

E 3477928 B 8013 P 590  
RICHARD T. MAUGHAN  
DAVIS COUNTY, UTAH RECORDER  
5/19/2022 2:40:00 PM  
FEE \$40.00 Pgs: 1  
DEP eCASH REC'D FOR SANDBERG STETTNER & BL

**RETURN RECORDED COPY TO:**  
Sandberg, Stettler & Bloxham  
1330 Flint Meadow Dr.  
Kaysville, UT 84037

**PROMISSORY NOTE**

1. MELANIE A. SUTTON RUOTI, hereinafter referred to as ("Debtor"), hereby unconditionally promises to pay RAYMOND CHITTENDEN, or his heirs and assigns, hereinafter referred to as ("Creditor"), or its order, all sums up to a total of Forty-Eight Thousand Seven-Hundred Twenty-Three dollars (\$48,723.00) owed to Creditor by Debtor not to exceed a period of **120 days**, commencing on **May 19, 2022**. This Note shall only carry interest at a rate of twelve (12.0) percent per annum should Debtor fail repayment within 120 days. Said principal being payable as follows:

Debtor shall pay Creditor in full, including at the time of sale any of the following real properties located in Davis County, or at the time of Debtor's death and paid by Debtor's estate:

- a. Parcel: 02-049-0070
  - b. Description: Unit G-4, Cedar Springs Condominiums, according to the Official Plat Thereof, as recorded in the Davis County Recorder's Office, State of Utah.
2. This Note shall be construed in accordance with the laws of the State of Utah.
3. This Note is secured by the property located at 88 West 50 South, Unit G-4, Centerville, UT 84014.

Witness the hand of said Grantor, this the 19<sup>th</sup> day of May 2022.

  
MELANIE A. SUTTON RUOTI, Debtor

STATE OF UTAH )  
 ) ss.:  
COUNTY OF DAVIS )

On this 19<sup>th</sup> day of May, 2022, before me, Anthony Cesar Tovar, a Notary Public in and for said State and County, personally appeared MELANIE A. SUTTON RUOTI, as Debtor, proved on the basis of satisfactory evidence to be the person whose names are subscribed to this instrument, and acknowledge they executed the same.

Witness my hand and official seal.

  
