

WHEN RECORDED MAIL TO:
Raymond Clyde Chittenden JR
2446 North 770 West
Clinton UT 84015

TRUST DEED

THIS TRUST DEED is made this 29 of April, 2022, between **Melanie A. Sutton Ruoti**, of PO Box 67, Centerville UT 84015, as Trustor

Pinnacle Title Insurance Agency Corp., as Trustee, and

Raymond Clyde Chittenden, Jr, as beneficiary.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property situated in Davis County, UT.

02-049-0070

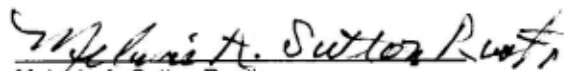
Unit G-4, Cedar Springs Condominiums, according to the Official Plat thereof, as recorded in the Davis County Recorder's Office, State of Utah.

Together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges, and appurtenances thereunto used or enjoyed with said property, or any part thereof;

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of **\$48,723.00**, payable to the order of the Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by the Beneficiary to protect the security hereof.


Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property to pay all costs and expenses of collection (including Trustee's fees in event of default in payment of the indebtedness secured hereby) and to pay reasonable Trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

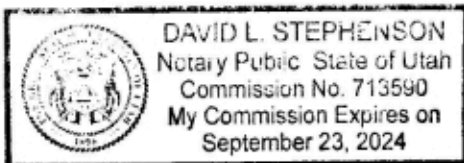

Melanie A. Sutton Ruoti

STATE OF UT)
) ss
COUNTY OF Davis)

On the 29 day of April, 2022, personally appeared before me **Melanie A. Sutton Ruoti**, the signer(s) of the foregoing instrument, who duly acknowledged to me that they execute the same.



Notary Public



COURTESY RECORDING

This document is being recorded solely as a courtesy and an accommodation to the parties named therein. Pinnacle Title Insurance Agency hereby expressly disclaims any responsibility or liability for the accuracy of the content thereof.