

**WHEN RECORDED, MAIL TO:**

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

08-079-0018  
6085458

(Space above this line for recorder's use)

**REVOLVING CREDIT DEED OF TRUST MODIFICATION**

WHEREAS, on or about October 6, 2020, Jared Schetselaar and Denise B. Schetselaar

(hereinafter "Borrower") executed and delivered to Goldenwest Credit Union (hereinafter "Credit Union") a Trust Deed and Trust Deed Note, recorded as entry No. 3305130

In Book 7618, Page 1659-1666, on the 16th day of October 2020 in the office of the Davis County Recorder. Said Trust Deed is secured by the property described below with a credit limit of \$ 389,000.00 and

WHEREAS, the parties are desirous of increasing the credit limit from \$ 389,000.00 to \$ 450,000.00.

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 \$ 389,000.00 to \$ 450,000.00. The increase in the credit limit shall become effective on the 11TH day of JANUARY 2022.

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:

~~located at the address of Jared B. Schetselaar and Denise B. Schetselaar~~

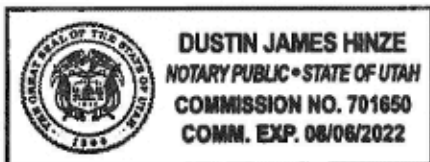
SEE ATTACHED " SCHEDULE A "

08-079-0018

  
JARED SCHETSELAAR  
  
DENISE B. SCHETSELAAR

STATE OF UTAH )  
 :  
 COUNTY OF Davis ) SS.

On the 6th day of January 2022 personally appeared before me Jared Schetselaar and Denise B. Schetselaar the Borrower, who duly acknowledged to me that they executed the same.



*[Signature]*  
NOTARY Signature and Seal

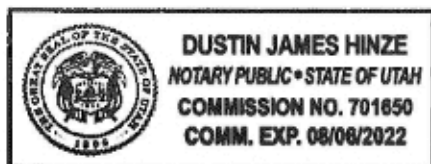
The undersigned hereby acknowledges and affirms to the below named notary public that (1) THEY appeared before such notary public, holds the position or title set forth above, and, on behalf of the above named corporation by proper authority, either executed the foregoing document before such notary 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: *[Signature]*  
GOLDENWEST CREDIT UNION

BY: Lynsie Malmberg

STATE OF UTAH )  
 :  
 COUNTY OF DAVIS ) SS.

The foregoing instrument was acknowledged before me this 6TH day of JANUARY 2022 by, LYSIE MALMBERG a BRANCH MANAGER of Goldenwest Credit Union, a corporation, on behalf of said corporation.



*[Signature]*  
NOTARY Signature and Seal

**EXHIBIT "A "**

Escrow No. **14253-6085658 (lv)**  
A.P.N.: **08-079-0018**

BEGINNING AT A POINT ON EASTERLY RIGHT OF WAY LINE OF D&RGW RAILROAD SOUTH 0°29'51" EAST 534.6 FEET ALONG QUARTER SECTION LINE AND WEST 503.1 FEET AND SOUTH 10°45' EAST 273.52 FEET ALONG SAID EASTERLY LINE AND WEST 17.3 FEET AND SOUTH 10°45' EAST 180.63 FEET ALONG SAID EASTERLY LINE FROM NORTHEAST CORNER OF SOUTHWEST QUARTER OF SECTION 25, TOWNSHIP 3 NORTH, RANGE 1 WEST, SALT LAKE MERIDIAN, THENCE SOUTH 10°45' EAST 101.78 FEET ALONG SAID EASTERLY LINE, THENCE EAST 450.68 FEET TO WESTERLY LINE OF AN 80 FEET FRONTAGE ROAD, THENCE NORTH 11°07' WEST 50.45 FEET ALONG SAID WESTERLY LINE, THENCE NORTHERLY 51.38 FEET ALONG ARC OF A 3859.72 FOOT RADIUS CURVE TO RIGHT TO A POINT EAST OF POINT OF BEGINNING, THENCE WEST 450.37 FEET TO POINT OF BEGINNING.