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WHEN RECORDED, MAIL TO:

Goldenwest Credit Union 5025 S. Adams Ave.
Ogden, UT 84403

File # 0-096014

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REVOLVING CREDIT DEED OF TRUST MODIFICATION

WHEREAS, on or about July 17, 2019, Richard L. Baughman and Mikell Baughman, husband and wife as joint tenants

(hereinafter "Borrower") executed and delivered to Goldenwest Credit Union (hereinafter "Credit Union") a Trust Deed and Trust Deed Note, recorded as entry No 3174038
In Book 7309, Page 80, on the 22 day of JULY 2019 in the office of the DAVIS County Recorder. Said Trust Deed is secured by the property described below with a credit limit of \$ 40,000 and

WHEREAS, the parties are desirous of increasing the credit limit from \$ 40,000 to \$ 85,000.00.

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

1. The credit union shall increase the Borrower's limit from \$ 40,000 to \$ 85,000.00. The increase in the credit limit shall become effective on the 15TH day of NOV 2021.

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

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

Lot 102, Kayscreek Estates Phase One - a P.R.U.D., according to the official plat thereof on file and of record in the office of the Davis County Recorder.

11-405-0102


RICHARD L. BAUGHMAN


MIKELL BAUGHMAN

STATE OF UTAH)
 : SS.
COUNTY OF DAVIS)

On the 8TH day of NOV 2021 personally appeared before me
Richard L. Baughman and Mikell Baughman, husband and wife as joint tenants
the Borrower, who duly acknowledged to me that THEY executed the same.



[Handwritten Signature]
NOTARY Signature and Seal

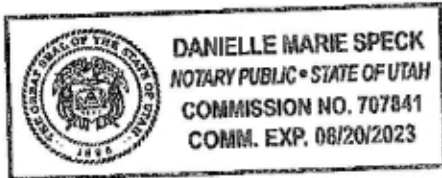
The undersigned hereby acknowledges and affirms to the below named notary public that (1) THEY Ivette Urbina-LO appeared before such notary public, holds the position or title set forth above, and, on behalf of the above named corporation by proper authority, either executed the foregoing document before such notary public or acknowledged to such notary public that the undersigned executed the foregoing document, and that (2) the foregoing document was the act of such corporation for the purpose stated in it.

BY: *[Handwritten Signature]*
GOLDENWEST CREDIT UNION

BY: *Ivette Urbina, Loan officer*

STATE OF UTAH)
 : SS.
COUNTY OF DAVIS)

The foregoing instrument was acknowledged before me this 8TH day of
NOV 2021 by Ivette Urbina a
Loan officer of Goldenwest Credit Union, a corporation,
on behalf of said corporation.



[Handwritten Signature]
NOTARY Signature and Seal