 18th day of August, 2008.

STATE BANK OF SOUTHERN UTAH

First Mortgagee's Name: _____

By: 

Its: EXECUTIVE VICE PRESIDENT

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL: Southern Utah Federal Credit Union
Attn: Ms. Myrna Stout

Borrower(s): Mussenden, James W and Lisa M

Mailing Addr: 963 Sandstone Dr.
Glendora, CA 91740

Lot Address: 1631 Tuweap Drive
Ivins, UT 84738

Subdivision: I-TSO

Phase/Lot#: 11-412

MIN No: N/A

Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21st day of August, 2008.

First Mortgagee's Name: South West Community Federal Credit
Formerly known as Southern Utah Federal Credit Union

By: Myrna Stout

Its: Vice President

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL: US Bank Home Mortgage
Attn: Pam Johnson

6800 128 406

Borrower(s): Helmer, Christie M
Mailing Addr: 3400 U.S. Bankcorp Tower, 1
Portland, OR 97204
Lot Address: 917 Taboots Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 16-451
MIN No: 1000212-7884384209-2
Loan No: 7884384209

Borrower(s): Cellini, Albert A Jr. & Diane M
Mailing Addr: 1333 W. Pachua Cir
Ivins, UT 84738
Lot Address: 1333 W. Pachua Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot#: 1-612
MIN No: 1000195-3958010001-8
Loan No: 3958010001

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 19 day of August, 2008.

First Mortgagee's Name: U.S. Bank Home Mortgage
By: Pamela Johnson
Its: Vice President

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL: The Village Bank
Main Office

Borrower(s): Ashton, Henry L & Sharon B

Mailing Addr: 1984 W. Cochise Way
Ipvins, UT 84738-6473

Lot Address: 1984 W. Cochise Way
Ipvins, UT 84738

Subdivision: I-POSO

Phase/Lot#: 1-532

MIN No: N/A

Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21 day of Aug, 2008.

First Mortgagee's Name: The Village Bank

By: Rebekah

Its: vice President

08-19-08; 11:13AM;

;1-435

4 / 14

S20

FIRST MORTGAGEE'S CONSENT
(*Merger of Associations*)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

SunTrust Mortgage Inc.
Attn: Research Dept RVW3003

0204058216

Borrower(s): Hansen, Jan
Mailing Addr: 1063 Pahvant Ct
Ivins, UT 84738
Lot Address: 1063 Pahvant Ct
Ivins, UT 84738
Subdivision: L-TSO
Phase/Lot#: 12-54
MIN No: 1001680-0000001931-1
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 5th day of SEPTEMBER 2008.

First Mortgagee's Name: SunTrust MORTGAGE, Inc.

By: D. M. Price

Its: Deputy

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Wachovia Mortgage Asset Management
Attn: Ray Uribe

Borrower(s): Robichaux, Patricia A
Mailing Addr: PO Box 51
Santa Clara, UT 84765
Lot Address: 1582 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot#: 10-301A
MIN No: N/A
Loan No: 0028913853

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 20th day of October, 2008.

First Mortgagee's Name: WACHOVIA MORTGAGE, FSC

By: 

Its: ASSISTANT VICE PRESIDENT

FIRST MORTGAGEE'S CONSENT
(*Merger of Associations*)

LIST OF FIRST MORTGAGEE'S COLLATERAL: Wachovia Mortgage FSB

Borrower(s): Johnson, Douglas and Jeanette S
Mailing Addr: 1760 N. Towab Way
Ivins, UT 84738
Lot Address: 1760 Towab Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 18-461
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

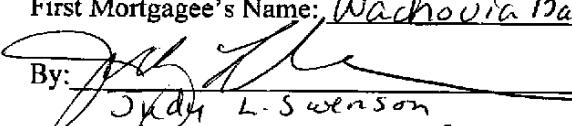
DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 6th day of October, 2008.

First Mortgagee's Name: Wachovia Bank of Delaware, NA
By: 
Its: Judy L. Swenson
Assistant Vice President

Loan# 156-0702496738

14

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Barton, Pat
Mailing Addr: 1481 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1481 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-332
MIN No: N/A
Loan No: N/A

Borrower(s): Becht, Charmaine
Mailing Addr: 1521 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1521 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 10-306
MIN No: N/A
Loan No: N/A

Borrower(s): Dale, Jeffrey G and Pamela
Mailing Addr: P.O. Box 81
Santa Clara, UT 84765
Lot Address: 1040 Kokopelli Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-220
MIN No: N/A
Loan No: 83374108

Borrower(s): Hannenberg, Alfredo J & Minda S
Mailing Addr: 2922 Morgan Drive
San Ramon, CA 94583
Lot Address: 1121 Honapa Circle
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 12-59
MIN No: N/A
Loan No: N/A

Borrower(s): Hanson, Stewart and DeAnne D
Mailing Addr: 1325 Big Soldier Ct.
Ivins, UT 84738
Lot Address: 1325 Big Soldier Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 14-421
MIN No: N/A
Loan No: N/A

Borrower(s): Hardin, Ben and Michael
Mailing Addr: 1033 Crows Wing Way
Ivins, UT 84738
Lot Address: 1033 Crows Wing Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-210
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21st day of August, 2008.

First Mortgagee's Name: Washington Mutual Bank

By: Wendy A. Buchner
Wendy A. Buchner

Its: Assistant Vice-President



August 19, 2008

Bruce C. Jenkins
Shonto Point Homeowners Association
P. O. Box 711
Santa Clara, UT 84765-0711

Re: Loan Number: 156-0702496738
 Mortgagor(s): ALFREDO J HANNENBERG
 MINDA S HANNENBERG
 Property Address: 1121 HONAPA CIRCLE
 IVINS, UT 84738

Dear Mr. Jenkins:

Per your request, we have enclosed the original executed Amendment to the C, C and R's. A copy of the recorded instrument is needed to complete our file, and we have enclosed an envelope to be used for this purpose.

Please note that we do not require any proceeds from this transaction to be applied to the principal balance of the mortgage.

If you need additional assistance, please contact me at 843-673-3365.

Sincerely,

A handwritten signature in black ink, appearing to read 'Roy D. Hulett, Jr.'

Roy D. Hulett, Jr.
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: ALFREDO J HANNENBERG
 MINDA S HANNENBERG

MM047/PR004

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Lawrence, James D. and Kathryn F
Mailing Addr: 1331 N. Dixie Downs Rd #57
 St George, UT 84770
Lot Address: 1462 Sutava Drive
 Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-331
MIN No: N/A
Loan No: N/A

Borrower(s): Olson, Donald and Suzanne
Mailing Addr: 1030 Wintook Dr.
 Ivins, UT 84738
Lot Address: 1030 Wintook Drive
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-479
MIN No: N/A
Loan No: 0025390188

Borrower(s): Padwick, Michael J & Lois M
Mailing Addr: 1215 Tuweap Dr
 Ivins, UT 84738
Lot Address: 1215 Tuweap Dr
 Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-634
MIN No: N/A
Loan No: 0647560366

Borrower(s): Recknagel, Stuart and Susan
Mailing Addr: 1122 Wintook Drive
 Ivins, UT 84738
Lot Address: 1122 Wintook Drive
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-476A
MIN No: N/A
Loan No: N/A

Borrower(s): The Bettina M. Gebhard Trust
Mailing Addr: 1174 Two Moons Circle
 Ivins, UT 84738
Lot Address: 1174 Two Moons Circle
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6A-123A
MIN No: N/A
Loan No: 659436828

Borrower(s): Schmertz, Bernie and Thalia
Mailing Addr: 872 W. Taboots Ct
 Ivins, UT 84738
Lot Address: 872 Taboots Ct
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 16-453
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 22nd day of August, 2008.

First Mortgagee's Name: Washington Mutual Bank

By: Wendy A. Buchner
 Wendy A. Buchner
Its: Assistant Vice President



August 21, 2008

Jenkins Ronnow Jensen & Bayles, LLC
Attention Bruce Jenkins
1240 East 100 South, Suite 9
St. George, UT 84770

Re: Loan Number: 116 - 0647560366
 Mortgagors: Michael Padwick
 Lois Padwick
 Property Address: 1215 Tuweap Dr.
 Ivins, UT 84738

Dear Mr. Jenkins:

Enclosed is the original executed First Mortgagee's Consent as requested. Please send us a copy of the recorded instrument. An envelope is enclosed for your convenience.

If you should have any questions, please contact me at 843-673-3390.

Sincerely,

Alice Marlowe
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: Michael Padwick
 Lois Padwick

MM069/PR025

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Lawrence, James D. and Kathryn F
Mailing Addr: 1331 N. Dixie Downs Rd #57
St George, UT 84770
Lot Address: 1462 Sutava Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-331
MIN No: N/A
Loan No: N/A

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Olson, Donald and Suzanne
Mailing Addr: 1030 Wintook Dr.
Ivins, UT 84738
Lot Address: 1030 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-479
MIN No: N/A
Loan No: 0025390188

Borrower(s): Padwick, Michael J & Lois M
Mailing Addr: 1215 Tuweap Dr
Ivins, UT 84738
Lot Address: 1215 Tuweap Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-634
MIN No: N/A
Loan No: 0647560366

Borrower(s): Recknagel, Stuart and Susan
Mailing Addr: 1122 Wintook Drive
Ivins, UT 84738
Lot Address: 1122 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-476A
MIN No: N/A
Loan No: N/A

Borrower(s): The Bettina M. Gebhard Trust
Mailing Addr: 1174 Two Moons Circle
Ivins, UT 84738
Lot Address: 1174 Two Moons Circle
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6A-123A
MIN No: N/A
Loan No: 659436828

Borrower(s): Schmertz, Bernie and Thalia
Mailing Addr: 872 W. Taboots Ct
Ivins, UT 84738
Lot Address: 872 Taboots Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 16-453
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

I DOES

(CHECK ONE)

I DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 22nd day of August, 2008.

First Mortgagee's Name: Washington Mutual Bank

By: Wendy A. Buchner
Wendy A. Buchner
Its: Assistant Vice President



August 21, 2008

Jenkins Ronnow Jensen & Bayles, LLC
Attention Bruce Jenkins
1240 East 100 South, Suite 9
St. George, UT 84770

Re: Loan Number: 116 - 0025390188
Mortgagors: Donald G. Olson
Suzanne L. Olson
Property Address: 1030 W Wintook Dr.
Ivins, UT 84738

Dear Mr. Jenkins:

Enclosed is the original executed First Mortgagee's Consent as requested. Please send us a copy of the recorded instrument. An envelope is enclosed for your convenience.

If you should have any questions, please contact me at 843-673-3390.

Sincerely,

Alice Marlowe
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: Donald G. Olson
Suzanne L. Olson

MM069/PR025

Loan#116-0659436828

15

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Lawrence, James D. and Kathryn F
Mailing Addr: 1331 N. Dixie Downs Rd #57
St George, UT 84770
Lot Address: 1462 Sutava Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-331
MIN No: N/A *Re-0615834264*
Loan No: N/A

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Olson, Donald and Suzanne
Mailing Addr: 1030 Wintook Dr.
Ivins, UT 84738
Lot Address: 1030 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-479 *116 HELC*
MIN No: N/A *only*
Loan No: 0025390188

Borrower(s): Padwick, Michael J & Lois M
Mailing Addr: 1215 Tuweap Dr
Ivins, UT 84738
Lot Address: 1215 Tuweap Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-634 *(116) HELC*
MIN No: N/A *Padwin full*
Loan No: 0647560366

Borrower(s): Recknagel, Stuart and Susan
Mailing Addr: 1122 Wintook Drive
Ivins, UT 84738
Lot Address: 1122 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-476A *908-3012447680*
MIN No: N/A
Loan No: N/A

Borrower(s): The Bettina M. Gebhard Trust
Mailing Addr: 1174 Two Moons Circle
Ivins, UT 84738
Lot Address: 1174 Two Moons Circle
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6A-123A *(116) HELC*
MIN No: N/A *Only*
Loan No: 659436828

Borrower(s): Schmertz, Bernie and Thalia
Mailing Addr: 872 W. Taboots Ct
Ivins, UT 84738
Lot Address: 872 Taboots Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 16-453 *908 0605207744*
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 22nd day of August, 2008.

First Mortgagee's Name: Washington Mutual Bank

By: Wendy A. Buchner
Its: Assistant Vice-President



August 21, 2008

Jenkins Ronnow Jensen & Bayles, LLC
Attention Bruce Jenkins
1240 East 100 South, Suite 9
St. George, UT 84770

Re: Loan Number: 116 – 0659436828
 Mortgagors: Bettina Gebhard
 Property Address: 1174 Two Moons Cir
 Ivins, UT 84738

Dear Mr. Jenkins:

Enclosed is the original executed First Mortgagee's Consent as requested. Please send us a copy of the recorded instrument. An envelope is enclosed for your convenience.

If you should have any questions, please contact me at 843-673-3390.

Sincerely,

Alice Marlowe
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: Bettina Gebhard

MM069/PR025

Loan# 908-0046889325

14

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Barton, Pat
Mailing Addr: 1481 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1481 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-332
MIN No: N/A
Loan No: N/A

Borrower(s): Becht, Charmaine
Mailing Addr: 1521 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1521 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 10-306
MIN No: N/A
Loan No: N/A

Borrower(s): Dale, Jeffrey G and Pamela
Mailing Addr: P.O. Box 81
Santa Clara, UT 84765
Lot Address: 1040 Kokopelli Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-220
MIN No: N/A
Loan No: 83374108

Borrower(s): Hannerberg, Alfredo J & Minda S
Mailing Addr: 2922 Morgan Drive
San Ramon, CA 94583
Lot Address: 1121 Honapa Circle
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 12-59
MIN No: N/A
Loan No: N/A

Borrower(s): Hanson, Stewart and DeAnne D
Mailing Addr: 1325 Big Soldier Ct.
Ivins, UT 84738
Lot Address: 1325 Big Soldier Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 14-421
MIN No: N/A
Loan No: N/A

Borrower(s): Hardin, Ben and Michael
Mailing Addr: 1033 Crows Wing Way
Ivins, UT 84738
Lot Address: 1033 Crows Wing Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-210
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21st day of August, 2008.

First Mortgagee's Name: Washington Mutual Bank

By: Wendy A. Buchner

Its: Assistant Vice-President



August 20, 2008

Bruce C. Jenkins
Shonto Point Homeowners Association
P. O. Box 711
Santa Clara, UT 84765-0711

Re: Loan Number: 908-0046889325
 Mortgagor(s): BENJAMIN K HARDIN
 MICHAEL L HARDIN
Property Address: 1033 CROWS WING WAY
 IVINS, UT 84738-6364

Dear Mr. Jenkins:

Per your request, we have enclosed the original executed Amendment to the C, C and R's. A copy of the recorded instrument is needed to complete our file, and we have enclosed an envelope to be used for this purpose.

Please note that we do not require any proceeds from this transaction to be applied to the principal balance of the mortgage.

If you need additional assistance, please contact me at 843-673-3365.

Sincerely,

A handwritten signature in black ink, appearing to read 'Roy D. Hulett, Jr.'

Roy D. Hulett, Jr.
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: BENJAMIN K HARDIN
 MICHAEL L HARDIN

MM047/PR004

• Loan# 908-3062697291 & 699035416

14

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Barton, Pat
Mailing Addr: 1481 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1481 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-332
MIN No: N/A
Loan No: N/A

Borrower(s): Becht, Charmaine
Mailing Addr: 1521 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1521 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 10-306
MIN No: N/A
Loan No: N/A

Borrower(s): Dale, Jeffrey G and Pamela
Mailing Addr: P.O. Box 81
Santa Clara, UT 84765
Lot Address: 1040 Kokopelli Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-220
MIN No: N/A
Loan No: 83374108

Borrower(s): Hannenberg, Alfredo J & Minda S
Mailing Addr: 2922 M organ Drive
San Ramon, CA 94583
Lot Address: 1121 Honapa Circle
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 12-59
MIN No: N/A
Loan No: N/A

Borrower(s): Hanson, Stewart and DeAnne D
Mailing Addr: 1325 Big Soldier Ct.
Ivins, UT 84738
Lot Address: 1325 Big Soldier Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 14-421
MIN No: N/A
Loan No: N/A

Borrower(s): Hardin, Ben and Michael
Mailing Addr: 1033 Crows Wing Way
Ivins, UT 84738
Lot Address: 1033 Crows Wing Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-210
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21st day of August, 2008.

Washington Mutual Bank f/k/a
First Mortgagee's Name: Washington Mutual Bank, FA

By: Wendy A. Buchner
Wendy A. Buchner
Its: Assistant Vice-President



August 19, 2008

Bruce C. Jenkins
Shonto Point Homeowners Association
P. O. Box 711
Santa Clara, UT 84765-0711

Re: Loan Number: 908-3062697291 & 699035416
 Mortgagor(s): STEWART M HANSON
 DEANNE D HANSON
Property Address: 1325 BIG SOLDIER CT
 IVANS, UT 84738

Dear Mr. Jenkins:

Per your request, we have enclosed the original executed Amendment to the C, C and R's. A copy of the recorded instrument is needed to complete our file, and we have enclosed an envelope to be used for this purpose.

Please note that we do not require any proceeds from this transaction to be applied to the principal balance of the mortgage.

If you need additional assistance, please contact me at 843-673-3365.

Sincerely,

A handwritten signature in black ink, appearing to read 'Roy D. Hulett, Jr.'

Roy D. Hulett, Jr.
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: STEWART M HANSON
 DEANNE D HANSON

MM047/PR004

Loan# 156-0083374108 & 746559525

14

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Washington Mutual Bank ~~L~~ and Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Barton, Pat
Mailing Addr: 1481 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1481 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-332
MIN No: N/A
Loan No: N/A

Borrower(s): Becht, ~~C~~harmaine
Mailing Addr: 1521 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1521 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 10-306
MIN No: N/A
Loan No: N/A

Borrower(s): Dale, Jeffrey G and Pamela
Mailing Addr: P.O. Box 81
Santa Clara, UT 84765
Lot Address: 1040 Kokopelli Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-220
MIN No: N/A
Loan No: 83374108

Borrower(s): Hannerberg, Alfredo J & Minda S
Mailing Addr: 2922 ~~M~~organ Drive
San Ramon, CA 94583
Lot Address: 1121 Hopnapa Circle
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 12-59
MIN No: N/A
Loan No: N/A

Borrower(s): Hanson, Stewart and DeAnne D
Mailing Addr: 1325 Big Soldier Ct.
Ivins, UT 84738
Lot Address: 1325 Big Soldier Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 14-421
MIN No: N/A
Loan No: N/A

Borrower(s): Hardin, ~~B~~en and Michael
Mailing Addr: 1033 ~~C~~rows Wing Way
Ivins, UT 84738
Lot Address: 1033 Crows Wing Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-210
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point ~~and~~ and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21st day of August, 2008.

First Mortgagee's Name: Washington Mutual Bank

By: Wendy A. Buchner
Wendy A. Buchner

Its: Assistant Vice-President

Washington Mutual
HOME LOANS

August 19, 2008

Bruce C. Jenkins
Shonto Point Homeowners Association
P. O. Box 711
Santa Clara, UT 84765-0711

Re: Loan Number: 156-0083374108 & 746559525
 Mortgagor(s): JEFFREY G DALE
 PAMELA DALE
Property Address: 1040 KOKOPELLI
 IVINS, UT 84738

Dear Mr. Jenkins:

Per your request, we have enclosed the original executed Amendment to the C, C and R's. A copy of the recorded instrument is needed to complete our file, and we have enclosed an envelope to be used for this purpose.

Please note that we do not require any proceeds from this transaction to be applied to the principal balance of the mortgage.

If you need additional assistance, please contact me at 843-673-3365.

Sincerely,


Roy D. Hulett, Jr.
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: JEFFREY G DALE
 PAMELA DALE

MM047/PR004

Loan# 156-0619175177

14

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Barton, Pat
Mailing Addr: 1481 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1481 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-332
MIN No: N/A
Loan No: N/A

Borrower(s): Dale, Jeffrey G and Pamela
Mailing Addr: P.O. Box 81
Santa Clara, UT 84765
Lot Address: 1040 Kokopelli Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-220
MIN No: N/A
Loan No: 83374108

Borrower(s): Hanson, Stewart and DeAnne D
Mailing Addr: 1325 Big Soldier Ct.
Ivins, UT 84738
Lot Address: 1325 Big Soldier Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 14-421
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21st day of August, 2008.

First Mortgagee's Name: Washington Mutual Bank

By: Wendy A. Buchner
Wendy A. Buchner

Its: Assistant Vice-President



August 19, 2008

Bruce C. Jenkins
Shonto Point Homeowners Association
P. O. Box 711
Santa Clara, UT 84765-0711

Re: Loan Number: 156-0619175177
 Mortgagor(s): PATRICIA M BARTON
 Property Address: 1481 TUWEAP DR
 IVINS, UT 84738-6373

Dear Mr. Jenkins:

Per your request, we have enclosed the original executed Amendment to the C, C and R's. A copy of the recorded instrument is needed to complete our file, and we have enclosed an envelope to be used for this purpose.

Please note that we do not require any proceeds from this transaction to be applied to the principal balance of the mortgage.

If you need additional assistance, please contact me at 843-673-3365.

Sincerely,

A handwritten signature in black ink, appearing to read 'Roy D. Hulett, Jr.'

Roy D. Hulett, Jr.
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: PATRICIA M BARTON

MM047/PR004

Loan# 908-3017051453

14

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Barton, Pat
Mailing Addr: 1481 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1481 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-332
MIN No: N/A
Loan No: N/A

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Becht, Charmaine
Mailing Addr: 1521 N. Tuweap Drive
Ivins, UT 84738
Lot Address: 1521 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 10-306
MIN No: N/A
Loan No: N/A

Borrower(s): Dale, Jeffrey G and Pamela
Mailing Addr: P.O. Box 81
Santa Clara, UT 84765
Lot Address: 1040 Kokopelli Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-220
MIN No: N/A
Loan No: 83374108

Borrower(s): Hannenberg, Alfredo J & Minda S
Mailing Addr: 2922 Morgan Drive
San Ramon, CA 94583
Lot Address: 1121 Honapa Circle
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 12-59
MIN No: N/A
Loan No: N/A

Borrower(s): Hanson, Stewart and DeAnne D
Mailing Addr: 1325 Big Soldier Ct.
Ivins, UT 84738
Lot Address: 1325 Big Soldier Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 14-421
MIN No: N/A
Loan No: N/A

Borrower(s): Hardin, Ben and Michael
Mailing Addr: 1033 Crows Wing Way
Ivins, UT 84738
Lot Address: 1033 Crows Wing Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-210
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 21st day of August, 2008.

Washington Mutual Bank f/k/a
First Mortgagee's Name: Washington Mutual Bank, FA

By: Wendy A. Buchner
Wendy A. Buchner
Its: Assistant Vice-President



August 19, 2008

Bruce C. Jenkins
Shonto Point Homeowners Association
P. O. Box 711
Santa Clara, UT 84765-0711

Re: Loan Number: 908-3017051453
 Mortgagor(s): CHARMAINE T BECHT
 Property Address: 1521 TUWEAP DRIVE
 IVINS, UT 84738

Dear Mr. Jenkins:

Per your request, we have enclosed the original executed Amendment to the C, C and R's. A copy of the recorded instrument is needed to complete our file, and we have enclosed an envelope to be used for this purpose.

Please note that we do not require any proceeds from this transaction to be applied to the principal balance of the mortgage.

If you need additional assistance, please contact me at 843-673-3365.

Sincerely,

A handwritten signature in black ink, appearing to read "Roy D. Hulett, Jr." The signature is fluid and cursive.

Roy D. Hulett, Jr.
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: CHARMAINE T BECHT

MM047/PR004

Loan# 156-0615834264

15

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Lawrence, James D. and Kathryn F
Mailing Addr: 1331 N. Dixie Downs Rd #57
St George, UT 84770
Lot Address: 1462 Sutava Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-331
MIN No: N/A
Loan No: N/A

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Olson, Donald and Suzanne
Mailing Addr: 1030 Wintook Dr.
Ivins, UT 84738
Lot Address: 1030 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-479
MIN No: N/A
Loan No: 0025390188

Borrower(s): Padwick, Michael J & Lois M
Mailing Addr: 1215 Tuweap Dr
Ivins, UT 84738
Lot Address: 1215 Tuweap Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-634
MIN No: N/A
Loan No: 0647560366

Borrower(s): Recknagel, Stuart and Susan
Mailing Addr: 1122 Wintook Drive
Ivins, UT 84738
Lot Address: 1122 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-476A
MIN No: N/A
Loan No: N/A

Borrower(s): The Bettina M. Gebhard Trust
Mailing Addr: 1174 Two Moons Circle
Ivins, UT 84738
Lot Address: 1174 Two Moons Circle
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6A-123A
MIN No: N/A
Loan No: 659436828

Borrower(s): Schmertz, Bernie and Thalia
Mailing Addr: 872 W. Taboots Ct
Ivins, UT 84738
Lot Address: 872 Taboots Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 16-453
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 22nd day of August, 2008.

First Mortgagee's Name: Washington Mutual Bank

By:

Wendy A. Buchner

Wendy A. Buchner

Its: Assistant Vice-President

 **Washington Mutual**
HOME LOANS

August 20, 2008

Bruce C. Jenkins
Shonto Point Homeowners Association
P. O. Box 711
Santa Clara, UT 84765-0711

Re: Loan Number: 156-0615834264
 Mortgagor(s): JAMES D LAWRENCE
 KATHRYN LAWRENCE
 Property Address: 1462 N SUTAVA DR
 IVINS, UT 84738

Dear Mr. Jenkins:

Per your request, we have enclosed the original executed Amendment to the C, C and R's. A copy of the recorded instrument is needed to complete our file, and we have enclosed an envelope to be used for this purpose.

Please note that we do not require any proceeds from this transaction to be applied to the principal balance of the mortgage.

If you need additional assistance, please contact me at 843-673-3365.

Sincerely,


Roy D. Hulet, Jr.
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: JAMES D LAWRENCE
 KATHRYN LAWRENCE

MM047/PR004

Loan# 908-0605707744

15

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Lawrence, James D. and Kathryn F
Mailing Addr: 1331 N. Dixie Downs Rd #57
 St George, UT 84770

Lot Address: 1462 Sutava Drive
 Ivins, UT 84738

Subdivision: I-TSO
Phase/Lot #: 11-331
MIN No: N/A
Loan No: N/A

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Olson, Donald and Suzanne
Mailing Addr: 1030 Wintook Dr.
 Ivins, UT 84738
Lot Address: 1030 Wintook Drive
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-479
MIN No: N/A
Loan No: 0025390188

Borrower(s): Padwick, Michael J & Lois M
Mailing Addr: 1215 Tuweap Dr
 Ivins, UT 84738
Lot Address: 1215 Tuweap Dr
 Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-634
MIN No: N/A
Loan No: 0647560366

Borrower(s): Recknagel, Stuart and Susan
Mailing Addr: 1122 Wintook Drive
 Ivins, UT 84738
Lot Address: 1122 Wintook Drive
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-476A
MIN No: N/A
Loan No: N/A

Borrower(s): The Bettina M. Gebhard Trust
Mailing Addr: 1174 Two Moons Circle
 Ivins, UT 84738
Lot Address: 1174 Two Moons Circle
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6A-123A
MIN No: N/A
Loan No: 659436828

Borrower(s): Schmertz, Bernie and Thalia
Mailing Addr: 872 W. Taboots Ct
 Ivins, UT 84738
Lot Address: 872 Taboots Ct
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 16-453
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 22nd day of August, 2008.

Washington Mutual Bank f/k/a
First Mortgagee's Name: Washington Mutual Bank, FA

By: Wendy A. Buchner
Wendy A. Buchner
Its: Assistant Vice-President



August 20, 2008

Bruce C. Jenkins
Shonto Point Homeowners Association
P. O. Box 711
Santa Clara, UT 84765-0711

Re: Loan Number: 908-0605707744
Mortgagor(s): BERNIE R SCHMERTZ
THALIA G SCHMERTZ
Property Address: 872 TABOOTS CT
IVINS, UT 84738-6407

Dear Mr. Jenkins:

Per your request, we have enclosed the original executed Amendment to the C, C and R's. A copy of the recorded instrument is needed to complete our file, and we have enclosed an envelope to be used for this purpose.

Please note that we do not require any proceeds from this transaction to be applied to the principal balance of the mortgage.

If you need additional assistance, please contact me at 843-673-3365.

Sincerely,

A handwritten signature in black ink, appearing to read "Roy D. Hulett, Jr." The signature is fluid and cursive.

Roy D. Hulett, Jr.
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: BERNIE R SCHMERTZ
THALIA G SCHMERTZ

MM047/PR004

Loan# 908-3012447680

15

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Lawrence, James D. and Kathryn F
Mailing Addr: 1331 N. Dixie Downs Rd #57
St George, UT 84770
Lot Address: 1462 Sutava Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-331
MIN No: N/A
Loan No: N/A

Washington Mutual Bank Land Transactions
Robyn Jones, Sr. AMM Processor

Borrower(s): Padwick, Michael J & Lois M
Mailing Addr: 1215 Tuweap Dr
Ivins, UT 84738
Lot Address: 1215 Tuweap Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-634
MIN No: N/A
Loan No: 0647560366

Borrower(s): The Bettina M. Gebhard Trust
Mailing Addr: 1174 Two Moons Circle
Ivins, UT 84738
Lot Address: 1174 Two Moons Circle
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6A-123A
MIN No: N/A
Loan No: 659436828

Borrower(s): Olson, Donald and Suzanne
Mailing Addr: 1030 Wintook Dr.
Ivins, UT 84738
Lot Address: 1030 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-479
MIN No: N/A
Loan No: 0025390188

Borrower(s): Recknagel, Stuart and Susan
Mailing Addr: 1122 Wintook Drive
Ivins, UT 84738
Lot Address: 1122 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-476A
MIN No: N/A
Loan No: N/A

Borrower(s): Schmertz, Bernie and Thalia
Mailing Addr: 872 W. Taboots Ct
Ivins, UT 84738
Lot Address: 872 Taboots Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 16-453
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 22nd day of August, 2008.

Washington Mutual Bank f/k/a
First Mortgagee's Name: Washington Mutual Bank, FA

By: Wendy A. Buchner
Wendy A. Buchner
Its: Assistant Vice-President



August 20, 2008

Bruce C. Jenkins
Shonto Point Homeowners Association
P. O. Box 711
Santa Clara, UT 84765-0711

Re: Loan Number: 908-3012447680
Mortgagor(s): STUART L RECKNAGEL
SUSAN M RECKNAGEL
Property Address: 1122 WINTOOK DRIVE
IVINS, UT 84738

Dear Mr. Jenkins:

Per your request, we have enclosed the original executed Amendment to the C, C and R's. A copy of the recorded instrument is needed to complete our file, and we have enclosed an envelope to be used for this purpose.

Please note that we do not require any proceeds from this transaction to be applied to the principal balance of the mortgage.

If you need additional assistance, please contact me at 843-673-3365.

Sincerely,

A handwritten signature in black ink, appearing to read "Roy D. Hulett, Jr." The signature is fluid and cursive.

Roy D. Hulett, Jr.
Assumptions/Modification/MECA Department
Washington Mutual Bank

Enclosure

cc: STUART L RECKNAGEL
SUSAN M RECKNAGEL

MM047/PR004



WELLS FARGO

Date: Sept. 26, 2008

Subordination Department: Mac: 6051-019
P.O. Box 4149
Portland, Oregon 97208-4149

To: Jenkins Ronnow Jensen & Bayles, LLP Your Order / Escrow #: _____
Attn: Bruce C. Jenkins / Audrey K Our Account Number: _____
Phone: (435) 656-0733 Borrower(s): Cletha Walstrand _____

The following document(s) are being sent to you for recording in the office of the recorder of not recordable County in
accordance with the instructions below, as long as there has been NO CHANGE to the preliminary title report dated _____.

DOCUMENT(S) ENCLOSED **MUST BE RECORDED BY ADDRESSEE OR ADDRESSEE'S AGENT. ANY RECORDING FEES
ARE TO BE PAID BY OUR BORROWER(S).** All items that require recording are marked with an "X" in the boxes below:

Subordination Agreement **Borrower(s) Signature And Date(s) Required**
New 1st Lien amount NOT to exceed
(If the New Lien exceeds this amount, the Subordination Agreement is VOID.)

Revision Agreement **Borrower(s) Signature And Date(s) Required**
Reducing Wells Fargo Line of Credit Limit from _____ to _____
This Line of Credit balance MUST be at or below this NEW LIMIT at closing.

Partial Reconveyance
 Partial Release
 Modification of Deed of Trust & Partial Reconveyance
First Mortgagee's Consent (Merger of Associations)
 Other:

The above document(s) must be: recorded within 90 days of the date of these recording instructions, or they are void and must be returned to us. If it is necessary to redraw documents due to additional changes, there will be a \$50 Rework Fee.

PROCEED AS FOLLOWS (All items below marked with an "X" are required), (All remittances must be sent to the above address):

Please remit _____ Fee. On the check please list our customer's name and line / loan number.
 Please remit \$50 Rework Fee to the above address. On the check please list our customer's name and line / loan number.
 Additional Instructions: This is being sent to you per Audrey Kimbrough's request (#435/643-9577).

NOTE: Please request a NEW Checklist each time you submit a request. Information provided on an obsolete form may be insufficient; thus SLOWING down our response.

IMPORTANT!

If we previously issued a payoff "demand" for an account that we are now subordinating, please be advised that with the issuance of a subordination agreement the demand is cancelled and any funds received on the account will be used to "paydown" the outstanding balance, the account will not be closed. If required, please request a "paydown" statement. Should the subordination be canceled after you receive our documents, please fax us immediately and request a new demand statement, if necessary. Our fax number is (866) 238-6878.

Forward recorded documents to: Wells Fargo Bank
Attn: Collateral Perfection, MAC B6955-015
2324 Overland Avenue
Billings, MT 59102



WELLS FARGO

Date: Sept. 26, 2008

Subordination Department: Mac: 6051-019
P.O. Box 4149
Portland, Oregon 97208-4149

Jenkins Ronnow Jensen & Bayles, LLP	Your Order / Escrow #:
To: _____	xxx-651-0700310-1xxx
Attn: Bruce C. Jenkins / Audrey K	Our Account Number: _____
Phone: (435) 656-0733	Borrower(s): David Williams

The following document(s) are being sent to you for recording in the office of the recorder of not recordable County in accordance with the instructions below, as long as there has been NO CHANGE to the preliminary title report dated _____.

DOCUMENT(S) ENCLOSED **MUST BE RECORDED BY ADDRESSEE OR ADDRESSEE'S AGENT. ANY RECORDING FEES ARE TO BE PAID BY OUR BORROWER(S).** All items that require recording are marked with an "X" in the boxes below:

<input type="checkbox"/> Subordination Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
New 1st Lien amount NOT to exceed (If the New Lien exceeds this amount, the Subordination Agreement is VOID.)	
<input type="checkbox"/> Revision Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
Reducing Wells Fargo Line of Credit Limit from _____ to _____ This Line of Credit balance MUST be at or below this NEW LIMIT <u>at closing</u> .	
<input type="checkbox"/> Partial Reconveyance	
<input type="checkbox"/> Partial Release	
<input type="checkbox"/> Modification of Deed of Trust & Partial Reconveyance	
First Mortgagee's Consent (Merger of Associations)	
<input checked="" type="checkbox"/> Other:	

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Forward recorded documents to: **Wells Fargo Bank**
Attn: Collateral Perfection, MAC B6955-015
2324 Overland Avenue
Billings, MT 59102

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Walstrand, Cletha A
Mailing Addr: 1322 W. Pachua Dr
Ivins, UT 84738
Lot Address: 1322 W. Pachua Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-617
MIN No: N/A
Loan No: 651-651-1951763-1998

Borrower(s): Williams, David and Carole
Mailing Addr: 970 Hano Circle
Ivins, UT 84738
Lot Address: 970 Hano Circle
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 10-302
MIN No: N/A
Loan No: 651-651-0700310-1998

Wells Fargo Bank, N.A.
Attn: Subordination Unit

~~Borrower(s): Watt, David and Nancy~~
~~Mailing Addr: 1486 Sutava Drive~~
~~Ivins, UT 84738~~
~~Lot Address: 1486 Sutava Drive~~
~~Ivins, UT 84738~~
~~Subdivision: I-TSO~~
~~Phase/Lot #: 11-330~~
~~MIN No: N/A~~
~~Loan No: 0651-651-2153254-1998~~

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to:
Association Counsel at: 435-673-4395

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 26 day of September, 2008.

First Mortgagee's Name: WELLS FARGO BANK, N.A.

By: G. E. Klein

Its: ASSISTANT SECRETARY

Recording requested by:
Wells Fargo Bank, N.A.
BLAKE PARKER
DOCUMENT PREPARATION
11601 N. BLACK CANYON HWY
PHOENIX, ARIZONA 85029
866-537-8489

When recorded, return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557 MAC B6955-015
Billings, MT 59107-9900

DOC # 2007004442

Trust Deed Page 1 of 4
Russell Shirts Washington County Recorder
09/05/2007 09:53:19 AM Fee \$ 16.00
BY WELLS FARGO BANK NORTHWEST - BILLINGS

State of Utah Space Above This Line For Recording Data
REFERENCE #: 20071917100099 Account number: 651-651-1951763-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is AUGUST 15, 2007 and the parties are as follows:

TRUSTOR ("Grantor"): CLETHA A. WALSTRAND, AN UNMARRIED WOMAN

whose address is: 1322 PACHUA, IVINS, UTAH 84738-6464

TRUSTEE: Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557, Billings, MT 59107

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:
→ ALL OF LOT 617, KWAVASA - PHASE 1', ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

with the address of 1322 PACHUA, IVINS, UTAH 84738 and parcel number of L-KWAV-1-617 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 249,000.00. This limitation of amount does not include interest and other fees and

Q3

Lot 302

T-S 10

Recording requested by:
Wells Fargo Bank, N.A.
SUNDAY LUTZ
DOCUMENT PREPARATION
11601 N. BLACK CANYON HWY
PHOENIX, ARIZONA 85029
602-328-2200

When recorded, return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557 MAC B6908-012
Billings, MT 59107-9900

DOC # 20060045187

Trust Deed Page 1 of 3
Russell Shirts Washington County Recorder
09/29/2006 01:08:11 PMee \$ 14.00By WELLS FARGO BANK NORTHWEST

State of Utah

REFERENCE #: 20062337500390

Account number: 651-651-0700310-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is SEPTEMBER 12, 2006 and the parties are as follows:

TRUSTOR ("Grantor"): DALE A. WILLIAMS AND CAROLE O. WILLIAMS, HUSBAND AND WIFE, AS JOINT TENANTS

whose address is: 970 HANO CIR, IVINS, UTAH 84738-6370

TRUSTEE: Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557, Billings, MT 59107

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:
ALL OF LOT 302, TUWEAP - SHONTO X SUBDIVISION, A PLANNED RESIDENTIAL COMMUNITY ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, TOGETHER WITH ALL IMPROVEMENTS AND APPURTENANCES THEREUNTO BELONGING; SUBJECT TO EASEMENTS, RESTRICTIONS AND RESERVATION OF RECORD.

with the address of 970 HANO CIR, IVINS, UTAH 84738 and parcel number of I-TS0-10-302 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

14
Lot 330
T-5 11
00855547 BK 1602 Pg 0070
RUSSELL, SHIRTS & WASHINGTON CO RECORDER
2003 DEC 10 13:29 PM FEE \$14.00 BY ANH
FOR: WELLS FARGO BANK NORTHWEST

Recording requested by:
Wells Fargo Bank, N.A.

When recorded return to:
Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107
DOCUMENT MANAGEMENT

State of Utah _____ Space Above This Line For Recording Data _____
REFERENCE# 20032977400669 ACCOUNT# 0651-851-2153254-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Form Deed of Trust ("Security Instrument") is 11/10/2003 and the parties are as follows:

TRUSTOR ("Grantor"):
DAVID S. WATT AND NANCY F. WATT, TRUSTEES, OF THE WATT
REVOCABLE TRUST, DATED OCTOBER 14, 1999

whose address is: 1486 SUTAVA ST IVINS, UT 84738

TRUSTEE: **WELLS FARGO BANK NORTHWEST, N.A.**
Attention: Consumer Loan Servicing
P.O. Box 31557
Billings, Montana 59107

BENEFICIARY ("Lender"):
Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN THE COUNTY OF WASHINGTON,
STATE OF UTAH, DESCRIBED AS FOLLOWS: ALL OF LOT 330, TUWEAP - SHONTO XI
SUBDIVISION, A PLANNED UNIT RESIDENTIAL COMMUNITY ACCORDING TO THE OFFICIAL
PLAT THEREOF ON FILE IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER.

with the address of 1486 SUTAVA ST IVINS, UT 84738
and parcel number of 1-TSD-11-330 together with all rights, easements,
appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock
and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in
the future, be part of the real estate described above.

3. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 50,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to the advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

4. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows:
EQ246A (06/2002)

**OWNER'S CONSENT RE: MERGER
&
BALLOT RE: ELECTION OF DIRECTORS
(Shonto Point)**

(Unit Owner)
DAVID & NANCY WATT

**OWNER'S CONSENT RE: MERGER
RECITALS**

WHEREAS, I/We being the Owner(s) of Lot (s) (please list all lots owned) 330, in the subdivision commonly known as Shonto Point acknowledge (i) that a Plan of Merger has been approved by both the Shonto Point Homeowners Association (the "Shonto Point Association") and Kwavasa & Posovi Homeowners Association (the "KP Association") Boards of Directors and has been recommended for adoption by both Boards to their respective homeowners associations; (ii) that said Plan of Merger may be approved upon obtaining the written consent of seventy-five percent (75%) of the Shonto Point Association Lot Owners and seventy-six percent (76%) of the KP Association Lot Owners; (iii) that said Plan of Merger will also require the approval of seventy-five percent (75%) of the First Mortgage Holders in both the Shonto Association and the KP Association; and (iv) that said Plan of Merger requires that certain documents be amended related to and in order to effectuate said Plan of Merger;

ACTION

NOW THEREFORE, I/We do hereby consent (or do not consent) as follows:

1. DO [] DO NOT Consent to and approve the Plan of Merger, and as required by the Plan of Merger, the amendments to the Amended and Restated Declaration of Covenants, Conditions, Restrictions and Reservation of Easements for Shonto Point, the amendments to the Restated and Amended Bylaws of Shonto Point Homeowners Association (as the surviving association), and the amendments to the Articles of Incorporation of Shonto Point (as the surviving association).

(Ballot on following page)

BALLOT RE: ELECTION OF DIRECTORS
RECITALS

WHEREAS, upon said Plan of Merger becoming effective the KP Association shall be merged into the surviving Shonto Point Association and as outlined in the Plan of Merger a Board of Directors, the Shonto Point Board of Directors will be increased from seven members to nine members;

WHEREAS, Section 7 of the Plan of Merger identified the persons contemplated to serve as the new Board for the surviving Shonto Point Association (which Board members would consist of the seven Board Members from Shonto Point Association and two members from the former KP Association);

WHEREAS, the Restated and Amended Bylaws for Shonto Point Homeowners Association (adopted as part of the Plan of Merger) provide that:

~~DEF.~~ "In an election of multiple Directors, that number of candidates equaling the number of Directors to be elected, having the highest number of votes cast in favor of their election, are elected to the Board of Directors"

The nine director positions will be filled by the nine people obtaining the most votes.

ACTION

NOW THEREFORE, I/We do hereby cast our ballot for each and every person listed below, and through the terms listed below, to serve as the Board of Directors for Shonto Point as the surviving association:

<u>For</u>	<u>Against</u>	<u>Name</u>	<u>Address</u>	<u>Term Ending</u>
[<input checked="" type="checkbox"/>]	[<input type="checkbox"/>]	Craig, Jim	1186 Tuweap Drive	February, 2011
[<input checked="" type="checkbox"/>]	[<input type="checkbox"/>]	Emming, Jan	1054 Soaring Eagle Way	February, 2009
[<input checked="" type="checkbox"/>]	[<input type="checkbox"/>]	Deaton, William	1280 Tuweap Drive	February, 2011
[<input checked="" type="checkbox"/>]	[<input type="checkbox"/>]	Jacobi, Allen	1241 Sutava Drive	February, 2011
[<input checked="" type="checkbox"/>]	[<input type="checkbox"/>]	Jacobson, Kay	1958 N. Cochise Way	February, 2011
[<input checked="" type="checkbox"/>]	[<input type="checkbox"/>]	Johnson, Marv	1450 Tuweap Drive	February, 2009
[<input checked="" type="checkbox"/>]	[<input type="checkbox"/>]	Peacock, Julie	1520 Sutava Drive	February, 2010
[<input checked="" type="checkbox"/>]	[<input type="checkbox"/>]	Rak, Dan	1121 Two Moons Way	February, 2009
[<input checked="" type="checkbox"/>]	[<input type="checkbox"/>]	Recknagel, Stuart	1122 Wintook Drive	February, 2010
[<input type="checkbox"/>]	[<input type="checkbox"/>]	Other: _____		

This Owner's Consent Re: Merger and Ballot Re: Election of Directors supersedes any prior Consents and Ballots on these matters.

DATED this 7 day of APRIL, 2008.

Daniel Watt
Nancy Watt



WELLS FARGO

Date: Sept. 26, 2008

Subordination Department: Mac: 6051-019
P.O. Box 4149
Portland, Oregon 97208-4149

To: _____	Jenkins Ronnow Jensen & Bayles, LLP	Your Order / Escrow #: _____
Attn: _____	Bruce C. Jenkins / Audrey K	Our Account Number: _____
Phone: _____	(435) 656-0733	Borrower(s): _____ Steve & Jean Atwood

The following document(s) are being sent to you for recording in the office of the recorder of not recordable County in accordance with the instructions below, as long as there has been NO CHANGE to the preliminary title report dated

DOCUMENT(S) ENCLOSED MUST BE RECORDED BY ADDRESSEE OR ADDRESSEE'S AGENT. ANY RECORDING FEES ARE TO BE PAID BY OUR BORROWER(S). All items that require recording are marked with an "X" in the boxes below:

<input type="checkbox"/> Subordination Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
New 1st Lien amount NOT to exceed (If the New Lien exceeds this amount, the Subordination Agreement is VOID.)	
<input type="checkbox"/> Revision Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
Reducing Wells Fargo Line of Credit Limit from _____ to _____ This Line of Credit balance MUST be at or below this <u>NEW LIMIT at closing</u> .	
<input type="checkbox"/> Partial Reconveyance	
<input type="checkbox"/> Partial Release	
<input type="checkbox"/> Modification of Deed of Trust & Partial Reconveyance	
First Mortgagee's Consent (Merger of Associations)	
<input checked="" type="checkbox"/> Other:	

The above document(s) must be: **recorded** within 90 days of the date of these recording instructions, or they are void and must be returned to us. If it is necessary to redraw documents due to additional changes, there will be a \$50 Rework Fee.

PROCEED AS FOLLOWS (All items below marked with an "X" are required), (All remittances must be sent to the above address):

<input type="checkbox"/> Please remit _____ Fee. On the check please list our customer's name and line / loan number.
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NOTE: Please request a NEW Checklist each time you submit a request. Information provided on an obsolete form may be insufficient; thus SLOWING down our response.

IMPORTANT!

If we previously issued a payoff "demand" for an account that we are now subordinating, please be advised that with the issuance of a subordination agreement the demand is cancelled and any funds received on the account will be used to "paydown" the outstanding balance, the account will not be closed. If required, please request a "paydown" statement. Should the subordination be canceled after you receive our documents, please fax us immediately and request a new demand statement, if necessary. Our fax number is (866) 238-6878.

Forward recorded documents to: **Wells Fargo Bank**
Attn: Collateral Perfection, MAC B6955-015
2324 Overland Avenue
Billings, MT 59102



WELLS FARGO

Date: Sept. 26, 2008

Subordination Department: Mac: 6051-019
P.O. Box 4149
Portland, Oregon 97208-4149

To: Jenkins Ronnow Jensen & Bayles, LLP
Attn: Bruce C. Jenkins / Audrey K
Phone: (435) 656-0733

Your Order / Escrow #: _____
Our Account Number: _____
Borrower(s): _____
Mary Brighton

The following document(s) are being sent to you for recording in the office of the recorder of not recordable County in accordance with the instructions below, as long as there has been NO CHANGE to the preliminary title report dated

DOCUMENT(S) ENCLOSED MUST BE RECORDED BY ADDRESSEE OR ADDRESSEE'S AGENT. ANY RECORDING FEES ARE TO BE PAID BY OUR BORROWER(S). All items that require recording are marked with an "X" in the boxes below:

<input type="checkbox"/> Subordination Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
New 1st Lien amount NOT to exceed (If the New Lien exceeds this amount, the Subordination Agreement is VOID.)	
<input type="checkbox"/> Revision Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
Reducing Wells Fargo Line of Credit Limit from _____ to _____ This Line of Credit balance MUST be at or below this NEW LIMIT <u>at closing</u> .	
<input type="checkbox"/> Partial Reconveyance	
<input type="checkbox"/> Partial Release	
<input type="checkbox"/> Modification of Deed of Trust & Partial Reconveyance	
First Mortgagee's Consent (Merger of Associations)	
<input checked="" type="checkbox"/> Other:	

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Forward recorded documents to: **Wells Fargo Bank**
Attn: Collateral Perfection, MAC B6955-015
2324 Overland Avenue
Billings, MT 59102



WELLS FARGO

Date: Sept. 26, 2008

Subordination Department: Mac: 6051-019
P.O. Box 4149
Portland, Oregon 97208-4149

Jenkins Ronnow Jensen & Bayles, LLP	Your Order / Escrow #:
To: _____	xxx-650-2858645-1xxx
Attn: Bruce C. Jenkins / Audrey K	Our Account Number: _____
Phone: (435) 656-0733	Borrower(s): William Deaton _____

The following document(s) are being sent to you for recording in the office of the recorder of not recordable County in accordance with the instructions below, as long as there has been NO CHANGE to the preliminary title report dated

DOCUMENT(S) ENCLOSED **MUST BE RECORDED BY ADDRESSEE OR ADDRESSEE'S AGENT. ANY RECORDING FEES ARE TO BE PAID BY OUR BORROWER(S).** All items that require recording are marked with an "X" in the boxes below:

<input type="checkbox"/> Subordination Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
New 1st Lien amount NOT to exceed (If the New Lien exceeds this amount, the Subordination Agreement is VOID.)	
<input type="checkbox"/> Revision Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
Reducing Wells Fargo Line of Credit Limit from _____ to _____ This Line of Credit balance MUST be at or below this <u>NEW LIMIT at closing</u> .	
<input type="checkbox"/> Partial Reconveyance	
<input type="checkbox"/> Partial Release	
<input type="checkbox"/> Modification of Deed of Trust & Partial Reconveyance	
First Mortgagee's Consent (Merger of Associations)	
<input checked="" type="checkbox"/> Other:	

The above document(s) must be: **recorded within 90 days of the date of these recording instructions**, or they are void and must be returned to us. If it is necessary to redraw documents due to additional changes, there will be a \$50 Rework Fee.

PROCEED AS FOLLOWS (All items below marked with an "X" are required), (All remittances must be sent to the above address):

<input type="checkbox"/> Please remit _____ Fee. On the check please list our customer's name and line / loan number.
<input type="checkbox"/> Please remit \$50 Rework Fee to the above address. On the check please list our customer's name and line / loan number.
<input checked="" type="checkbox"/> Additional Instructions: This is being sent to you per Audrey Kimbrough's request (#435/643-9577).

NOTE: Please request a NEW Checklist each time you submit a request. Information provided on an obsolete form may be insufficient; thus SLOWING down our response.

IMPORTANT!

If we previously issued a payoff "demand" for an account that we are now subordinating, please be advised that with the issuance of a subordination agreement the demand is cancelled and any funds received on the account will be used to "paydown" the outstanding balance, the account will not be closed. If required, please request a "paydown" statement. Should the subordination be canceled after you receive our documents, please fax us immediately and request a new demand statement, if necessary. Our fax number is (866) 238-6878.

Forward recorded documents to: **Wells Fargo Bank**
Attn: Collateral Perfection, MAC B6955-015
2324 Overland Avenue
Billings, MT 59102



WELLS FARGO

Date: Sept. 26, 2008

Subordination Department: Mac: 6051-019
P.O. Box 4149
Portland, Oregon 97208-4149

To: Jenkins Ronnow Jensen & Bayles, LLP
Attn: Bruce C. Jenkins / Audrey K
Phone: (435) 656-0733

Your Order / Escrow #: _____
Our Account Number: xxx-650-8224115-1xxx
Borrower(s): J Scott Lewis

The following document(s) are being sent to you for recording in the office of the recorder of not recordable County in accordance with the instructions below, as long as there has been NO CHANGE to the preliminary title report dated

DOCUMENT(S) ENCLOSED MUST BE RECORDED BY ADDRESSEE OR ADDRESSEE'S AGENT. ANY RECORDING FEES ARE TO BE PAID BY OUR BORROWER(S). All items that require recording are marked with an "X" in the boxes below:

<input type="checkbox"/> Subordination Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
New 1st Lien amount NOT to exceed (If the New Lien exceeds this amount, the Subordination Agreement is VOID.)	
<input type="checkbox"/> Revision Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
Reducing Wells Fargo Line of Credit Limit from _____ to _____ This Line of Credit balance MUST be at or below this <u>NEW LIMIT</u> <u>at closing</u> .	
<input type="checkbox"/> Partial Reconveyance	
<input type="checkbox"/> Partial Release	
<input type="checkbox"/> Modification of Deed of Trust & Partial Reconveyance	
First Mortgagee's Consent (Merger of Associations)	
<input checked="" type="checkbox"/> Other:	

The above document(s) must be: **recorded within 90 days of the date of these recording instructions**, or they are void and must be returned to us. If it is necessary to redraw documents due to additional changes, there will be a \$50 Rework Fee.

PROCEED AS FOLLOWS (All items below marked with an "X" are required), (All remittances must be sent to the above address):

<input type="checkbox"/> Please remit _____ Fee. On the check please list our customer's name and line / loan number.
<input type="checkbox"/> Please remit \$50 Rework Fee to the above address. On the check please list our customer's name and line / loan number.
<input checked="" type="checkbox"/> Additional Instructions: This is being sent to you per Audrey Kimbrough's request (#435/643-9577).

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Forward recorded documents to: **Wells Fargo Bank**
Attn: **Collateral Perfection, MAC B6955-015**
2324 Overland Avenue
Billings, MT 59102



WELLS FARGO

Date: Sept. 26, 2008

Subordination Department: Mac: 6051-019
P.O. Box 4149
Portland, Oregon 97208-4149

To: _____	Jenkins Ronnow Jensen & Bayles, LLP	Your Order / Escrow #: _____
Attn: _____	Bruce C. Jenkins / Audrey K	Our Account Number: _____
Phone: _____	(435) 656-0733	Borrower(s): _____ John & Valerie Seaman

The following document(s) are being sent to you for recording in the office of the recorder of not recordable County in accordance with the instructions below, as long as there has been NO CHANGE to the preliminary title report dated

DOCUMENT(S) ENCLOSED **MUST BE RECORDED BY ADDRESSEE OR ADDRESSEE'S AGENT. ANY RECORDING FEES ARE TO BE PAID BY OUR BORROWER(S).** All items that require recording are marked with an "X" in the boxes below:

<input type="checkbox"/> Subordination Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
New 1st Lien amount NOT to exceed (If the New Lien exceeds this amount, the Subordination Agreement is VOID.)	
<input type="checkbox"/> Revision Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
Reducing Wells Fargo Line of Credit Limit from _____ to _____ This Line of Credit balance MUST be at or below this <u>NEW LIMIT at closing</u> .	
<input type="checkbox"/> Partial Reconveyance	
<input type="checkbox"/> Partial Release	
<input type="checkbox"/> Modification of Deed of Trust & Partial Reconveyance	
First Mortgagee's Consent (Merger of Associations)	
<input checked="" type="checkbox"/> Other:	

The above document(s) must be: **recorded within 90 days of the date of these recording instructions**, or they are void and must be returned to us. If it is necessary to redraw documents due to additional changes, there will be a \$50 Rework Fee.

PROCEED AS FOLLOWS (All items below marked with an "X" are required), (All remittances must be sent to the above address):

<input type="checkbox"/> Please remit _____ Fee. On the check please list our customer's name and line / loan number.
<input type="checkbox"/> Please remit \$50 Rework Fee to the above address. On the check please list our customer's name and line / loan number.
<input checked="" type="checkbox"/> Additional Instructions: This is being sent to you per Audrey Kimbrough's request (#435/643-9577).

NOTE: Please request a NEW Checklist each time you submit a request. Information provided on an obsolete form may be insufficient; thus SLOWING down our response.

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Forward recorded documents to: **Wells Fargo Bank**
Attn: Collateral Perfection, MAC B6955-015
2324 Overland Avenue
Billings, MT 59102

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Wells Fargo Bank, N.A.
Attn: Subordination Unit

Borrower(s): Atwood, Stephen R & Jean
Mailing Addr: 1120 N. Tuweap Dr
Ivins, UT 84738
Lot Address: 1120 N. Tuweap Dr
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-636
MIN No: N/A
Loan No: 651-651-2149201-1998 ✓

Borrower(s): Brighton, Mary Lee / Thayne, Marcia
Mailing Addr: 988 W. Tuomppian Ct
Ivins, UT 84738
Lot Address: 988 W. Tuomppian Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-464A
MIN No: N/A
Loan No: 651-651-100099-1998 ✓

Borrower(s): Deaton, William Wand Kathleen M
Mailing Addr: 1280 Tuweap Drive
Ivins, UT 84738
Lot Address: 1280 Tuweap Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 15-335
MIN No: N/A
Loan No: 650-2858645-1998 ✓

Borrower(s): Lewis, J. Scott & Galyn
Mailing Addr: 863 W. Pavasiya Cir
Ivins, UT 84738
Lot Address: 863 W. Pavasiya Cir
Ivins, UT 84738
Subdivision: I-POSO
Phase/Lot #: 1-518
MIN No: N/A
Loan No: 650-8224115-1998

~~Borrower(s): Menell, David C~~ *BSK*
~~Mailing Addr: 3884 E. N. Little Cottonwood~~
~~Sandy, UT 84092~~
~~Lot Address: 114 Two Moons Circle~~
~~Ivins, UT 84738~~
~~Subdivision: I-SHO~~
~~Phase/Lot #: 6A-120~~
~~MIN No: N/A~~
~~Loan No: 041117 117 0119733-0004~~

Borrower(s): Seaman, John and Valerie
Mailing Addr: 1610 N. Wintook Drive
Ivins, UT 84738
Lot Address: 1610 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 16-493
MIN No: N/A
Loan No: 0651-651-7015712-1998

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 26 day of SEPTEMBER, 2008.

First Mortgagee's Name: WELLS FARGO BANK, N.A.

By: G.E. Klein

Its: ASSISTANT SECRETARY

Recording requested by:
Wells Fargo Bank, N.A.
LARA MAY
DOCUMENT PREPARATION
11601 N BLACK CANYON HWY
PHOENIX, ARIZONA 85029
602-328-3201

When recorded, return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557 MAC B6955-013
Billings, MT 59107-9900

DOC # 20070053687

Trust Deed Page 1 of 7
Russell Shirts Washington County Recorder
11/06/2007 12:59:00 PM Fee \$ 22.00
By WELLS FARGO BANK NORTHWEST - BILLINGS

State of Utah

Space Above This Line For Recording Data

REFERENCE #: 20072757200047

Account number: 651-651-2149201-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is OCTOBER 18, 2007 and the parties are as follows:

TRUSTOR ("Grantor"): STEPHEN R. ATWOOD AND JEAN ATWOOD, TRUSTEES, OR
SUCCESSOR TRUSTEE(S) OF THE ATWOOD FAMILY TRUST DATED FEBRUARY
12, 2007

whose address is: 1120 TUWEAP DR, IVINS, UTAH 84738-6478

TRUSTEE: Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557, Billings, MT 59107

~~BENEFICIARY (Lender)~~: Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:
LOT 636, KAWASA PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN
THE WASHINGTON COUNTY RECORDERS OFFICE, STATE OF UTAH.

with the address of 1120 TUWEAP DR, IVINS, UTAH 84738 and parcel number of 1-KWAV-1-636 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

Recording requested by:
Wells Fargo Bank, N.A.
JODEAN STURGIS
DOCUMENT PREPARATION
11601 N BLACK CANYON HWY
PHOENIX, ARIZONA 85029
866-537-8489

When recorded, return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557 MAC B6908-012
Billings, MT 59107-9900

DOC # 20060058972

Trust Deed Page 1 of 7
Russell Shirts Washington County Recorder
12/20/2006 10:19:41 AM fee \$ 22.00 by WELLS FARGO BANK NORTHWEST

State of Utah

Space Above This Line For Recording Data

REFERENCE #: 20063107500411

Account number: 651-651-1000991-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is NOVEMBER 29, 2006 and the parties are as follows:

TRUSTOR ("Grantor"): M.L. BRIGHTON, TRUSTEE OF THE M.L. BRIGHTON LIVING TRUST,
DATED AUGUST 19, 1998

whose address is: 988 TUOMPPIAN CT, IVINS, UTAH 84738-6432

TRUSTEE: Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557,
Billings, MT 59107

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:
LOT 464 SHONTO 18, IN KAYENTA, UTAH, WASHINGTON COUNTY, LESS AND EXCEPTING THE FOLLOWING: BEGINNING AT THE SOUTHWEST CORNER OF LOT 464 OF "SHONTO POINT XVIII SUBDIVISION", SAID POINT BEING N 89 DEGREES 46 MINUTES 25 SECONDS W 1139.96 FEET ALONG THE SECTION LINE AND N 00 DEGREES 00 MINUTES 00 SECONDS E 387.21 FEET FROM THE SOUTHEAST CORNER OF SECTION 24, TOWNSHIP 41 SOUTH, RANGE 17 WEST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE N 29 DEGREES 36 MINUTES 10 SECONDS W 240.00 FEET TO THE NORTHWEST CORNER OF SAID LOT 464, THE POINT IS ALSO ON A 35.00 FOOT RADIUS CURVE TO THE LEFT (CENTER BEARS N 29 DEGREES 36 MINUTES 10 SECONDS W); THENCE NORTHEASTERLY ALONG THE ARC OF

13
10/35
SPK
Recording requested by:
Wells Fargo Bank, N.A.
SUSAN CAPELLO
PROCESSOR
2202 W ROSE GARDEN LANE
PHOENIX, ARIZONA 85027
866-656-9659

When recorded, return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557 MAC B6908-012
Billings, MT 59107-9900

DOC # 20060042677

Trust Deed Page 1 of 3
Russell Shirts Washington County Recorder
09/15/2006 01:19:06 PM e \$ 14.00 by WELLS FARGO BANK NORTHWEST

State of Utah

Space Above This Line For Recording Data

REFERENCE #: 20062097500237

Account number: 650-650-2858645-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is AUGUST 14, 2006 and the parties are as follows:

TRUSTOR ("Grantor"): WILLIAM W. DEATON AND KATHLEEN M. DEATON, HUSBAND AND WIFE, AS JOINT TENANTS

whose address is: 1280 TUWEAP DR, IVINS, UTAH 84738-6385

TRUSTEE: Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557, Billings, MT 59107

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:
THE FOLLOWING DESCRIBED TRACT OF LAND IN WASHINGTON COUNTY STATE OF UTAH: ALL OF LOT 335, SHONTO POINT 15 SUBDIVISION AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH.

with the address of 1280 TUWEAP DR, IVINS, UTAH 84738 and parcel number of L-SHO-15-335 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

Lot 518

Recording requested by:
Wells Fargo Bank, N.A.
RHEANNON BRINKLEY
DOCUMENT PREPARATION
11601 N BLACK CANYON HWY
PHOENIX, ARIZONA 85029
866-452-3913

When recorded, return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557 MAC B6955-013
Billings, MT 59107-9900

DOC # 20080017328

Trust Deed Page 1 of 3
Russell Shirts Washington County Recorder
04/29/2008 11:33:51 AM Fee \$ 14.00
By WELLS FARGO BANK NORTHWEST - BILLINGS

State of Utah

Space Above This Line For Recording Data

REFERENCE #: 20080457100212

Account number: 650-650-8224115-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is APRIL 01, 2008 and the parties are as follows:

TRUSTOR ("Grantor"): J. SCOTT LEWIS AND GALYN LEWIS, HUSBAND AND WIFE

whose address is: 863 PAVASIYA CIR, IVINS, UTAH 84738-6499

TRUSTEE: Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557, Billings, MT 59107

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:
STATE OF UT, COUNTY OF WASHINGTON, CITY OF IVINS AND DESCRIBED AS FOLLOWS:
ALL OF LOT 518, POSOVI PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE WASHINGTON COUNTY RECORDER'S OFFICE, STATE OF UTAH. BEING THE SAME PARCEL CONVEYED TO J. SCOTT LEWIS AND GALYN LEWIS FROM KAYENTA HOMESITES, INC., BY VIRTUE OF A DEED DATED 10/17/2003, RECORDED 10/20/2003, IN DEED BOOK 1590, PAGE 614, AS INSTRUMENT NO. 00846427 COUNTY OF WASHINGTON, STATE OF UTAH.

with the address of 863 PAVASIYA CIR, IVINS, UTAH 84738 and parcel number of I-POS0-1-518 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian



Recording requested by:
Wells Fargo Bank, N. A.

When recorded return to:
Wells Fargo Bank, N. A.
P.O. Box 31557
Billings, MT 59107
LIEN PERFECTION

State of Utah Space Above This Line For Recording Data
REFERENCE# 20022421126570 ACCOUNT# 0117-117-0119733-0001

00785577 BK 1494 Pg 0812
RUSSELL SHIRTS & WASHINGTON CO RECORDER
2002 OCT 16 12532 PM FEE \$14.00 BY LP
FOR: FIRST AMERICAN TITLE CO

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is 10/02/2002 and the parties are as follows:

TRUSTOR ("Grantor"): DAVID C. MERRELL, AN UNMARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY

whose address is:
9006 COBBLE CANYON LANE SANDY, UT, 84093
TRUSTEE: WELLS FARGO BANK NORTHWEST, N.A.
Attention: Consumer Loan Servicing
P.O. Box 31557
Billings, Montana 59107

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A.
86 Cleveland Road
Pleasant Hill, CA 94225

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:

THE LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF.

with the address of 1114 TWO MOONS CIRCLE IVINS, UT 84738
and parcel number of 1-SW0-8-A-120 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$250,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:

A. Debt incurred under the terms of the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt dated 10/02/2002 together with all amendments, extensions, modifications or renewals. The maturity date of the Secured Debt is 10/02/2032.

E0246A (06/2002)

#149665

10
SP/6
Recording requested by:
Wells Fargo Bank, N.A.

00900340 8k 1670 Pg 1074
RUSSELL SHIRTS * WASHINGTON CO RECORDER
2004 SEP 14 10:52 AM FEE \$16.00 BY AMH
FOR: WELLS FARGO BANK NORTHWEST

When recorded return to:
Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107
DOCUMENT MANAGEMENT

State of Utah _____ Space Above This Line For Recording Data _____
REFERENCE# 20042167400115 ACCOUNT# 0651-651-7015712-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Form Deed of Trust ("Security Instrument") is 08/17/2004 and the parties are as follows:

TRUSTOR ("Grantor"): VALERIE A. SEAMAN, TRUSTEE UNDER THE VALERIE A. SEAMAN REVOCABLE LIVING TRUST AGREEMENT, DATED 12/11/95.

whose address is: 1610 WINTOOK DR IVINS, UT, 84738

TRUSTEE: WELLS FARGO BANK NORTHWEST, N.A.
Attention: Consumer Loan Servicing
P.O. Box 31557
Billings, Montana 59107

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:

ALL OF LOT 493, SHONTO POINT XVI SUBDIVISION, A PLANNED RESIDENTIAL COMMUNITY, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH.

with the address of 1610 WINTOOK DR IVINS, UT 84738
and parcel number of 1-SHO-16-443 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.



WELLS FARGO

Date: Sept. 25, 2008

Subordination Department: Mac: 6051-019
P.O. Box 4149
Portland, Oregon 97208-4149

Jenkins Ronnow Jensen & Bayles, LLP	Your Order / Escrow #:
To: _____	xxx-117-0278246-0xxx
Attn: Bruce c. Jenkins / Audrey K	Our Account Number: _____
Phone: (435) 656-0733	Borrower(s): John Brandt & Carol Tenczar _____

The following document(s) are being sent to you for recording in the office of the recorder of (not recordable) County in accordance with the instructions below, as long as there has been NO CHANGE to the preliminary title report dated

DOCUMENT(S) ENCLOSED **MUST BE RECORDED BY ADDRESSEE OR ADDRESSEE'S AGENT. ANY RECORDING FEES ARE TO BE PAID BY OUR BORROWER(S).** All items that require recording are marked with an "X" in the boxes below:

<input type="checkbox"/> Subordination Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
New 1st Lien amount NOT to exceed (If the New Lien exceeds this amount, the Subordination Agreement is VOID.)	
<input type="checkbox"/> Revision Agreement	<input type="checkbox"/> <u>Borrower(s) Signature And Date(s) Required</u>
Reducing Wells Fargo Line of Credit Limit from _____ to _____ This Line of Credit balance MUST be at or below this NEW LIMIT <u>at closing</u> .	
<input type="checkbox"/> Partial Reconveyance	
<input type="checkbox"/> Partial Release	
<input type="checkbox"/> Modification of Deed of Trust & Partial Reconveyance	
First Mortgagee's Consent (Merger of associations)	
<input checked="" type="checkbox"/> Other:	

The above document(s) must be: recorded within 90 days of the date of these recording instructions, or they are void and must be returned to us. If it is necessary to redraw documents due to additional changes, there will be a \$50 Rework Fee.

PROCEED AS FOLLOWS (All items below marked with an "X" are required), (All remittances must be sent to the above address):

<input type="checkbox"/> Please remit _____ Fee. On the check please list our customer's name and line / loan number.
<input type="checkbox"/> Please remit \$50 Rework Fee to the above address. On the check please list our customer's name and line / loan number.
<input checked="" type="checkbox"/> Additional Instructions: This is being sent to you per Audrey Kimbrough's (#435/643-9577) request.

NOTE: Please request a NEW Checklist each time you submit a request. Information provided on an obsolete form may be insufficient; thus SLOWING down our response.

IMPORTANT!

If we previously issued a payoff "demand" for an account that we are now subordinating, please be advised that with the issuance of a subordination agreement the demand is cancelled and any funds received on the account will be used to "paydown" the outstanding balance, the account will not be closed. If required, please request a "paydown" statement. Should the subordination be canceled after you receive our documents, please fax us immediately and request a new demand statement, if necessary. Our fax number is (866) 238-6878.

Forward recorded documents to: **Wells Fargo Bank**
Attn: Collateral Perfection, MAC B6955-015
2324 Overland Avenue
Billings, MT 59102



WELLS FARGO

Date: Sept. 25, 2008

**Subordination Department: Mac: 6051-019
P.O. Box 4149
Portland, Oregon 97208-4149**

Jenkins Ronnow Jensen & Bayles, LLP
To: _____
Attn: Bruce c. Jenkins / Audrey K
Phone: (435) 656-0733

The following document(s) are being sent to you for recording in the office of the recorder of (not recordable) accordance with the instructions below, as long as there has been **NO CHANGE** to the preliminary title report dated _____ County in _____.

DOCUMENT(S) ENCLOSED MUST BE RECORDED BY ADDRESSEE OR ADDRESSEE'S AGENT. ANY RECORDING FEES ARE TO BE PAID BY OUR BORROWER(S). All items that require recording are marked with an "X" in the boxes below:

Subordination Agreement **Borrower(s) Signature And Date(s) Required**
New 1st Lien amount NOT to exceed
(If the New Lien exceeds this amount, the Subordination Agreement is VOID.)

Revision Agreement **Borrower(s) Signature And Date(s) Required**
Reducing Wells Fargo Line of Credit Limit from _____ to _____
This Line of Credit balance MUST be at or below this NEW LIMIT **at closing**.

Partial Reconveyance
 Partial Release
 Modification of Deed of Trust & Partial Reconveyance

Other: _____
First Mortgagee's Consent (Merger of associations)

The above document(s) must be: recorded within 90 days of the date of these recording instructions, or they are void and must be returned to us. If it is necessary to redraw documents due to additional changes, there will be a \$50 Rework Fee.

PROCEED AS FOLLOWS (All items below marked with an "X" are required). (All remittances must be sent to the above address):

Please remit Fee. On the check please list our customer's name and line / loan number.

Please remit \$50 Rework Fee to the above address. On the check please list our customer's name and line / loan number.

Additional Instructions: This is being sent to you per Audrey Kimbrough's (#435/643-9577) request.

NOTE: Please request a NEW Checklist each time you submit a request. Information provided on an obsolete form may be insufficient; thus SLOWING down our response.

!IMPORTANT!

If we previously issued a payoff "demand" for an account that we are now subordinating, please be advised that with the issuance of a subordination agreement the demand is cancelled and any funds received on the account will be used to "paydown" the outstanding balance, the account will not be closed. If required, please request a "paydown" statement. Should the subordination be canceled after you receive our documents, please fax us immediately and request a new demand statement, if necessary. Our fax number is (866) 238-6878.

Forward recorded documents to: **Wells Fargo Bank**
Attn: Collateral Perfection, MAC B6955-015
2324 Overland Avenue
Billings, MT 59102

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Stringfellow, Leo and Shirley
Mailing Addr: 1003 Crows Wing Way
 Ivins, UT 84738
Lot Address: 1003 Crows Wing Way
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-211
MIN No: N/A
Loan No: 651-651-0728741-1

Wells Fargo Bank, N.A.
Attn: Subordination Unit

Borrower(s): Tenczar, Carol A / Brandt, John H
Mailing Addr: 1126 W. Soaring Eagle Way
 Ivins, UT 84738
Lot Address: 1126 Soaring Eagle Way
 Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 10-408
Loan No: 117-027-8246

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to:
Association Counsel at: 435-673-4395

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 25 day of SEPTEMBER 2008.

First Mortgagee's Name: WELLS FARGO BANK, N.A.

By: G. B. Klein

Its: ASSISTANT SECRETARY

Lot 211

SP7

Recording requested by:
Wells Fargo Bank, N.A.
KEVIN TAYLOR
DOCUMENT PREPARATION
11601 N BLACK CANYON HWY
PHOENIX, ARIZONA 85029
866-537-8489

When recorded, return to:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557 MAC B6908-012
Billings, MT 59107-9900

DOC # 20060047304

Trust Deed Page 1 of 6
Russell Shirts Washington County Recorder
10/12/2006 09:38:31 AM fee \$ 20.00 by WELLS FARGO BANK NORTHWEST

State of Utah

Space Above This Line For Recording Data

REFERENCE #: 20062507300240

Account number: 651-651-0728741-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is SEPTEMBER 21, 2006 and the parties are as follows:

TRUSTOR ("Grantor"): **LEO P. STRINGFELLOW AND SHIRLEY T. STRINGELLOW, AS TRUSTEES** OF THE STRINGFELLOW FAMILY TRUST DATED MAY 16, 1987

whose address is: **1003 CROWS WING WAY, IVINS, UTAH 84738-6364**

TRUSTEE: **Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557, Billings, MT 59107**

~~CONVEYANCE CLAUSE~~: **Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104**

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON, State of Utah, described as follows:
LOT 211, SHONTO POINT VII, A PLANNED RESIDENTIAL DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE WASHINGTON COUNTY RECORD'S OFFICE.

with the address of 1003 CROWS WING WAY, IVINS, UTAH 84738 and parcel number of I-SHO-7-211 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.



Recording requested by:
Wells Fargo Bank, N.A.

When recorded return to:
Wells Fargo Bank, N.A.
P.O. Box 31557
Billings, MT 59107
LIEN PERFECTION

State of Utah
REFERENCE# 20050846200093

Space Above This Line For Recording Data
ACCOUNT# 0117-117-0278246-0001

00943690 BK 1741 Pg 2213
RUSSELL SHIRTS & WASHINGTON CO RECORDER
2005 MAY 09 11:51 AM FEE \$14.00 BY AMH
FOR: FIRST AMERICAN TITLE CO

LOT 408 T-S 10 SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Form Deed of Trust ("Security Instrument") is 04/26/2005 and the parties are as follows:

TRUSTOR ("Grantor"):
CAROL A. TENCZAR AND JOHN H. BRANDT, HUSBAND AND WIFE AS JOINT TENANTS

whose address is: 1126 SOARING EAGLE WAY IVINS, UT, 84738

TRUSTEE: WELLS FARGO BANK NORTHWEST, N.A.
Attention: Consumer Loan Servicing
P.O. Box 31557
Billings, Montana 59107

BENEFICIARY ("Lender") Wells Fargo Bank, N.A.
86 Cleveland Road
Pleasant Hill, CA 94523

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of WASHINGTON State of Utah, described as follows:

LOT 408, TUWEAP-SHONTO X SUBDIVISION, A PLANNED RESIDENTIAL COMMUNITY, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WASHINGTON COUNTY RECORDER'S OFFICE.

with the address of 1126 SOARING EAGLE WAY IVINS, UT 847386369 and parcel number of 1-TS0-10-408 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

First Mortgagee's Consent
(Merger of Association)

List of First Mortgagee's Collateral:

Borrower (s): Taylor, Larry C. and Sandra
Mailing Address: 1150 Coyote Gulch Circle
Ivins, UT84738
Lot Address: Same as above
Subdivision: I-SHO
Phase / Lot#: 6B-135
Loan: 0202355863

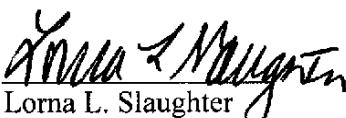
The undersigned being the first Mortgage of record for the above described properties located in Washington County, Utah hereby

Consents Does not Consent

Consents to the merger of the homeowner association for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of the certain Amended and Restated Declaration of Covenants, Conditions, Restrictions and Reservation of Easements for Shonto Point.

Dated this 9 day of September, 2008.

Mortgage Electronic Registration Systems, Inc.

By: 
Lorna L. Slaughter
Its: Vice President

First Mortgagee's Consent
(Merger of Association)

List of First Mortgagee's Collateral:

Borrower (s): Thompson, Bill R & Jeannie K
Mailing Address: 1300 W. Kotori Ct.

Ivins, UT 84738

Lot Address: Same as above

Subdivision: I-KWAV

Phase / Lot #: 1-628

Loan No: N/A

Borrower (s): Wolff, Robert D. and Carol

Mailing Address: 5326 Renaissance Ave.
Ivins, UT 84738

Lot Address: 1261 Dawn Maidens Ct
Ivins, UT 84738

Subdivision: I-SHO

Phase / Lot#: 14-429

Loan No: N/A

Borrower (s): Williams, John L. and Jeanne T.

Mailing Address: 883 Timpe Drive
Ivins, UT 84738

Lot Address: Same as above

Subdivision: I-SHO

Phase / Lot#: 17-488

Loan No: N/A

Borrower (s): Nielson, Cantril and Sharon

Mailing Address: 998 Win Took Drive
Ivins, UT 84738

Lot Address: Same as above

Subdivision: I-SHO

Phase / Lot#: 18-480

Min No: N/A

Loan No: N/A

Borrower (s): Feldman, Jeffrey and Penny

Mailing Address: 1058 Buffalo Ct

Ivins, UT 84738

Lot Address: Same as above

Subdivision: I-SHO

Phase / Lot #: 2-5

Min No: N/A

Lot No: N/A

Borrower (s): Salladin Richard/ Kimbrough, Audrey

Mailing Address: 1107 Tobats-Kan Way

Ivins, UT 84738

Lot Address: Same as above

Subdivision: I-TSO

Phase/ Lot#: 10-403

Loan No: 0630618023

Borrower (s): Scarpelli, Paul and Barbara

Mailing Address: 1230 N. SipapuCt.

Ivins, UT 84738

Lot Address: Same as above

Subdivision: I-SHO

Phase/ Lot#: 3-104 & 3-105

Loan No: N/A

The undersigned being the first Mortgage of record for the above described properties located in Washington County, Utah hereby

Consents Does not Consent

Consents to the merger of the homeowner association for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of the certain Amended and Restated Declaration of Covenants, Conditions, Restrictions and Reservation of Easements for Shonto Point.

Dated this 9 day of September, 2008.

Wells Fargo Bank, N.A.

By: Lorna L. Slaughter
Lorna L. Slaughter
Its: Vice President

First Mortgagee's Consent
(Merger of Association)

List of First Mortgagee's Collateral:

Borrower (s): Bouwkamp, Stephen and Jennifer
Mailing Address: 28753 Hidden Trail
Farington Hills, MI 48331
Lot Address: 1060 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase / Lot #: 18-478
Loan: 0036594521

Borrower(s): Bremseth, John V. and Debbie S.
Mailing Address: 1136 Shawnee CT
Ivins, UT 84738
Lot Address: Same as above
Subdivision: I-SHO
Phase/Lot#: 3-108
Loan No: N/A

Borrower (s): Bowman, Peter and Roseanne
Mailing Address: 1002 Hano Circle
Irvins, UT 84738
Lot Address: Same as above
Subdivision: I-TSO
Phase / Lot#: 10-303A
Loan No: N/A

Borrower (s): Prahl, Kenneth & Gloria
Mailing Address: 1376 W. Talachino Cir
Ivins, UT 84738
Lot Address: Same as above
Subdivision: I-KWAV
Phase / Lot #: 1-621
Loan No: N/A

Borrower (s): Stambaugh, Joseph R & Melinda B.
Mailing Address: 1090 N. Tuweap Dr.
Ivins, UT 84738
Lot Address: Same as above
Subdivision: I-KWAV
Phase/ Lot #: 1-635
Loan: N/A

The undersigned being the first Mortgage of record for the above described properties located in Washington County, Utah hereby

Consents Does not Consent

Consents to the merger of the homeowner association for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of the certain Amended and Restated Declaration of Covenants, Conditions, Restrictions and Reservation of Easements for Shonto Point.

Dated this 9 day of September, 2008.

Wells Fargo Bank, N.A.S/B/M to
Wells Fargo Home Mortgage, Inc.

By: Lorna L. Slaughter
Lorna L. Slaughter
Its: Vice President

First Mortgagee's Consent
(Merger of Association)

List of First Mortgagee's Collateral

Borrower (s): Wyman Stephen R. and Sheryll P.
Mailing Address: P.O. Box 3407
Copper Mountain, CO 80443

Lot Address: 1753 North Towab Way
Irvins, UT 84738

Subdivision:

Phase / Lot:

Loan:

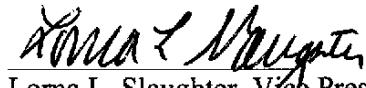
The undersigned being the First Mortgage of record for the above described properties located in Washington County, Utah hereby

Consents Does not Consent

Consents to the merger of the homeowner association for the Shonto Point and Kwavasa and Posovi subdivisions and to the recording of the certain Amended and Restated Declaration of Covenants, Conditions, Restrictions and Reservation of Easements for the Shonto Point.

Dated 9th Day of September, 2008

Wells Fargo Bank, N.A.



Lorna L. Slaughter, Vice President

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Wells Fargo, Land Bank transactions
and Servicing Support

Borrower(s): Santangelo, Mary
Mailing Addr: 1153 N. Tuweap Dr
Ivins, UT 84738
Lot Address: 1153 N. Tuweap Dr
Ivins, UT 84738
Subdivision: 1-KWAV
Phase/Lot #: 1-633
MIN No: N/A
Loan No: 0038961629

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to:
Association Counsel at: 435-673-4395

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

~~XP000X~~ and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 30 day of October, 2008.

Wells Fargo Bank, N.A. S/B/M to

First Mortgagee's Name: Wells Fargo Home Mortgage, Inc.

By:

Lorna L. Slaughter

Its: Vice President

FIRST MORTGAGEE'S CONSENT
(*Merger of Associations*)

LIST OF FIRST MORTGAGEE'S COLLATERAL: Wells Fargo, Reverse Mortgage Dept
Attn: Ms Jamie Tighe

Borrower(s): Nitsche, Paul and Barbara
Mailing Addr: 1135 Coyote Gulch Circle
Ivins, UT 84738
Lot Address: 1135 Coyote Gulch Circle
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 6B-137
MIN No: N/A
Loan No: 1338839

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

And Fax to:
Association Counsel at: 435-673-4395

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES **(CHECK ONE)** DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 18 day of December, 2008.

First Mortgagee's Name: Wells Fargo Bank, N.A.

By: Edward A. Debus
Edward A. Debus
Its: Vice President

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Zions First National Bank
Mortgage Operations Division

Borrower(s): Ayers, Gary and Patricia
Mailing Addr: 973 Crows Wing Way
Ivins, UT 84738
Lot Address: 973 Crows Wing Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 7-212
MIN No: N/A
Loan No: N/A

Borrower(s): Cummings, Robert G
Mailing Addr: 932 Two Moons Way
Ivins, UT 84738
Lot Address: 932 Two Moons Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 4-29A
MIN No: 1000195-3956070003-5
Loan No: 3956070003

Borrower(s): Gerek, Virginia / Solorio, Maria
Mailing Addr: 1148 E. 5700 S.
South Ogden, UT 84405
Lot Address: 1235 Tuweap Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 15-339
MIN No: N/A
Loan No: 1406507408

Borrower(s): Hansen, David L & Carol J
Mailing Addr: 1280 W. Mochini Cir
Ivins, UT 84738
Lot Address: 1280 W. Mochini Cir
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot #: 1-610
MIN No: 1000195-1417716642-5
Loan No: 1417716642

Borrower(s): Layton, Brent and Pamela
Mailing Addr: 993 Tuomppian Ct
Ivins, UT 84738
Lot Address: 993 Tuomppian Ct
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-465A
MIN No: 1000195-1406527273-1
Loan No: 1406527273

Borrower(s): Turk, Steven Hugh & Gloria Ajo
Mailing Addr: 1950 N. Taiowa Ct
Ivins, UT 84738
Lot Address: 1950 N. Taiowa Ct
Ivins, UT 84738
Subdivision: I-POSO
Phase/Lot #: 1-529
MIN No: 1000195-1415467768-3
Loan No: 1415467768

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 15th day of Aug., 2008.

First Mortgagee's Name: Zions First National Bank, N.A.
By: Bob Buse
Its: SR. VICE PRES.

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Zions First National Bank
Mortgage Operations Division

Borrower(s): Aspenberg, Dean A & Sharon C
Mailing Addr: 1373 W. Chosovi Ct

Ivins, UT 84738

Lot Address: 1373 W. Chosovi Ct
Ivins, UT 84738

Subdivision: I-KWAV

Phase/Lot #: 1-623

MIN No: 1000195-1415494325-9

Loan No: 1415494325

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

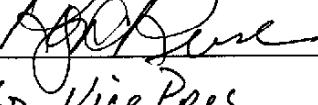
(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 15th day of Aug., 2008.

First Mortgagee's Name: Zions First NATIONAL BANK, N.A.

By: 

Its: SR. Vice Pres.

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Boam, William and Donna
Mailing Addr: P.O. Box 206
 Santa Clara, UT 84765
Lot Address: 1143 Chavano Drive
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 4-47
MIN No: N/A
Loan No: N/A

Zions First National Bank
Consumer Loan Services, Dept 0853

Borrower(s): Comiskey, Bill
Mailing Addr: POBox 1149
 Santa Clara, UT 84765
Lot Address: 1131 Shonto Ct
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 1-1 & 1-2
MIN No: N/A
Loan No: N/A

Borrower(s): Brock, Jerry and Gerda
Mailing Addr: 1086 Tuomppian Ct
 Ivins, UT 84738
Lot Address: 1086 Tuomppian Ct
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-471
MIN No: N/A
Loan No: 001000340004028-148

Borrower(s): Forman, Brian and Nancy
Mailing Addr: 4429 Main St
 Philadelphia, PA 19127
Lot Address: 1405 Tuweap Drive
 Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-320
MIN No: N/A
Loan No: N/A

Borrower(s): Farnsworth, Melvin T and Renee H
Mailing Addr: 1441 Sutava Drive
 Ivins, UT 84738
Lot Address: 1441 Sutava Drive
 Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-321
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

I DOES *except Jawson* **(CHECK ONE)** **I DOES NOT**
approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 14th day of August, 2008.

First Mortgagee's Name: ZIONS FIRST NATIONAL BANK, N.A.

By:

L. MERRILL RIGGS

Its: VICE PRESIDENT

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL: Zions First National Bank
Mortgage Operations Division

Borrower(s): Jacobson, S. Russell & Kay C

Mailing Addr: 1958 N. Cochise Way
Ivins, UT 84738

Lot Address: 1958 N. Cochise Way
Ivins, UT 84738

Subdivision: I-POSO

Phase/Lot #: 1-531

MIN No: 1000195-1415487022-1

Loan No: 1415487022

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

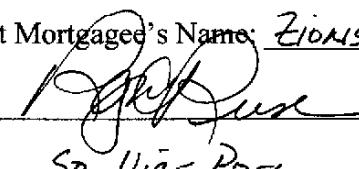
(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 22nd day of Aug., 2008.

First Mortgagor's Name: Zions First National Bank, N.A.

By: 

Its: SR. VICE PRES.

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Johnson, Marvin and Judy
Mailing Addr: 1450 Tuweap Drive
Ivins, UT 84738
Lot Address: 1450 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-315
MIN No: N/A
Loan No: N/A

Zions First National Bank
Consumer Loan Services, Dept 0853

Borrower(s): Kimmel, Charles and Ilona
Mailing Addr: 916 Two Moons Way
Ivins, UT 84738
Lot Address: 916 Two Moons Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 4-30 & 4-31
MIN No: N/A
Loan No: N/A

Borrower(s): Kolb, John and Betsy
Mailing Addr: 1079 W. Wintook Drive
Ivins, UT 84738
Lot Address: 1079 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-474
MIN No: N/A
Loan No: N/A

Borrower(s): McCune, Craig S and Lorna P
Mailing Addr: 1178 No. Shonto Drive
Ivins, UT 84738
Lot Address: 1178 Shonto Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 1-14A
MIN No: N/A
Loan No: N/A

Borrower(s): Mendenhall, Thomas and Lesley
Mailing Addr: 836 Evening Star Drive
Ivins, UT 84738
Lot Address: 836 Evening Star Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 14B-441
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 14th day of August, 2008.

First Mortgagee's Name: ZIONS FIRST NATIONAL BANK N.A.

By:

L. MERRILL BIGGS

Its:

VICE PRESIDENT

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Johnson, Marvin and Judy
Mailing Addr: 1450 Tuweap Drive
Ivins, UT 84738
Lot Address: 1450 Tuweap Drive
Ivins, UT 84738
Subdivision: I-TSO
Phase/Lot #: 11-315
MIN No: N/A
Loan No: N/A

Zions First National Bank
Consumer Loan Services, Dept 0853

Borrower(s): Kolb, John and Betsy
Mailing Addr: 1079 W. Wintook Drive
Ivins, UT 84738
Lot Address: 1079 Wintook Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 18-474
MIN No: N/A
Loan No: N/A

Borrower(s): Kimmel, Charles and Ilona
Mailing Addr: 916 Two Moons Way
Ivins, UT 84738
Lot Address: 916 Two Moons Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 4-30 & 4-31
MIN No: N/A
Loan No: N/A

Borrower(s): Mendenhall, Thomas and Lesley
Mailing Addr: 836 Evening Star Drive
Ivins, UT 84738
Lot Address: 836 Evening Star Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 14B-441
MIN No: N/A
Loan No: N/A

Borrower(s): McCune, Craig S and Lorna P
Mailing Addr: 1178 No. Shonto Drive
Ivins, UT 84738
Lot Address: 1178 Shonto Drive
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot #: 1-14A
MIN No: N/A
Loan No: N/A

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 14th day of August, 2008.

First Mortgagee's Name: ZIONS FIRST NATIONAL BANK N.A.

By:

L. MERRILL RIGGS

Its:

VICE PRESIDENT

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Zions First National Bank 21
Attn: Consumer Loan Services, Dept 0853

Borrower(s): Diane F Weiland, Trustee and
David P Betteridge

Mailing Addr: 977 Hano Circle
Ivins, UT 84738

Lot Address: 977 Hano Circle
Ivins, UT 84738

Subdivision: L-TSO

Phase/Lot #: 12-61A1

Loan No: 554342808

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to: Association Counsel at: 435-673-4395

Tel No: 435-652-4880

The undersigned, being the first mortgagee of record for the above described properties located in Washington County, Utah hereby

I DOES

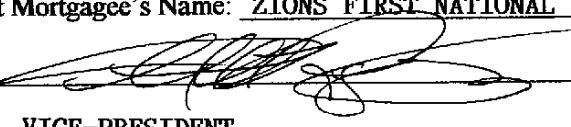
(CHECK ONE)

I DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT.**

DATED this 28 day of Aug, 2008.

First Mortgagee's Name: ZIONS FIRST NATIONAL BANK N.A.

By: 

Its: VICE-PRESIDENT

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Central Bank Springville
Attn: Mr. Ron Heap, Asst Mgr

Borrower(s): Spencer, Herbert and Donna

Mailing Addr: 60 N 1230 E
Springville, UT 84663

Lot Address: 976 Crows Wing Way
Ivins, UT 84738

Subdivision: I-SHO

Phase/Lot#: 7-213

MIN No: N/A

Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby:

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 20th day of August, 2008.

First Mortgagee's Name: CENTRAL BANK

By: Lelan E. Lee

Its: VICE PRESIDENT



August 20, 2008

Jenkins Ronnow Jensen & Bayles LLP
902 North 1400 West, Suite B
St. George, Utah 84770

To Whom It May Concern:

Enclosed please find a copy of Deed of Reconveyance for Herbert and Donna Spencer. This was recorded on Jan 27, 2006. Central Bank has no interest in the property at this time.

In talking with Mr. Spencer he does approve and consent to the merger. We have signed the Consent Form so there is no problem with the approval and consent.

Please forward any questions or concerns to my attention at 801 655 2145 or Fax 801 375 2174.

Sincerely,

Leon E. Lee
Vice President
Central Bank

Provo-Downtown	Provo-Mortgage Loan	Springville	American Fork	Spanish Fork
75 N. University	95 N. University Ave	202 S. Main	175 E. Main	1 N. Main
375-1000	373-3336	489-9455	756-9900	798-7481
Provo-Riverside	Orem	Mapleton	Lehi	Fayson
1300 N. State	415 N. State	385 N. Main	475 E. Main	182 N. Main
375-5963	224-1420	489-5640	766-3886	465-9276

RECORDATION REQUESTED BY:
 CENTRAL BANK
 SPRINGVILLE OFFICE
 202 SOUTH MAIN ST.
 P.O. BOX 600
 SPRINGVILLE, UT 84663

00798478 Bk 1514 Pg 21B1
 RUSSELL SHIRTS & WASHINGTON CO RECORDER
 2003 JAN 13 15:57 PM FEE \$22.00 BY LP
 FOR: DIXIE TITLE CO

WHEN RECORDED MAIL TO:
 CENTRAL BANK
 SPRINGVILLE OFFICE
 202 SOUTH MAIN ST.
 P.O. BOX 600
 SPRINGVILLE, UT 84663

SEND TAX NOTICES TO:
 HERBERT B. SPENCER
 DONNA M. SPENCER
 80 NORTH 1230 EAST
 SPRINGVILLE, UT 84663

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY.

REVOLVING CREDIT DEED OF TRUST

THIS DEED OF TRUST is dated December 20, 2002, among Herbert B. Spencer and Donna M. Spencer, Husband and Wife as joint tenants With Full Rights of Survivorship, and not as Tenants In Common, whose address is 80 NORTH 1230 EAST, SPRINGVILLE, UT 84663 ("Trustor"); CENTRAL BANK, whose address is SPRINGVILLE OFFICE, 202 SOUTH MAIN ST., P.O. BOX 600, SPRINGVILLE, UT 84663 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and CENTRAL BANK SPRINGVILLE, whose address is P.O. BOX 600, SPRINGVILLE, UT 84663 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Trustor irrevocably grants and conveys to Trustee in trust, with power of sale, for the benefit of Lender as Beneficiary, all of Trustor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in WASHINGTON County, State of Utah:

All of Lot 213, SHONTO POINT VII, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah

The Real Property or its address is commonly known as 976 CROWSWING WAY, IVINS, UT 84738. —

REVOLVING LINE OF CREDIT. Specifically, in addition to the amounts specified in the Indebtedness definition, and without limitation, this Deed of Trust secures a revolving line of credit, which obligates Lender to make advances to Trustor as long as Trustor complies with all the terms of the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the Indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Trustor and Lender that this Deed of Trust secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in this Deed of Trust and any intermediate balance.

Trustor presently assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Trustor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Trustor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF TRUSTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Trustor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall timely and in a timely manner perform all of Trustor's obligations under the Credit Agreement, this Deed of Trust, and the Related Documents.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Trustor agrees that Trustor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Trustor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property. The following provisions relate to the use of the Property or to other limitations on the Property. This instrument is a Trust Deed executed in conformity with the Utah Trust Deed Act, UCA 57-1-18, et seq.

Duty to Maintain. Trustor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Trustor represents and warrants to Lender that: (1) During the period of Trustor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous

12-02-107/8211

09/04/2008 02:14 FAX
08-26-08;02:53PM;

0002/0002
1-435
4/17

FIRST MORTGAGEE'S CONSENT
(*Merger of Associations*)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Borrower(s): Dupre, Peter and Brenda
Mailing Addr: 1115 Turley Circle
Colorado Springs, CO 80915
Lot Address: 864 Two Moons Way
Irvine, UT 84738
Subdivision: LSHO
Phase/Lot#: 4-33
MIN No: N/A
Loan No: N/A

Barnes Banking Company
Attn: Ted Harris

Borrower(s): Harokouen, Richard P & Kathleen
Mailing Addr: 63 Stone Mountain Dr
St. George, UT 84770-3010
Lot Address: 1377 Mochini Cir
Irvine, UT 84738
Subdivision: LKWAV
Phase/Lot#: 1-606
MIN No: N/A
Loan No: N/A

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to:
Association Counsel at: 435-673-4395

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 4th day of September, 2008.

First Mortgagee's Name: Barnes Banking Company

By: Lamont D Tingey

Its: Vice-President

OCT-02-2008 THU 10:17 AM EverBank

FAX NO.

P. 02

09-05-08;12:08PM;

11-435

5/ 19

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

EverHome Mortgage Co. #7
Attn: Research Dept

Borrower(s): LeBrun, Joseph A and Linda A
Mailing Addr: 1368 Big Soldier Ct
 Ivins, UT 84738
Lot Address: 1368 Big Soldier Ct
 Ivins, UT 84738
Subdivision: LSHO
Phase/Lot#: 14-424
MUN No: 1000852-0051478196-4
Loan No: 9000526850

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to:

Association Counsel at: 435-673-4395

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 2nd day of October, 2008.

First Mortgagee's Name: EverHome Mortgage Com.

By: Janessa West

Its: Successors and/or assigns

OCT-02-2008 THU 10:17 AM EverBank

FAX NO.

P. 01



8100 Nations Way Jacksonville, FL 32256
904.281.6206

Fax

<u>To:</u>	Bruce C. Jenkins	<u>From:</u>	Vanessa West
<u>Fax:</u>	1 (435) 873-4395	<u>Pages:</u>	2, including cover page
<u>Phone:</u>		<u>Date:</u>	10/2/2008
<u>Re:</u>	Mortgagee Consent form	<u>CC:</u>	

CONFIDENTIALITY NOTICE: This facsimile, along with any documents, files, or attachments, may contain information that is confidential, legally privileged, or otherwise exempt from disclosure and/or protected under applicable law. If you are not the intended recipient or person responsible for delivering it to the intended recipient, you are hereby notified that any disclosure, copying, printing, distribution or use of any information contained in or attached to this facsimile is strictly prohibited. If you have received this facsimile in error, please immediately notify us by facsimile or by telephone collect at the numbers stated above, and destroy the original facsimile and its attachments without reading, printing, or saving in any manner. Your cooperation is appreciated. Thank you.

DCT-10-2008 15:09

HSBC N.A.

7166512147 P.02

08-21-08;03:43PM;

11-435

4/ 15

89

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

HSBC Mortgage Corp
Attn: Mortgage Customer Services

Borrower(s): Carv. Robert and Susan
Mailing Addr: 1877 N. Cochise Drive
Ivins, UT 84738
Lot Address: 1877 Cochise Way
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 18-505
MIN No: N/A
Loan No: 2039273

Please Mail To:

Shonto Point Home Owners Association
P.O. Box 711
Santa Clara, UT 84765-0711

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwanasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 10th day of October 2008.

HSBC Mortgage Corporation (USA)
2929 Walden Avenue

First Mortgagee's Name: Depew, NY 14043

By Lynne RUBERTO

Jts: LYNNE RUBERTO #8353
ASSISTANT VICE PRESIDENT





Faximile Cover Sheet

To: Bruce C Jenkins	From: Jackie Dimon
Fax Number: 435-673-4395	Company: HSBC Mtg. Corp. USA
Date: 10/10/08 Number:	Phone Number: (716) 651-2989
Subject: Ballot/Merger of Shonto Point	Fax Number: 877-337-6203

Message:

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Aurora Loan Services LLC
Attn: Trisha Mc Mullin 5th Floor

S1

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to: Association Counsel at: 435-673-4395

Borrower(s): Weir, David
Mailing Addr: 1040 N Kayenta Pkwy
Ivins, UT 84738
Lot Address: 1040 N Kayenta Pkwy
Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 2-8
MIN No: 1001968-0003107338-5
Loan No: 3107338

Borrower(s): Irwin, Rodney H
Mailing Addr: 1330 W. Keleva Trail
Ivins, UT 84738
Lot Address: 1330 W. Keleva Trail
Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot#: 1-630
MIN No: 1001247-0007004369-4
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

DOES

(CHECK ONE)

DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this 1st day of OCTOBER, 2008.

First Mortgagee's Name: Aurora Loan Services, LLC
By: Trisha Mc Mullin
Its: AVP Default

FIRST MORTGAGEE'S CONSENT
(Merger of Associations)

LIST OF FIRST MORTGAGEE'S COLLATERAL:

Aurora Loan Services LLC S1
Attn: Trisha Mc Mullin 5th Floor

Please Mail to:

Shonto Point Homeowners Association
P.O. Box 711
Santa Clara, UT 84765-0711

Or Fax to: Association Counsel at: 435-673-4395

Borrower(s): Weir, David
Mailing Addr: 1040 N Kayenta Pkwy
 Ivins, UT 84738
Lot Address: 1040 N Kayenta Pkwy
 Ivins, UT 84738
Subdivision: I-SHO
Phase/Lot#: 2-8
MIN No: 1001968-0003107338-5
Loan No: 3107338

Borrower(s): Irwin, Rodney H
Mailing Addr: 1330 W. Keleva Trail
 Ivins, UT 84738
Lot Address: 1330 W. Keleva Trail
 Ivins, UT 84738
Subdivision: I-KWAV
Phase/Lot#: 1-630
MIN No: 1001247-0007004369-4
Loan No: N/A

The undersigned, being the first mortgagee of record for the above-described properties located in Washington County, Utah hereby

I DOES

(CHECK ONE)

I DOES NOT

approve and consent to the merger of the homeowners associations for the Shonto Point and Kwavasa and Posovi Subdivisions and to the recording of that certain **AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR SHONTO POINT**.

DATED this _____ day of _____, 2008.

First Mortgagee's Name: _____

By: Trisha Mc Mullin

As: AVP Default