

Modification of Trust Deed Page 1 of 3  
Gary Christensen Washington County Recorder  
12/06/2023 03:10:37 PM Fee \$40.00 By SUMMIT  
SETTLEMENT SERVICES, LLC

Tax Serial Number:  
SG-TUNH-4-7

**RECORDATION REQUESTED BY:**

Cache Valley Bank  
St. George River Road Branch  
1224 S River Rd  
St. George, UT 84790-8285

**FOR RECORDER'S USE ONLY**

**MODIFICATION OF DEED OF TRUST**

**THIS MODIFICATION OF DEED OF TRUST dated DECEMBER 01, 2023, is made and executed between JAY WALTER ALLAN ("Trustor") and Cache Valley Bank, whose address is St. George River Road Branch, 1224 S River Rd, St. George, UT 84790-8285 ("Lender").**

**DEED OF TRUST.** Lender and Trustor have entered into a Deed of Trust dated November 28, 2022 (the "Deed of Trust") which has been recorded in WASHINGTON County, State of Utah, as follows:

**DATED NOVEMBER 28, 2022, RECORDED DECEMBER 02, 2022, AS ENTRY #20220051898, WASHINGTON COUNTY RECORDER'S OFFICE.**

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

**LOT 7, TUSCAN HILLS PHASE 4 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER.**

The Real Property or its address is commonly known as 1312 WEST 1690 S, ST GEORGE, UT 84770. The Real Property tax identification number is SG-TUNH-4-7.

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

**THIS DEED SECURES A LIEN IN THE AMOUNT OF \$475,000.00.**

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

**TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND TRUSTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED DECEMBER 01, 2023.**

MODIFICATION OF DEED OF TRUST  
(Continued)

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TRUSTOR:

X

JAY WALTER ALLAN

LENDER:

CACHE VALLEY BANK

X

JORY SPOTTS, Relationship Manager

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Utah

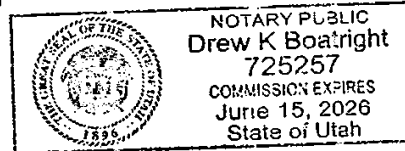
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COUNTY OF

Washington

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

Given under my hand and official seal this 28 day of November, 2023.

By

Notary Public in and for the State of UT

Residing at

St George, UT

My commission expires June 15, 2026

MODIFICATION OF DEED OF TRUST  
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF

Utah

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COUNTY OF

Washington

) SS  
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NOTARY PUBLIC  
Drew K Boaright  
725257  
COMMISSION EXPIRES  
June 15, 2026  
State of Utah

On this 28 day of November, 2023, before me, the undersigned Notary Public, personally appeared JORY SPOTTS and known to me to be the Relationship Manager, authorized agent for Cache Valley Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Cache Valley Bank, duly authorized by Cache Valley Bank through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of Cache Valley Bank.

By

[Signature]

Residing at St George, UT

Notary Public in and for the State of UT

My commission expires June 15, 2026